



Tithe an  
Oireachtais  
Houses of the  
Oireachtas

## **An Comhchoiste um Choimirce Shóisialach, Forbairt Pobail agus Tuaithe agus na hOileáin**

Tuarascáil: Aighneacht Réamh –  
Bhuiséid chuig an Roinn Coimirce Sóisialaí

Iúil - 2023

## **Joint Committee on Social Protection, Community and Rural Development and the Islands**

Pre – Budget submission to the Department of Social Protection

July 2023





## ***TITHE AN OIREACHTAS***

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Iúil 2023**

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## ***HOUSES OF THE OIREACHTAS***

**Joint Committee on Social Protection,  
Community and Rural Development and the Islands.  
Report: Pre – Budget submission to the  
Department of Social Protection  
July 2023**

## Committee Membership



Sen. Paddy Burke  
Fine Gael



Jackie Cahill T.D.  
Fianna Fáil



Joe Carey T.D.  
Fine Gael



Joan Collins T.D.  
Independents 4 Change



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## Cathaoirleachs Foreword



The Joint Committee on Social Protection, Community and Rural Development and the Islands today publishes its Pre-Budget Submission to the Minister for Social Protection to assist the Department in their deliberations during the negotiations on Budget 2024. The Committee is of the opinion that Oireachtas Committees should have the ability to inform and partake in the pre-budget process and publishes this report to that effect. The Committee publishes its report alongside a similar report submitted to the Minister for Rural and Community Development.

Similar to the Committee's Pre-Budget Submission last year, a key focus of the Committee for Budget 2024 is the tackling of poverty and the rising cost of living, alongside general social welfare rates. During its examination of these issues, the Committee placed a public call for submissions and received 23 submissions from interested organisations and individuals, and on that note would like to thank everyone who made a submission to the Committee. All submissions were invaluable to the Committee and are attached in appendix 2.

The Committee has made 31 recommendations and is dedicated to ensuring these recommendations are implemented to create positive change for the most vulnerable individuals in society through Budget 2024. The Committee is of the opinion that these recommendations would have a substantial positive effect while not creating extensive added expenditure for the Department of Social Protection.

The Joint Committee will continue to engage with both the Minister and the Department of Social Protection and continuously seek updates on the implementation of the recommendations set out in this report.

A handwritten signature in black ink, reading 'Denis Naughten', followed by a horizontal line.

Denis Naughten T.D

Cathaoirleach

12 July 2023

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## Introduction

The Joint Committee on Social Protection, Community and Rural Development and the Islands (the Committee) publishes this pre-budget submission which contains 31 recommendations regarding Budget 2024, with the aim of informing and effecting the budgetary process in a way that is beneficial for the State and its citizens.

In quarter two of 2023, the Committee published a public call for submissions from interested individuals and organisations to inform its Pre-Budget Scrutiny process. The Committee received 23 submissions from interested parties. The Committee has published this report based on its own knowledge, the information received through submissions and its engagement with stakeholders throughout the year. A copy of this report will be forwarded to the Department of Social Protection for their consideration in advance of Budget 2024.

The Committee calls on the government and the shadowing department in particular to ensure that Budget 2024 includes economic, social, and environmental measures to improve the welfare of those in both urban and rural areas.

The following organisations/persons provided submissions to the Committee;

Name of organisation	
1	Community Gardens Ireland
2	St. Vincent de Paul
3	Childrens Rights Alliance
4	Movement for change in Foster Care
5	National One Parent Family Alliance/ One Family
6	Irish Senior Citizens Parliament
7	Home and Community Care Ireland
8	Martin Lavelle
9	Treoir



10	Family Carers Ireland
11	Rehab Enterprises
12	Epilepsy Ireland
13	Age & Opportunity
14	Mens Sheds Association
15	Age Action
16	SPARK Ireland
17	ALONE
18	Irish Rural Link
19	Irish Foster Care Association
20	Centre for Irish Towns
21	Brokers Ireland
22	Irish Wheelchair Association
23	Chime

## Priority Recommendations of the Committee

1. The Committee recommends that all social welfare payments be increased this year by at least 10%, in line with the rising cost of living.
2. The Committee recommends that, as promised by Government, all welfare payments should be benchmarked against a minimum essential standard of living (MESL or an equivalent measure). This must include all costs associated with ageing and benchmarked in line with average wages. This must also include secondary welfare payment benefits and supports including the Back-to-School Clothing and Footwear allowance, and the Working Family Payment.



3. The Committee recommends that the review of means testing of Social Protection Schemes being carried out by the Department be completed and published speedily and that its recommendations, following publication and debate, be incorporated in this year's Social Welfare Bill.

4. The Committee recommends the extension of the Free Travel Scheme to all those, including sufferers of epilepsy, who are medically deemed unfit to drive for a year or more and therefore cannot get a driver's licence.

5. The Committee recommends that the Carers allowance and Carers Benefit be increased to €325 in Budget 2024 and the Income Disregard for the Carer's Allowance be increased to €1,000 (couples) and €500 (single carers) in Budget 2024, with a similar increase in Budget 2025 and 2026, with the full abolition of the Carer's Allowance means test with the establishment of a high level official's group to scope out and develop a roadmap for the delivery of a non-means tested Participation Income for Family Carers by 2027.

6. The Committee recommends that the period for paying Fuel Allowance be increased from 28 weeks to 32 weeks and increase the weekly amount in line with home energy inflation. The Committee also recommends further widening of the eligibility for fuel allowance to recipients of the Working Family Payment and all jobseekers.

7. The Committee recommends that a new half rate Fuel Allowance for those with an income of €140-€280 above the relevant social welfare rates should be introduced to address the spiralling cost of fuel.

8. The Committee recommends increasing the Carer's Support Grant to €2,000 and promote its uptake by all fulltime carers.

9. The Committee recommends that the Department of Social Protection ensure low-income households can meet unexpected expenses by improving the adequacy and

physical accessibility of Additional Needs Payments Scheme by ensuring adequate resources are invested into the frontline service to reduce wait times for application and processing.

10. The Committee recommends that the Increase for Qualified Child be raised for children under 12 to adequately provide social welfare support for children most at risk of poverty, with extra support for households with teenagers.

11. In order to address in-work poverty, the Committee recommends that the Jobseekers Transitional Payment be extended to one parent families until the youngest child leaves second level education; to lone parents already in employment, training, or education, and increase in-work measures such as childcare subsidies and Housing Assistance Payments.

12. The Committee recommends an implementation plan be put in place for the roll out of the universal provision of hot meals in all schools by 2030, with particular focus in the short term, on the expansion of the school meals programme to fund all DEIS schools to provide a hot school meal in 2024 and invest additional resources to ensure that all Special Schools can also provide a hot school meal in 2024

13. The Committee recommends that the Department of Social Protection fulfil the Promise in the Programme for Government to double the target for employment of people with disabilities in the public service to 6%.

14. The Committee recommends that the Department of Social Protection updates the eligibility criteria of the Invalidity Pension to match that of the Disability Allowance.

15. The Committee recommends that the cap on “credits” of 20 years in the assessment of pension eligibility under the Total Contribution Approach (TCA) system, which disproportionately effects women and thus causes gender inequality, be eliminated.

16. The Committee recommends that child maintenance should be fully decoupled from social protection payments and be treated as a non-means-tested, non-taxable income for children, as with Child Benefit.

17. The Committee recommends that child benefit be paid for all dependent children still in second level education to their 19<sup>th</sup> birthday as, with transition year, students are now leaving school at an older age.

## Additional Recommendations of the Committee

### Indexation of Social Welfare

18. The Committee recommends that 100% of mortgage and rent costs should be disregarded in means assessment for the One-Parent Family Payment.

### Community Welfare Services

19. The Committee recommend the review of the maximum payment to kit out a home under the Additional Needs Payment Scheme, to potentially include white goods, and furniture, in line with the increases in the cost of living to ensure payments are adequate.

20. The Committee recommends that the Minister for Social Protection would review the process of the criteria in relation to the assessment of reimbursing funeral costs under the Supplementary Welfare Allowance (SWA) Scheme. The Committee also recommends the widening of the eligibility criteria of the Special Funeral Grant and/or the Widowed or Surviving Civil Partner Grant to include retired persons on low incomes whose children are no longer dependent.

21. The Committee recommends that the maximum rent limit on Housing Assistance Payments (HAP) properties to realistically reflect increases in market rents. To ensure that no households should fall below an absolute minimum level of income after paying for their accommodation, HAP subsidies should be increased to ensure that no households pay more than 30% of their net income on housing costs

## Child Poverty

22. The Committee recommends the expansion of a child benefit type payment to young people over the age of 18 still in school and in receipt of the Back-to-School Footwear Allowance.

23. The Committee recommend the introduction of the International Protection Child Payment for Children living in direct provision at the same rate as the Universal Child Benefit Payment. Alongside this, the Committee recommends increasing the Direct Provision Daily Expenses Allowance for children living in Direct Provision from €29.80 to €42 for children under 12, and €50 for children over 12, in line with IQC and benchmark the payment in line with further IQC increases.

## Disability

24. The Committee recommends the introduction of an additional social welfare payment to provide for the impact of the increased cost of living on those with disabilities.

25. The Committee recommends that the Wage Subsidy Scheme Payments should be increased from 56% to 70% of the minimum wage and a well-resourced funding stream for the Transitional Workforce Solution (TWS) model. The Committee also

recommends that the means test for Disability Allowance regarding earnings disregard should be raised to €165 with 50% of the balance assessable.

26. The Committee recommends the introduction of a tiered Hearing Aid Grant to ensure patients receive hearing aid technology appropriate to their needs and that there be provisions made in Budget 2024 for the expansion of the Reasonable Accommodation Fund (RAF) to include funding for in-work communication support for employers and Deaf employees. The Committee also recommends that Budget 2024 provides for multi-annual funding for c€450,000 per annum for a permanent 'voucher scheme'.

## Foster Carers

27. The Committee recommends that the age restriction for foster carers who can qualify for the Home Caring Period Scheme should be raised to a minimum of 23 years from 12 years. The Committee also recommends that the foster care allowance be increased to €500 per week and where a foster carer remains on the Tusla approved panel of foster carers and remains available for receiving a child into foster care, they should continue to be included for state contributory pensions contribution purposes for the entire period of being on the approved panel. As well as this, retrospective contributions should be paid by the Exchequer for any gaps for long term foster carers.

## Energy Poverty

28. The Committee recommends that the Electricity/Gas Allowance and Fuel Allowance be replaced for older persons with the new Energy Guarantee for Eligible Persons – a payment to those aged 60+ who have low incomes and/or whose home has a low Building Energy Rating (BER).

29. The Committee recommends the widening of the Eligibility criteria for cost of living supports included pre-1995 retired civil servants.

30. The Committee recommends that the Department of Social Protection exponentially ramp up in the delivery of the Better Energy Warmer Homes Scheme and ensure that all applicants regardless of the type of homes they reside in has actions performed to reduce energy demand.

### Protection Older People

31. The Committee recommends the restoration of the spending power of the state pension to fully counteract the effects of ongoing price inflation.

## Context and Background of Recommendations

### Indexation of Social Welfare Rates

In 2020, the Roadmap for Social Inclusion 2020 – 2025 noted that ‘Ireland is one of just two OECD countries that do not use a formal system of benchmarking. Given that welfare payment rates are now at or close to recommended benchmark levels it is appropriate that a process of linking welfare payment rates to market earnings and price movements be formally considered’.<sup>1</sup> It is a common theme across the submissions received that a system for indexation to benchmark payments is imperative in this budget.

This Roadmap outlined plans to develop proposals for Government to set a formal benchmark target of 34% of average earnings for the contributory State Pension payments in response to the Commission on Pensions<sup>2</sup> and, in conjunction with the Department of Public Expenditure and Reform. However, no commitment has been

<sup>1</sup> Age and Opportunity Submission Page 2 – available [here](#)

<sup>2</sup> JCSPCRI transcript, 1 March 2023, available [here](#)

outlined for working age payments. The Government also promised to Reduce consistent poverty to 2% or less and to make Ireland one of the most socially inclusive countries in the EU. In order to achieve a reasonable standard of living, the state must increase supports and services that enable older persons to thrive and not just survive.

The Minimum Essential Standard of Living (MESL) impact analysis of Budget 2023 found that for the first time since 2017, neither the Contributory nor Non-Contributory State Pension provided the basis of an adequate income for an older person, particularly when living alone.<sup>3</sup>

The Commission on Taxation and Welfare recommended “that Government undertakes a regular benchmarking exercise in respect of all working-age income supports (including supports for people who are unemployed, people with disabilities and people parenting alone), following which multi-annual targets should be set for social welfare rates which provide for regular incremental progress. Annual increases in social welfare rates should be based on a transparent and evidence-led process”. The report also notes the importance of adequate welfare payments in the overall strategy to reduce poverty and inequality.<sup>4</sup> The Committee endorses this recommendation and would hope to see it actioned in this Budget.

As the National Minimum Wage (NMW) is set to rise in line with the commitments to introduce a living wage, it is imperative that the recommendation is enacted from the Low Pay Commission’s annual report from 2021/2022 regarding the importance of the social welfare system proactively accounting for increases in the NMW to maintain the supports offered to people, retain and improve work incentives and to avoid creating cliff-edges and effective earnings limits for workers.<sup>5</sup>

The Social Welfare System generally avoids cliff edges as benefit receipt of non-contributory schemes such as Jobseeker’s Allowance (JSA) is tapered, or gradually reduced, through means testing. Some cliff edges do exist in the welfare system, however, for example, the ‘four-in-seven’ rule: that those working part-time can receive Jobseeker’s Benefit (JSB) or JSA, at a pro-rata rate. This is only the case, however, if

<sup>3</sup> Irish Senior Citizens Parliament Submission Page 3 – available [here](#)

<sup>4</sup> Society of St Vincent de Paul Submission Page 6 – available [here](#)

<sup>5</sup> Society of St Vincent de Paul Submission Page 6 – available [here](#)



they are unemployed for at least four out of seven consecutive days. JSA is means tested, meaning two lower-income individuals working part-time who satisfy the means test can have different JSA entitlements depending on their workdays.<sup>6</sup>

This rule creates a cliff edge for any individuals currently working three days per week – any increase in hours that result in an extra day being worked, even for only one additional hour, will result in a full withdrawal of any JSA currently being received. This rule may therefore create constraints for employers if part-time work is available throughout the week rather than being concentrated in three days or less. This cliff edge could be removed by the abolition of the four-in-seven rule. Given that JSA is already means tested, any additional income earned from extra hours worked would result in a gradual reduction of JSA, this improving the financial incentive to work more.<sup>7</sup> This is the case for the Jobseeker's Transitional Payment (JST) which falls under the JSA scheme.

The Working Family Payment is a weekly tax-free payment for all employees with at least one child. The Payment is only available to an individual working at least 38 hours per fortnight (their work hours can be combined with that of their partner). Once deemed eligible for the payment, a person keeps that payment level for a year. If an individual's work hours fluctuate throughout the year, dipping below the 38 hours per fortnights level, they will still maintain the payment. However, an individual is reassessed each year, and should their hours fall below the 38-hour mark at the time of reassessment, they will no longer be eligible for the payment. Likewise, if the person is unable to find full-time employment and whose hours are below the 38 hour per fortnight level, they will also not be eligible for the Working Family Payment and are likely to face a disincentive to work.<sup>8</sup>

The 38 hour working criteria creates a sharp cliff edge for those who may just fail to meet it, often for reasons outside of their control. A gentler tapering of this payment as

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<sup>6</sup> ESRI 2023 – Cliff Edges in the Irish Tax-Benefit System page 14 – Available [here](#)

<sup>7</sup> ESRI 2023 – Cliff Edges in the Irish Tax-Benefit System page 14 – Available [here](#)

<sup>8</sup> ESRI 2023 – Cliff Edges in the Irish Tax-Benefit System page 15 – Available [here](#)

working hours decrease would be preferable; or worked could be allowed to average their working hours over a longer period.<sup>9</sup>

## Recommendations

1. The Committee recommends that all social welfare payments be increased this year by at least 10%, in line with the rising cost of living.
2. The Committee recommends, as promised by Government, all welfare payments should be benchmarked against a minimum essential standard of living (MESL or an equivalent measure). This must include all costs associated with ageing and benchmarked in line with average wages. This must also include secondary welfare payment benefits and supports including the Back-to-School Clothing and Footwear allowance, and the Working Family Payment.
3. The Committee recommends that the review of means testing of Social Protection Schemes being carried out by the Department be completed and published speedily and that its recommendations, following publication and debate, be incorporated in this year's Social Welfare Bill.
4. The Committee recommends that 100% of mortgage and rent costs should be disregarded in means assessment for the One-Parent Family Payment

## Community Welfare Service and Additional Needs Payments

EU Survey on Income and Living Conditions (SILC), (2022) showed that 21.9% of the general population are 'at risk of poverty' after paying housing costs, however, 67.6%

<sup>9</sup> ESRI 2023 – Cliff Edges in the Irish Tax-Benefit System page 15 – Available [here](#)

of households in receipt of housing support payments are ‘at risk of poverty’ after paying housing costs.

In response to the cost-of-living crisis in June 2022 the Department of Social Protection created a new Additional Needs Payment (ANP) incorporating both the Essential Needs Payment (ENP) and Urgent Needs Payment (UNP). This new payment brought several changes to the service including;

- Payment is available to both social welfare recipients and families on low incomes, including persons who work 30 hours or more;
- Income guidelines updated in line with Working Family Payment;
- Continue ensuring that Community Welfare Officers have discretion to issue payments;
- Establish a new national Community Welfare Contact Centre;
- Running a major national awareness campaign to promote and raise awareness of the additional needs payments<sup>10</sup>.

Most older persons have no capacity to raise their incomes. Older persons often experience declining income or spending power with most having little or no cash savings. After a lifetime of contributing to society, it is only fair to protect those who have no other way of coping with soaring living costs. The State Pension and other social welfare rates must increase ahead of further inflation to prevent more people from living in poverty. This is critical in preventing further poverty and deprivation and to meet the Government’s targets as set out in the Roadmap for Social Inclusion.

Currently the funeral grant is only available to family members of the deceased if their death resulted from an accident at work or was job-related. The Widowed or Surviving Civil Partner Grant is only available to surviving partners with dependent children. The Committee recommends that the Minister review this measure.

## Recommendations

<sup>10</sup> Society of St Vincent de Paul Submission Page 12 – Available [here](#)

5. The Committee recommends the Department should ensure low-income households can meet unexpected expenses by improving the adequacy and physical accessibility of Additional Needs Payments Scheme by ensuring adequate resources are invested into the frontline service to reduce wait times for application and processing.
6. The Committee recommends the review of the maximum payment to kit out a home, to potentially include white goods, furniture, in line with the increases in the cost of living to ensure payments are adequate
7. The Committee recommends that the Minister for Social Protection would review the process of the criteria in relation to the assessment of reimbursing funeral costs under the Supplementary Welfare Allowance (SWA) Scheme. The Committee also recommends the widening of the eligibility criteria of the Special Funeral Grant and/or the Widowed or Surviving Civil Partner Grant to include retired persons on low incomes whose children are no longer dependent.
8. The Committee recommends that the maximum rent limit on Housing Assistance Payments (HAP) properties to realistically reflect increases in market rents. To ensure that no households should fall below an absolute minimum level of income after paying for their accommodation, HAP subsidies should be increased to ensure that no households pay more than 30% of their net income on housing costs.

## Child Poverty

Budget 2024 must have a significant focus on children and child and poverty proofing must be built into the entire budgetary process.

Annual poverty statistics captured by the Survey on Income and Living Conditions (SILC) highlight the incidence of poverty for children ages 0-17 in comparison to the

entire population<sup>11</sup>. Two adult households with children experience a higher rate of difficulty making ends meet than the general population. However, one parent families reported much higher rates across all levels of difficulty. Three-quarters of all one parent households (75.9%) reported some level of difficulty making ends meet, with 9.8% reporting great difficulty.<sup>12</sup> Children are most vulnerable to consistent poverty, with a rate of 7.5% versus an overall population rate of 5.3%. Children living in households headed by a lone parent are significantly more vulnerable to consistent poverty at a rate of 14.1% compared to 5.3% of two parent families.<sup>13</sup> Research from the EU Fundamental Rights Agency found that in 2018 38% of Traveller and Roma families experienced difficulties in making ends meet.<sup>14</sup>

### Children in Direct Provision

Children living in Direct Provision centres are at a high risk of consistent poverty although they are not counted in the official poverty statistics. It is crucial that all families with children are treated equally regarding access to social welfare equivalent income. In April 2023, approximately one in every five applicants for international protection were children, with 4,331 children being accommodated by the International Protection Accommodation Service<sup>15</sup>.

Children in Direct Provision currently receive a weekly payment of €29.80. Historically, rate of the Daily Expense Allowance (DEA) has been significantly lower than other social welfare payments for children. For example, the 2013 rate was €9.60 compared to the €29.80 for the Increase for Qualified Child (IQC) paid to social welfare recipients. The DEA rate has not changed since 2019, despite increases being applied to the IQC and a separate rate being established for under and over 12s.<sup>16</sup>

Children living in Direct Provision systems do not have access to child benefit payment given to all children who habitually reside in the State. Not only was provision not made for those in the international protection system to receive a child benefit payment at a time when a double child welfare payment was introduced, they do not qualify for the

<sup>11</sup> Children Rights Alliance Submission page 7 – Available [here](#)

<sup>12</sup> Children Rights Alliance Submission page 8 – Available [here](#)

<sup>13</sup> Children Rights Alliance Submission page 3 – Available [here](#)

<sup>14</sup> Children Rights Alliance Submission page 8 – Available [here](#)

<sup>15</sup> Children Rights Alliance Submission page 8 – Available [here](#)

<sup>16</sup> Children Rights Alliance Submission page 9 – Available [here](#)

Qualified Child Increase available to children whose parents are in receipt of social welfare payments<sup>17</sup>. This was the only group of children in Budget 2023 that did not receive any additional help to tackle the increased cost of living.

### **School Meals**

A survey published in February 2023<sup>18</sup> indicated that one-third of parents were always or sometimes worried about being unable to provide sufficient food for their children. Schools are an excellent setting to reach children, teachers, families, and the surrounding community. They provide a social environment where children can access and enjoy food, without financial constraints. Ireland is unusual in the European Union (EU) context in not providing a universal school meal programme. However, a targeted School Meals Programme is funded by the Department of Social Protection. The programme provides funding towards the provision of food through the allocation of a per pupil rate for breakfast, lunch, and dinner. Funding provided during the 2022/2023 school year, enabled 1,600 schools and organisations benefitting 260,000 children to take part in the scheme.

### **Replacement Rates for Lone Parents**

The single biggest barrier for lone parents and females and couples with children is childcare costs. One parent families face particularly high replacement rates, e.g., over 100% for families with more than 1 child at the national minimum wage level. This means these particular family types may be financially better off staying on welfare than taking up a full-time minimum wage job. This is largely driven by the cost of childcare incurred if in employment.<sup>19</sup> Lone parents have an employment rate of 55.8% with 85% of these lone parents being women. Females in couples with children have an employment rate of 65.3%, whereas males in couples with children have an employment rate of 85%. If the employment rate for females in couples with children and for lone parents increased by ~10 percentage points and ~20 percentage points respectively, to 75% (still ~10 percentage points behind the males in couples with an employment rate of 85%) then:

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<sup>17</sup> Children's Rights Alliance Submission page 9 – available [here](#)

<sup>18</sup> Children Rights Alliance Submission page 6 – Available [here](#)

<sup>19</sup> PBO: The Impact of Indexation on Jobseeker's Replacement Rates: A 2022 Case Study Approach – Available [here](#)

- Potential labour supply would increase by ~111,000;
- Any increase in employment would result in increased tax revenues, decreased welfare spending and generation of growth (increased employment dependent on job vacancies);
- Trade off against increased childcare subsidies; in work benefits and widening means thresholds.

One parent families, particularly those with more than one child, face very high replacement rates, i.e., weak incentive to work, unless in a high-income job. HAP and other in-work benefits are key to incentivising work over welfare and further increasing State childcare subsidies are key to increasing female labour force participation, at a minimum indexing subsidies and thresholds. For a one parent family household, the average weekly earnings needed to move away from high replacement rates is €864.51. Earnings are based on the national minimum wage (€10.50 per hour) or average weekly earnings (€864.51 per week, based on CSO EHECS earnings data for Q4 2021).<sup>20</sup>

In the UK, Universal Credit (UC)<sup>21</sup> is available to those on low income and/or those who require assistance with the cost of living. It is paid monthly, with the amount determined by: The applicants' standard allowance; extra amounts that may apply; Money taken off applicant's payment; and the applicants earning level if working. Universal Credit replaces the following benefits and tax credits:

- Child Tax Credit
- Housing Benefit
- Income Support
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Working Tax Credit

<sup>20</sup> PBO: The Impact of Indexation on Jobseeker's Replacement Rates: A 2022 Case Study Approach – Available [here](#)

<sup>21</sup> A comprehensive description of the Universal Credit scheme can be found [here](#)



In evidence provided to the Committee by the Parliamentary Budget Office, it was asserted that when making a claim for universal credit with children, a ‘lead carer’ must be nominated on behalf of the household – in the case of lone parents, the lone parent is automatically deemed the lead carer.

Extra monthly amounts for applicants with disabilities and an extra monthly amount is available for anyone providing at least 35 hours of care per week for someone with a health- or disability-related benefit. Furthermore, if any children are disabled, an extra amount is paid, regardless of the number of children.

Up to 85% of childcare costs can be redeemed by working UC applicants, if childcare is from a registered provider. As part of UC, a beneficiary may be eligible to apply for assistance with housing costs (rent, service charges, etc.), or acquire a loan to assist with interest payments on a mortgage.

If indexation of the tax and welfare system is introduced, subsidised childcare income thresholds and subsidy rates should be included for indexation to incentivise single parents into the labour market. Analysis shows that childcare costs, even accounting for current subsidies, are a key barrier of entry to employment for single parents.<sup>22</sup>

Likewise, if indexation is adopted, Housing Assistance Payment (HAP) income thresholds and maximum rent levels should be indexed, given the critical role HAP plays in keeping replacement rates low and incentivising employment. HAP subsidies are a vast improvement on rent supplement as a policy approach to incentivise employment as HAP, unlike rent supplement, is available to those in full-time employment, subject to certain conditions.<sup>23</sup>

Despite legislative attempts to limit low hour contracts, many lone parents are still on contracts that do not give rise to regularised hours. Legislation entitled ‘Work Life Balance and Miscellaneous Provisions Act 2023’<sup>24</sup> which was enacted on 4 April 2023 does not specifically offer lone parents more opportunities to work or endorse family

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<sup>22</sup> A comprehensive description of the Universal Credit scheme can be found [here](#)

<sup>23</sup> A comprehensive description of the Universal Credit scheme can be found [here](#)

<sup>24</sup> Work Life Balance and Miscellaneous Provisions Act 2023, available [here](#)

friendly work patterns, moreover, within this legislation, the six-month waiting period to be eligible to request this could act as a barrier to lone parent's access to work<sup>25</sup>.

The rate of in-work poverty among lone parents more than doubled from 9% in 2012 to just over 20% in 2019.<sup>26</sup> The reforms of the One Parent Family Payment created cliff edges and income troughs for those working and parenting alone. For example, A lone parent working full time in minimum wage employment can see a drop of €53 in income when their youngest child turns 14 and they lose entitlement to Jobseekers Transitional Payment (JST) and transfer instead to Working Family Payment. One parent families, particularly those with more than one child, face very high replacement rates, i.e., weak incentive to work, unless they move from a dependency on jobseekers payment to a high-income job. In many cases this is unlikely to be the case and as such, the incentive to move to employment is diminished because the replacement rate of working over welfare reliance is too high.

Extending JST until a parent's youngest child reaches the age of 18 would recognise that lone parents have a dual responsibility for care and household income and must be supported in that balance and is a recommendation of the 2017 Joint Oireachtas Committee Report on Lone Parent. The implementation of which is currently a key commitment in the Program for Government. We believe that JST should be extended to all lone parents currently in employment, training, or education. This incentivises a lone parent to enter employment/ education/ training and can be seen as a positive reward for activation and it allows parents to complete education courses, without having to be accepted on Back to Education Allowance (BTEA) payment.

All Child maintenance payments are deducted from rent supplement and the Housing Assistance Payment (HAP). This reduces the family's overall income due to their housing support. In the case of court ordered maintenance, the amount ordered is deducted from rent supplement whether it is paid or not. This puts the family below supplementary rates and at risk of rent arrears and potential eviction and

<sup>25</sup> National One Parent Family Alliance Submission page 1 – available [here](#)

<sup>26</sup> SPARK Submission page 2 – available [here](#).

homelessness.<sup>27</sup> Child maintenance payments should not be included as a means for any social welfare benefit.<sup>28</sup>

### Recommendations

9. The Committee recommends that the Increase for Qualified Child be raised for children under 12 adequately provide social welfare support for children most at risk of poverty, with extra support for households with teenagers.

10. In order to address in-work poverty, the Committee recommends that the Jobseekers Transitional Payment be extended to one parent families until the youngest child leaves second level education; to lone parents already in employment, training, or education, and increase in-work measures such as childcare subsidies and Housing Assistance Payments.

11. The Committee recommends that child maintenance should be fully decoupled from social protection payments and be treated as a non-means-tested, non-taxable income for children, as with Child Benefit.

12. The Committee recommends the expansion of a child benefit type payment to young people over the age of 18 still in school and in receipt of the Back-to-School Footwear Allowance.

13. The Committee recommends an implementation plan be put in place for the roll out of universal provision of hot meals in all schools by 2030, with particular focus in the short term on the expansion of the schools' meals programme to fund all DEIS schools to provide a hot school meal in 2024 and invest additional

<sup>27</sup> SPARK Submission page 5 – available [here](#)

<sup>28</sup> Treoir Submission page 2 – available [here](#)

resources to ensure that all Special Schools can also provide a hot school meal in 2024.

14. The Committee recommends the introduction of the International Protection Child Payment for Children living in direct provision at the same rate as the Universal Child Benefit Payment. Alongside this, the Committee recommends increasing the Direct Provision Daily Expenses Allowance for children living in Direct Provision from €29.80 to €42 for children under 12, and €50 for children over 12, in line with IQC and benchmark the payment in line with further IQC increases.

## Disability

The latest CSO data shows that 19.7% of people unable to work due to illness or disability are in consistent poverty, and 44.3% (up from 39.6% in 2021) are living in enforced deprivation.<sup>29</sup> Enforced Deprivation is when persons experience two or more of the following eleven deprivation items:

1. Without heating at some stage in the last year
2. Unable to afford a morning, afternoon, or evening out in last fortnight
3. Unable to afford two pairs of properly fitting shoes in good condition that are suitable for daily activities
4. Unable to afford a roast once a week
5. Unable to afford a meal with meat, chicken, fish, or vegetarian equivalent every second day
6. Unable to afford new (not second-hand) clothes
7. Unable to afford a warm waterproof coat
8. Unable to afford to keep the home adequately warm
9. Unable to afford to replace any worn out furniture
10. Unable to afford to have family or friends for a drink or a meal once a month

<sup>29</sup> Society of St Vincent de Paul Submission page 9 – available [here](#)

## 11. Unable to afford to buy presents for family or friends at least once a year

Recent research shows the net 'Additional Costs' required to enable a socially acceptable Minimum Essential Standard of living (MESL) for a household caring for a child with a profound intellectual disability range from €207 to €308 per week according to the Submission received by the Committee from the Society of St. Vincent de Paul.

### *Epilepsy Specific Measures*

The Committee has raised the issue of access to free travel for those with Epilepsy with the Minister frequently. Extending access to free travel and decoupling free travel from qualifying payments would be of huge benefit to those living with epilepsy who face unique accessibility issues because of their long-term health condition.<sup>30</sup>

- **Extending Access:** By providing those who lose their license for medical reasons with an automatic access to a free travel pass (supported by medical evidence), the state would be supporting that person to stay in employment or education; remain socially active and maintain their independence; and ease the significant financial burden that a person face owing to their long-term health condition. There are many cases where a person with epilepsy has been forced to give up employment due to the transport challenges that they face.
- **Decoupling of Free Travel from qualifying payments:** Extending access, as described above, accommodates all those who hold a driver's license at the time of diagnosis. To assess the eligibility of those whose epilepsy has prevented them from ever holding a license, we propose the establishment of a directly applicable route to Free Travel. The Free Travel scheme is currently linked to other Departmental payments such as Disability Allowance and Invalidity Pension. Some people with epilepsy will already be able to access the scheme as they will meet the criteria for these payments. However, the majority, including those who remain in employment will not. This also acts as a barrier to gaining employment in the first instance.

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<sup>30</sup> Epilepsy Ireland Submission page 3 – available [here](#)

- If the Free Travel scheme was directly open to applications, this would enable a person's specific situation and needs (for example through medical information) to be assessed for access to the scheme.

### *Opportunities for work for those with Disabilities*

Rehab Enterprises<sup>31</sup> have developed and introduced an innovative new model of supported employment for people with disabilities, the Transitional Workforce Solution (TWS). Through this programme Rehab Enterprises is working with the business community to provide employment opportunities for people with disabilities that to date have been underdeveloped. People with disabilities participate less often in the open labour market and are more at risk of poverty or social exclusion. At present, the Department of Social Protection operates several programmes to incentivise employers to take on people with disabilities, with limited success. Recognising the need to increase the number of people with disabilities in employment, the 2020 Programme for Government *“Our Shared Future”*. Specifically commits to promoting an “awareness and support programme for employers to support the recruitment and retention of people with disabilities”.

The Transitional Workforce Solution Model has the potential to add enormous value to existing disability employability programmes through the unique supports it can provide to both employers and potential employees.

The Cost of Disability Report commissioned by the Department of Social Protection found that people with disabilities spend between €9,482 and €11,735 a year extra on expenses related to their disability.

The annual income for a person in receipt of a disability payment is approximately €11,500. Hence, a high proportion of the disability community is living in poverty.

A Review of Social Care Demand and Capacity to 2032 reports the estimated need and cost of providing essential services, some have not received any additional funding since 2008. A review that shows *“Over the next ten years, the number of*

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<sup>31</sup> Rehab Enterprises Submission page 1 – available [here](#)

*people with disabilities, their age groups, and where they are living, are all likely to change. Ireland needs to plan ahead to ensure that people with disabilities can get the right services, in the right place, at the right time.”<sup>32</sup>*

### *Provision of accessible and relevant services for Deaf and Hard of Hearing people*

The treatment Benefit Hearing Aid Grant is currently set at a maximum of €1,000 for 2 hearing aids. In 2021 a change was made to the grant which has resulted in an additional 20,000 people getting hearing aids by end of 2023, which is approximately an 80% increase in the rate of applications. Currently, 50% of those with adult acquired hearing loss being fitted with hearing aids in Ireland today receive the hearing aid grant. There is very limited oversight and no clinical governance or quality assurance of the service provided to recipients of the hearing aid grant. There are a number of areas that require attention with regard to this important healthcare service supported through the hearing aid grant including; qualifications of providers; transparency on service and pricing, duplication of resources (for those with dual eligibility); and types of hearing aids being provided.

Since the introduction of the change to the hearing aid grant in May 2021, there has been a significant increase in the number of claimants for the hearing aid grant receiving the basic so-call ‘Level 1’ hearing aids. This indicates that people may not be getting the most appropriate hearing aids suited to their needs, probably due to cost.<sup>33</sup>

### *The Reasonable Accommodation Fund (RAF)*

The RAF is administered by the Department of Social Protection with the aim of supporting employers and employees with a disability to take appropriate measures to help a person with a disability to access, improve or retain their employment. Currently the fund has four distinct grants, one of which is the Job Interview Interpreter Grant which allows for a sign language interpreter to be engaged to facilitate a job interview involving a Deaf applicant. However, if the Deaf applicant is successful, there is no provision under the RAF for any in-work communication support to ensure full

<sup>32</sup> Irish Wheelchair Association Submission – Available [here](#).

<sup>33</sup> Chime Submission Page 2 – Available [here](#)



access in the workplace for the Deaf employee. Full access would include appropriate communication support for activities such as training, staff meetings, supervision etc.<sup>34</sup>

### *The Irish Sign Language (ISL) Voucher scheme*

This ISL scheme is essential for Deaf people to have reasonable access to participation in society and to be able to look after their own affairs in an independent and dignified manner (e.g., make a will, apply for a mortgage, etc).

While it is understood that another voucher scheme is due to restart in October 2023, it is as yet unclear if this is to be a permanent scheme. We, as a Committee, are calling on the Minister for Social Protection to provide multi-annual funding per annum for a permanent ‘voucher scheme’.<sup>35</sup>

## Recommendations

15. The Committee recommends introduction of an additional social welfare payment to provide for the impact of the increased cost of living on those with disabilities.

16. The Committee recommends that the Wage Subsidy Scheme Payments should be increased from 56% to 70% of the minimum wage and a well-resourced funding stream for the Transitional Workforce Solution (TWS) model. The Committee also recommends that the means test for Disability Allowance regarding earnings disregard should be raised to €165 with 50% of the balance assessable.

17. The Committee recommends the extension of the Free Travel Scheme to all those, including sufferers of epilepsy, who are medically deemed unfit to drive for a year or more and therefore cannot get a driver’s licence.

<sup>34</sup> Chime Submission, Page 3 – Available [here](#)

<sup>35</sup> Chime Submission page 4 – Available [here](#)

18. The Committee recommends that the Department of Social Protection fulfil the Promise in the Programme for Government to double the target for employment of people with disabilities in the public service to 6%.

19. The Committee recommends that the Department of Social Protection updates the eligibility criteria of the Invalidity Pension to match that of the Disability Allowance.

20. The Committee recommends the introduction of a tiered Hearing Aid Grant to ensure patients receive hearing aid technology appropriate to their needs and that there be provisions made in Budget 2024 for the expansion of the Reasonable Assistant Fund to include funding for in-work communication support for employers and Deaf employees. The Committee also recommends that Budget 2024 provides for multi-annual funding for €450,000 per annum for a permanent 'voucher scheme'.

## Foster Carers

Irish Foster Care Association (IFCA) presented to the Committee in June 2022 and made the following key points:

1. The vast majority of foster carers have been requested to relinquish their employment on becoming a foster carer to meet the myriad of complex needs of children coming into care. This can result in foster carers not having adequate contributions for eligibility for the state contributory pensions.
2. Foster carers are not entitled to "sign on" for social welfare credits, as they are not "available" for work.
3. While foster carers can qualify for the Home Caring Period Scheme, it is limited and restricted to children under the age of 12 or an ill/disabled person over the age of 12.

For many foster carers who do not work outside the home and are dedicated to the fostering role, they will not have a personal income from which they can add to their existing contributions to secure a contributory pension. Many rely on the income of their partners which with the level of inflation and cost of living does not stretch far enough to cover payment of Annual Voluntary Contribution (AVC's).<sup>36</sup>

The back-to-school allowance is provided to assist families with the cost of uniforms and footwear. Currently foster carers are ineligible to apply for the back-to-school allowance as it is deemed that the fostering allowance is sufficient to cover such costs. The fostering allowance is not sufficient to cover this cost - it has remained static since 2009. The current cost of living crisis has impacted on foster carers, many of whom, as outlined above, have had to give up employment and manage family finances and meet the needs of children in care with one income.

The financial burden that foster carers are experiencing must be recognised and responded to with no further delay. The response must be significant. The real risk is that more and more children, who need to be placed in foster care in their own locality, will be channelled into expensive and distant residential care. This is already happening because more foster carers are leaving than are being recruited.<sup>37</sup>

An increase in the fostering allowance, and access to the back-to-school allowance to support children in their care is now urgently required. It is now costing foster carers to care for the States children. In the absence of increased supports this is not sustainable.<sup>38</sup>

## Recommendations

21. The Committee recommends that the age restriction for foster carers who can qualify for the Home Caring Period Scheme should be raised to a minimum of 23 years from 12 years. The Committee also recommends that the foster care

<sup>36</sup> Irish Foster Care Association submission page 3 – available [here](#)

<sup>37</sup> Movement for Change in Foster Care Submission – available [here](#)

<sup>38</sup> Irish Foster Care Association submission page 4 – available [here](#).

allowance be increased to €500 per week and where a foster carer remains on the Tusla approved panel of foster carers and remains available for receiving a child into foster care, they should continue to be included for state contributory pensions contribution purposes for the entire period of being on the approved panel. As well as this, retrospective contributions should be paid by the Exchequer for any gaps for long term foster carers.

### Home Care and Family Carers

The Committee feel that the Carers and Jobseekers Allowance need a review to combat the cliff edges on these payments. The cliff edge can be seen in Carers Allowance, where recipients can work up to 18.5 hours but are liable to lose their entire payment should they work 19 hours.<sup>39</sup> This cliff edge leaves people dependent on social welfare, stuck in a social welfare trap and ill prepared for life without benefits. A Cross-Departmental Strategic Workforce Advisory Group (CDSWAG) report found that eligibility criteria discourage a potentially important source of home care workers from entering the workforce.<sup>40</sup> This is particularly true for Jobseekers Allowance and the so called ‘three day’ rule. Because the eligibility criteria for jobseekers on the binary basis of ‘days worked’ rather than a ‘cumulative hours worked basis’, workers who work just one hour a day can find themselves ineligible for social welfare benefits – as if they had worked for the entire day on a full-time basis. In their Final Report on Unfinished Democracy Achieving Gender Equality, the Joint Committee on Gender Equality engaged with Family Carers Ireland (FCI) who called for an equal approach to the terms and conditions for all home care workers, employed by both the HSE and non-statutory providers, including pay, expenses, and travel reimbursement. FCI also proposed an examination of how care work intersects with social protection schemes to remove anomalies such as the four out of seven days rule. This means a person

<sup>39</sup> Home and Community Care Ireland Submission page 3 – available [here](#)

<sup>40</sup> Home and Community Care Ireland Submission page 3 – available [here](#)

working 24 hours over three days may claim a partial Jobseeker's Allowance for the other days but if they work one hour a day for four days, they cannot claim anything.<sup>41</sup>

The efforts made by the Minister for Social Protection and her Department to increase the income and capital disregards for Carer's Allowance in Budget 2022, and the commitment to introduce a pension solution for long-term carers in January 2024 are welcome, but the Committee feel that a much more fundamental change is needed. The Committee is also concerned that there may still be fulltime carers, not availing of the Carers Support Grant and it is calling on the Department to instigate a focused awareness campaign. The Committee call for a move towards a more equitable and gender-balanced scheme for carers, and away from the outdated means-tested Carer's Allowance scheme. The Committee are calling on Government to use Budget 2024 to begin a 4-year journey to increase the income disregard in Budget 2024, Budget 2025, and Budget 2026 with the abolition of the Carer's Allowance means test with the establishment of a high-level official's group to scope out and develop a roadmap for the delivery of a non-means tested Participation Income for Family Carers full-time family carers by 2027.<sup>42</sup> Under the Family Carer Payment, all existing eligibility criteria attached to the Carer's Allowance scheme would remain with the exception of the means test.

The Parliamentary Budget Office (PBO) carried out a series of costing analyses for Carer's Allowance means threshold alterations and estimate the cost of abolishing the Carer's Allowance means test would be an additional €397m p.a. and estimate it would cost an additional €387m to raise the income thresholds to a level where all carers in households with a gross income of less than €100,000 would qualify.<sup>43</sup>

## Recommendations

<sup>41</sup> Joint Committee on Gender Equality Final Report – Unfinished Democracy: Achieving Gender Equality – available [here](#)

<sup>42</sup> Family Carers Ireland Submission page 1 – available [here](#)

<sup>43</sup> PBO – Costing Analysis on Abolishing the Means Test for the Carer's Allowance (2023) – Available [here](#)

22. The Committee recommends that the Carers allowance and Carers Benefit be increased to €325 in Budget 2024 and the Income Disregard for the Carer's Allowance be increased to €1,000 (couples) and €500 (single carers) in Budget 2024, with a similar increase in Budget 2025 and 2026, with the full abolition of the Carer's Allowance means test with the establishment of a high level official's group to scope out and develop a roadmap for the delivery of a non-means tested Participation Income for Family Carers by 2027.

23. The Committee recommends the Carer's Support Grant be increased to €2,000 and promote its uptake by all fulltime carers.

24. The Committee recommends that the cap on "credits" of 20 years in the assessment of pension eligibility under the Total Contribution Approach (TCA) system, which disproportionately effects women and thus causes gender inequality, be eliminated.

## Energy Poverty

Society of St. Vincent de Paul's recent report on energy poverty shows that an estimated 377,000 people lived in homes unable to afford adequate heat in 2022. This is compared to 160,000 people in 2021.<sup>44</sup>

Annual household energy prices have risen drastically since 2021 with energy prices increasing by 60.8% in 2022. There have also been dramatic increases for households in the cost of food (12.1%) and rent and mortgage interest (12.8%)<sup>45</sup>. In early 2022, 9.2% of the population were already behind on utility bills meaning the level of enforced deprivation had spiked amongst older single adults from 3.6%-7.2%. Budget 2023 failed to protect low-income households or those dependent on social welfare having to choose between daily essentials such as a nutritional meal, heating, or transport.

<sup>44</sup> Society of St Vincent de Paul Submission page 9 – available [here](#)

<sup>45</sup> CSO (2022) 'Consumer Price Index December 2022' – Available [here](#)

The Fuel Allowance has been a consistent way for households to budget their energy needs as opposed to once-off lump sum payments. The Committee is of the opinion that the Fuel Allowance should be extended to include more households and that exclusion anomalies such as those in receipt of the half rate Carer's Allowance and Jobseeker's payments (for less than 12 months) should be addressed.

Eligibility criteria appears to be a significant barrier in accessing these financial supports while pre-1995 retired civil servants are not entitled to receive any cost-of-living state supports. Cost of living supports should be paid to all pensioners and there is no reason for any group of pensioners being refused access to these cost-of-living State support payments.

The Committee believes that the best way in the longer term to address consistent fuel poverty is through far greater investment in energy efficiency upgrades of homes, The Committee is of the opinion that such investments make homes more comfortable and also improve the health of residents, thereby improving overall quality of life. The committee is strongly of the view that an exponential ramp up in the delivery of the Better Energy Warmer Homes Scheme which delivers a range of energy efficiency measures free of charge to low-income households vulnerable to energy poverty, is the very minimal required in Budget 2024. While the Committee acknowledges that the Department of Social Protection does not administer this scheme, it is important to note that of the 7,800 households on the current work programme, 71% are in receipt of the Fuel Allowance, 12% are in receipt of Carers Allowance and 10% are in receipt of Domiciliary Care Allowance.

There is presently an average 2 year waiting time under the Better Energy Warmer Homes Scheme for the completion of deep retrofit works to those in receipt of the fuel allowance,<sup>46</sup> which the Committee believes is an inordinate delay for those in fuel poverty. Furthermore, the Committee is concerned that people in fuel poverty who are more likely to reside in older homes are now being denied access to this scheme if they live in older homes without a cavity wall.<sup>47</sup> The Committee is of the view that in

<sup>46</sup> Energy Conservation Parliamentary Questions (33rd Dáil) Houses of the Oireachtas – Available [here](#)

<sup>47</sup> Nithe i dtosach suíonna Commencement Matters Seanad Éireann (26th Seanad) Houses of the Oireachtas – Available [here](#)



such circumstances at a minimum shallow retrofit measures such as insulating the attic and draughtproofing works should be completed on such homes

## Recommendations

25. The Committee recommends that the period for paying Fuel Allowance be increased from 28 weeks to 32 weeks and increase the weekly amount in line with home energy inflation. The Committee also recommends further widening of the eligibility for fuel allowance to recipients of the Working Family Payment and all jobseekers.

26. The Committee recommends that Department of Social Protection replace the Electricity/Gas Allowance and Fuel Allowance for older persons with the new Energy Guarantee for Eligible Persons – a payment to every household to those aged 60+ who have low incomes and/or whose home has a low Building Energy Rating (BER).

27. The Committee recommends that a new half rate Fuel Allowance for those with an income of €140-€280 above the relevant social welfare rates should be introduced to address the spiralling cost of fuel.

28. The Committee recommends the widening of the eligibility criteria for cost of living supports to include pre-1995 retired civil servants.

29. The Committee recommends that the Department of Social Protection exponentially ramp up in the delivery of the Better Energy Warmer Homes Scheme and ensure that all applicants regardless of the type of homes they reside in has actions performed to reduce energy demand.

30. The Committee recommend that older adults living alone, renters, those living in older housing and those without central heating are prioritised by the Department of Social Protection for home improvement, energy efficiency and fuel allowance schemes and that budget 2024 should include significant increases to improve housing conditions.

## Protection of Older People

Ireland has an ageing population, which is made clearer by the recent summary results of the 2022 Census<sup>48</sup>, which saw the population of over-70s increasing by 25% compared to 2016. More than 1 million people in Ireland are now aged 60+ (1,048,985), meaning that 1 in 5 of our population is aged 60+. The total number of older people aged 65+ living alone has also gone up by more than 32,500 people, from 156,7099 to 189,574 – an increase equivalent of the population of Navan, in six years. Roughly on in four people aged 65+ live alone. Central Statistics Office data shows that more than 1 in 3 people aged 65+ living alone are at risk of poverty, the highest rate of all households surveyed. Unsurprisingly, people aged 65+ living alone also had the lowest household income, at €16,840. Furthermore, by age group, the largest year on year change in the at risk of poverty rate was in persons aged 65 or over more generally, going from 11.9% in 2021 to 19% in 2022.<sup>49</sup>

Poverty and deprivation are rising for older adults due to high price inflation, with risk of poverty having doubled and consistent poverty more than tripled since 2020.

- The Survey of Income and Living Conditions (SILC) 2022 showed that the risk of poverty among people aged 65+ was 19% (up from 9.8% in 2020).
- Deprivation among older adults was 12.7% (up from 8.1% in 2020).
- Consistent poverty among older adults was 3.3% (up from 1% in 2020)

At the launch of the SILC data, the CSO said that the overall rise in national poverty was driven by more older persons falling below the poverty threshold. In 2020, many

<sup>48</sup> ALONE Submission page 2 – available [here](#)

<sup>49</sup> ALONE Submission page 2 – available [here](#).

older persons' incomes were just above the poverty line, but in 2022 they were below it.<sup>50</sup>

While the once-off payments delivered in last year's Budget were of significant support to older people, they are now long gone. The core rates for supports such as the Fuel Allowance, the Living Alone Allowance, and the Telephone Support Allowance were not increased, and the increase to the Pension of €12 was significantly lower than the €20 campaigned for by advocacy groups. These once off payments need to be incorporated into annual increases so that older people do not have to live week to week, waiting for once-off payments.<sup>51</sup>

The Committee feel that serious engagement regarding the living standards experienced by older people today, and on experiences that people of working age today will experience in the future need to be had with the Department of Social Protection.

The Irish Longitudinal Study on Ageing (TILDA) demonstrate that retired persons living alone were found to be at the greatest risk of having inadequate income in their retirement, across all benchmarks.<sup>52</sup> A high percentage of Irish Senior Citizen Parliament members in a pre-budget survey have specifically stated the need for an increase in the Living Alone Allowance. Increasing the allowance would significantly address concerns about income adequacy in retirement among those approaching the State pension age.<sup>53</sup>

There are significant transport and day to day care-related issues that are barriers to the social inclusion of older persons in many activities. Further investment to making public transport more accessible, convenient, and safe, especially in rural Ireland, is critical to facilitate participation in meaningful activities.

Ireland's 2019 Housing Options for our Ageing Population Policy Statement states that it is a key principle underpinning Government housing policy to 'support older people to live in their own home with dignity and independence for as long as possible'. This

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<sup>50</sup> Age Action Submission page 5 – available [here](#)

<sup>51</sup> ALONE Submission page 5 – available [here](#)

<sup>52</sup> Irish Senior Citizen Parliament Submission page 4 – available [here](#)

<sup>53</sup> Irish Senior Citizen Parliament Submission page 4 – available [here](#)

describes the concept of ‘ageing in place’ and is reflected in Ireland’s National Positive Ageing Strategy and our current Programme for Government. But this stated policy continues to be mere rhetoric as inadequate housing options, unmet need for homecare services and delay in extending the ‘fair deal’ scheme to homecare has meant that, for many older people, residential care is often the easier and sometimes the only option.

### Recommendations

31. The Committee recommends that the Department of Social Protection restore the spending power of the state pension to fully counteract the effects of ongoing price inflation.

## Conclusion

The Committee calls on the government and the shadowing department in particular, to ensure that Budget 2024 reflects the 31 recommendations made by the Joint Committee on Social Protection, Community and Rural Development and the Islands regarding the Indexation of Social Welfare Rates; Community Welfare Service and Additional needs payments; Child poverty; Disability; Foster carers; Home Care and Family carers; Energy poverty and Protection of older people. The Joint Committee feel very strongly that a focus needs to be put on poverty and the increased cost of living in this year’s Budget.

The Committee has undertaken detailed Pre-Budget Scrutiny and would seek for the Minister to report back to the Committee on the implementation of the recommendations contained within this report.

## APPENDIX 1 – Terms of Reference

### *Scope and context of activities of Select Committees (DSO 94 and SSO 70)*

#### **DSO 94**

- 1) The Dáil may appoint a Select Committee to consider and, if so permitted, to take evidence upon any Bill, Estimate or matter, and to report its opinion for the information and assistance of the Dáil. Such motion shall specifically state the orders of reference of the Committee, define the powers devolved upon it, fix the number of members to serve on it, state the quorum, and may appoint a date upon which the Committee shall report back to the Dáil.
  
- 2) It shall be an instruction to each Select Committee that –
  - a) It may only consider such matters, engage in such activities, exercise such powers, and discharge such functions as are specifically authorised under its orders of reference and under Standing Orders.
  - b) Such matters, activities, powers, and functions shall be relevant to, and shall arise only in the context of, the preparation of a report to the Dáil.
  - c) It shall not consider any matter which is being considered, or of which notice has been given of a proposal to consider, by the Joint Committee on Public Petitions in the exercise of its functions under Standing Order 125(1); and
  - d) It shall refrain from inquiring into in public session or publishing confidential information regarding any matter if so requested, for stated reasons given in writing, by –
    - i. A member of the Government or a Minister of State, or
    - ii. The principal office – holder of a state body within the responsibility of a Government Department or
    - iii. The principal officer – holder of a non – State body which is partly funded by the State,

Provided that the Committee may appeal any such request made to the Ceann Comhairle, whose decision shall be final.

- 3) It shall be an instruction to all Select Committees to which Bills are referred that they shall ensure that not more than two Select Committees shall meet to consider a Bill on any given day, unless the Dáil after due notice to the Business Committee by a Chairman of one of the Select Committees concerned, waives this instruction.

### **SSO 70**

- 1) The Seanad may appoint a Select Committee to consider any Bill or matter and to report its opinion for the information and assistance of the Seanad and, in the case of a Bill, whether or not it has amended the Bill. Such motion shall specifically state the orders of reference of the Committee, define the powers devolved upon it, fix the number of members to serve on it, state the quorum thereof, and may appoint a date upon which the Committee shall report back to the Seanad.
- 2) It shall be an instruction to each Select Committee that –
  - a) It may only consider such matters, engage in such activities, exercise such powers, and discharge such functions as are specifically authorised under its orders of reference and under Standing Orders.
  - b) Such matters, activities, powers, and functions shall be relevant to, and shall arise only in the context of, the preparation of a report to the Seanad.
  - c) It shall not consider any matter which is being considered, or of which notice has been given of a proposal to consider, by the Joint Committee on Public Petitions in the exercise of its functions under Standing Order 108 (1); and
  - d) It shall refrain from inquiring into in public session or publishing confidential information regarding any matter if so requested, for stated reasons given in writing, by –
    - i. A member of the Government or a Minister of State, or
    - ii. The principal officeholder of a State body within the responsibility of a Government Department, or
    - iii. The principal officeholder of a non-State body which is partly funded by the State,

Provided that the Committee may appeal any such request made to the Cathaoirleach, whose decision shall be final.

## ***Functions of Departmental Select Committees (DSO 95 and SSO 71)***

### **DSO 95**

- 1) The Dáil may appoint a Departmental Select Committee to consider and, unless otherwise provided for in these Standing Orders or by order, to report to the Dáil on any matter relating to—
  - a) legislation, policy, governance, expenditure, and administration of—
    - i. a Government Department, and
    - ii. State bodies within the responsibility of such Department, and
  - b) That performance of a non – State body in relation to an agreement for the provision of services that it has entered into with any such Government Department or State body.
  
- 2) A Select Committee appointed pursuant to this Standing Order shall also consider such other matters which –
  - a) Stand referred to the Committee by virtue of these Standing Orders or statute law, or
  - b) Shall be referred to the Committee by order of the Dáil.
  
- 3) The principal purpose of Committee consideration of matters of policy, governance, expenditure, and administration under paragraph (1) shall be –
  - a) For the accountability of the relevant Minister or Minister of State, and
  - b) To assess the performance of the relevant Government Department or of a State body within the responsibility of the relevant Department, in delivering public services while achieving intended outcomes, including value for money.
  
- 4) A Select Committee appointed pursuant to this Standing Order shall not consider any matter relating to accounts audited by, or reports of, the Comptroller and Auditor General unless the Committee of Public Accounts –

- a) Consents to such consideration, or
  - b) Has reported on such accounts or reports.
  
- 5) A Select Committee appointed pursuant to this Standing Order may be joined with a Select Committee appointed by Seanad Éireann to be and act as a Joint Committee for the purposes of paragraph (1) and such other purposes as may be specified in these Standing Orders or by order of the Dáil: provided that the Joint Committee shall not consider –
  - a) The Committee Stage of a Bill,
  - b) Estimates for Public Services, or
  - c) A proposal contained in a motion for the approval of an international agreement involving a charge upon public funds referred to the Committee by order of the Dáil.
  
- 6) Any report that the Joint Committee proposes to make shall, on adoption by the Joint Committee, be made to both Houses of the Oireachtas.
  
- 7) The Chairman of the Select Committee appointed pursuant to this Standing Order shall also be Chairman of the Joint Committee.
  
- 8) Where a Select Committee proposes to consider –
  - a) EU draft legislative acts standing referred to the Select Committee under Standing Order 133, including the compliance of such acts with the principal of subsidiarity,
  - b) Other proposals for EU legislation and related policy issues, including programmes, and guidelines prepared by the European Commission as a basis of possible legislative action,
  - c) Non-legislative documents published by any EU institution in relation to EU policy matters, or



- d) Matters listed for consideration on the agenda for meetings of the relevant Council (of Ministers) of the European Union and the outcome of such meetings,

The following may be notified accordingly and shall have the right to attend and take part in such consideration without having a right to move motions or amendments or the right to vote:

- i. Members of the European Parliament elected from constituencies in Ireland,
- ii. Members of the Irish delegation to the Parliamentary Assembly of the Council of Europe, and
- iii. At the invitation of the Committee, other members of the European Parliament.

- 9) A Select Committee appointed pursuant to this Standing Order may, in respect of any Ombudsman charged with oversight of public services within the policy remit of the relevant Department consider –

- a) Such motions relating to the appointment of an Ombudsman as may be referred to the Committee, and
- b) Such Ombudsman reports laid before either or both Houses of the Oireachtas as the Committee may select: Provided that the provisions of Standing Order 130 apply where the Select Committee has not considered the Ombudsman report, or a portion or portions thereof, within two months (excluding Christmas, Easter, or summer recess periods) of the report being laid before either of both Houses of the Oireachtas.

## **SSO 71**

- 1) The Seanad may appoint a Departmental Select Committee to consider and, unless otherwise provided for in these Standing Orders or by order, to report to the Seanad on any matter relating to –

- a) Legislation, policy, governance, expenditure, and administration of –

- i. A Government Department, and
    - ii. State bodies within the responsibility of such Department, and
  - b) The performance of a non – State body in relation to an agreement for the provision of services that it has entered into with any such Government Department or State body.
- 2) A select Committee appointed pursuant to this Standing Order shall also consider such other matters which –
- a) Stand referred to the Committee by virtue of these Standing Orders or statute law, or
  - b) Shall be referred to the Committee by order of the Seanad.
- 3) The principal purpose of Committee consideration of matters of policy, governance expenditure and administration under paragraph (1) shall be –
- a) For the accountability of the relevant Minister or Minister of State, and
  - b) To assess the performance of the relevant Department, in delivering public services while achieving intended outcomes, including value for money.
- 4) A Select Committee appointed pursuant to this Standing Order shall not consider any matter relating to accounts audited by, or reports of, the Comptroller and Auditor General unless the Committee of Public Accounts –
- a) Consents to such consideration, or
  - b) Has reported on such accounts or reports
- 5) A Select Committee appointed pursuant to this Standing Order may be joined with a Select Committee appointed by Dáil Éireann to be and act as a Joint Committee for the purposes of paragraph (1) and such other purposes as may be specified in these Standing Orders or by order of the Seanad: provided that the Joint Committee shall not consider –

- a) The Committee Stage of a Bill,
  - b) Estimate for Public Services, or
  - c) A proposal contained in a motion for the approval of an international agreement involving a charge upon public funds referred to the Committee by order of the Dáil.
- 6) Any report that the Joint Committee proposes to make shall, on adoption by the Joint Committee, be made to both Houses of the Oireachtas.
- 7) The Chairman of a Joint Committee pursuant to this Standing Order shall be a member of Dáil Éireann.
- 8) Where a Select Committee proposes to consider –
- a) EU draft legislative acts standing referred to the Select Committee under Standing Order 116, including the compliance of such acts with the principal of subsidiarity,
  - b) Other proposals for EU legislation and related policy issues, including programmes and guidelines prepared by the European Commission as a basis of possible legislative action,
  - c) Non-legislative documents published by any EU institution in relation to EU policy matters, or
  - d) Matters listed for consideration on the agenda for meetings of the relevant EC Council (of Ministers) of the European Union and the outcome of such meetings,

The following may be notified accordingly and shall have the right to attend and take part in such consideration without having a right to move motions or amendments or the right to vote:

- i. Members of the European Parliament elected from constituencies in Ireland,
- ii. Members of the Irish delegation to the Parliamentary Assembly of the Council of Europe, and

iii. At the invitation of the Committee, other members of the European Parliament.

9) A Select Committee appointed pursuant to this Standing Order may, in respect of any Ombudsman charged with oversight of public services within the policy remit of the relevant Department consider –

- a) Such motions relating to the appointment of an Ombudsman as may be referred to the Committee, and
- b) Such Ombudsman reported laid before either or both Houses of the Oireachtas as the Committee may select: Provided that the provisions of Standing Order 113 apply where the Select Committee has not considered the Ombudsman report, or a portion or portions thereof, within two months (excluding Christmas, Easter, or summer recess periods) of the report being laid before either or both Houses of the Oireachtas.

### ***Powers of Select Committees (DSO 96 and SSO 72)***

Unless the Dáil shall otherwise order, a Committee appointed pursuant to these Standing Orders shall have the following powers:

- 1) Power to invite and receive oral and written evidence and to print and publish from time to time –
  - a) Minutes of such evidence as was heard in public, and
  - b) Such evidence in writing as the Committee thinks fit;
- 2) Power to appoint sub-Committees and to refer to such sub-Committees any matter comprehended by its orders of reference and to delegate any of its powers to such sub-Committees, including power to report directly to the Dáil/Seanad;
- 3) Power to draft recommendations for legislative change and for new legislation;

- 4) In relation to any statutory instrument, including those laid or laid in draft before either or both Houses of the Oireachtas, power to –
  - a) Require any Government Department or other instrument-making authority concerned to –
    - i. Submit a memorandum to the Select Committee explaining the statutory instrument, or
    - ii. Attend a meeting of the Select Committee to explain any such statutory instrument: Provided that the authority concerned may decline to attend for reasons given in writing to the Select Committee, which may report thereon to the Dáil/Seanad, and
  - b) Recommend, where it considers that such action is warranted, that the instrument should be annulled or amended;
  
- 5) Power to require that a member of the Government or Minister of State shall attend before the Select Committee to discuss –
  - a) Policy, or
  - b) Proposed primary or secondary legislation (prior to such legislation being published),

For which he or she is officially responsible: Provided that a member of the Government or Minister of State may decline to attend for stated reasons given in writing to the Select Committee, which may report thereon to the Dáil: and provided further that a member of the Government or Minister of State may request to attend a meeting of the Select Committee to enable him or her to discuss such policy or proposed legislation;
  
- 6) Power to require that a member of the Government or Minister of State shall attend before the Select Committee and provide, in private session if so requested by the attendee, oral briefings in advance of meetings of the relevant EC Council (of Ministers) of the European Union to enable the Select Committee to make known its views: Provided that the Committee may also require such attendance following such meetings;

- 7) Power to require that the Chairperson designate of a body or agency under the aegis of a Department shall, prior to his or her appointment, attend before the Select Committee to discuss his or her strategic priorities for the role;
- 8) Power to require that a member of the Government or Minister of State who is officially responsible for the implementation of an Act shall attend before a Select Committee in relation to the consideration of a report under DSO 197/ SSO 168;
- 9) Subject to any constraints otherwise prescribed by law, power, to require that principal officeholders of a –
  - a) State body within the responsibility of a Government Department or
  - b) Non-State body, which is partly funded by the State,Shall attend meetings of the Select Committee, as appropriate, to discuss issues for which they are officially responsible: Provided that such an officeholder may decline to attend for stated reasons given in writing to the Select Committee, which may report thereon to the Dáil/Seanad; and
- 10) Power to –
  - a) Engage the services of persons with specialist or technical knowledge, to assist it or any of its sub-Committees in considering particular matters; and
  - b) Undertake travel;

Provided that the powers under this paragraph are subject to such recommendations as may be made by the Working Group of Committee Chairmen under DSO 120 (4)(a)/SSO 107 (4)(a).

## APPENDIX 2 – Links to Submissions Received

	Name of organisation	Links to Submissions
1	Community Gardens Ireland	Available <a href="#">here</a>
2	Society of St. Vincent de Paul	Available <a href="#">here</a>
3	Children’s Rights Alliance	Available <a href="#">here</a>
4	Movement for change in Foster Care	Available <a href="#">here</a>
5	National One Parent Family Alliance/ One Family	Available <a href="#">here</a>
6	Irish Senior Citizens Parliament	Available <a href="#">here</a>
7	Home and Community Care Ireland	Available <a href="#">here</a>
8	Martin Lavelle	Available <a href="#">here</a>
9	Treoir	Available <a href="#">here</a>
10	Family Carers Ireland	Available <a href="#">here</a>
11	Rehab Enterprises	Available <a href="#">here</a>
12	Epilepsy Ireland	Available <a href="#">here</a>
13	Age & Opportunity	Available <a href="#">here</a>
14	Mens Sheds Association	Available <a href="#">here</a>
15	Age Action	Available <a href="#">here</a>
16	SPARK Ireland	Available <a href="#">here</a>
17	ALONE	Available <a href="#">here</a>
18	Irish Rural Link	Available <a href="#">here</a>
19	Irish Foster Care Association	Available <a href="#">here</a>
20	Centre for Irish Towns	Available <a href="#">here</a>
21	Brokers Ireland	Available <a href="#">here</a>
22	Irish Wheelchair Association	Available <a href="#">here</a>
23	Chime	Available <a href="#">here</a>











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