



## ***A New Approach to Ageing Policy***

### **Age Action's Asks for the General Election**

Age Action's Ten Asks for the General Election.....	2
Foreword.....	3
What Older Persons Have Told Us.....	5
The Case for Our Asks .....	6
About Us .....	24



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## **Age Action's Ten Asks for the General Election**

1. **Appoint a Commissioner for Ageing and Older Persons**, with a supporting legal framework and an independent budget, to ensure we are all treated fairly and with dignity as we age.
2. **Pass a law to benchmark and index the state pension so that its rate will always be at least equal to 34% of total average earnings** to preserve its status as the bedrock of income in older age.
3. **Abolish the prevalent ageist practice of mandatory retirement**, so that we all have the option to remain in or re-enter employment beyond age 65, as a step towards eliminating legally permitted age discrimination.
4. **Develop a comprehensive, all-of-government national ageing strategy**, with a requirement for implementation plans in every relevant state agency, to eradicate ageism and to ensure that we prepare sufficiently for the demographic transition.
5. **Deliver on the pledge of a strong, fully universal and accessible healthcare system** that is tax-funded and free-of-charge at the point of use.
6. **Implement an Energy Guarantee for Older Persons payment**, targeting those in poorly insulated homes as well as those on lower incomes, as a tangible example of climate justice.
7. **Prohibit 'digital only' services**, fund digital skills training and adequately resource traditional alternatives such as desk and telephone services, as a step towards implementing a rights-based approach to accessing publicly funded services.
8. **Introduce a care strategy using a human rights-based approach** to improve, expand, and harmonize our care options.
9. **Implement policies to ensure that all of us can age in place in our homes and communities**, in particular, support and protections for older persons renting, and the enforcement of universal design principles for all new builds.
10. **Support the introduction of a UN Convention on the Rights of Older Persons** to address the gaps in the existing human rights system by clarifying states' human rights obligations and responsibilities towards older people.

## Foreword

In the elections in 2024 and 2025, nearly a third of all voters will be aged 60 or older.<sup>1</sup> Yet many older persons feel that their voices are not being heard and their basic needs are not being met. Many Irish policies and services are out of touch with the realities of ageing in Ireland today. Age Action's ten asks are a distillation of what we have learned from listening to older persons and asking for their views through surveys, interviews and focus groups. Our asks are also informed by international best practice and research findings.

Age Action operates within a **human rights and equality** framework. This means that enabling autonomy and dignity in older age is at the heart of our asks. We pursue the over-arching goal of promoting **choice and control**, which for the majority of older persons will hinge on their ability to **age in place** in their communities. We are committed to changing the conversation on ageing in Ireland as a step towards **eliminating ageism**, and in doing so we are conscious of the diversity that exists in older age. Adopting an **intersectional approach** to ageing policy means appreciating the diverse circumstances and communities older persons live their lives in.

In recent years, our society has been shaped and transformed by a number of forces. While inflation has slowed after a historical spike, the income of state pension recipients has yet to catch up, and many older persons continue to struggle with **the high cost of living**. Older persons still feel the legacy of **Covid-19 and the lockdowns**, through perceived changes in culture and lifestyle and worsened physical and mental health, as well as losing out on opportunities and services that are not yet restored. Older persons have told us, "*Covid changed everything,*" and "*Covid started the whole ball rolling.*"<sup>2</sup>

The lockdowns also accelerated the **digitalisation of society**, which has worsened social exclusion for the many older persons who are not using the internet or who lack basic digital skills. At the same time, domestically and internationally, we have seen a growing awareness of the **prevalence and severity of ageism**, what it costs older persons and wider society, and what steps we must take to eliminate it. Older persons are themselves aware of this ageism, telling Age Action, "*We have worth and we do care about each other, [but] we just don't exist, people don't even see you on the road now.*"

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<sup>1</sup> As of Census 2022, one in four adults is aged 60+. Based on the exit polls from the general election in 2020, an estimated 30%+ of voters were aged 60 or older. The proportion of older voters will be higher in 2024/25.

<sup>2</sup> All quotes are from older persons who participated in recent surveys or focus groups.

Older persons are sensitive to ageism in broader society and public discourse: *“I don’t feel very important in this society. The media coverage makes us appear a liability to the younger generation.”*

Age Action’s ten asks intend to help Ireland get to grips with these changes. All societies are dynamic, and policy and government must be too. If we do not adapt, greater gaps will grow between those already furthest behind and the rest of our population. Age Action is particularly concerned about **older persons living alone** and **older women**, who most acutely experience disadvantage in older age. Older women must be recognized as a specific cohort in need of support, as they endure ageism compounded with sexism, and can have limited choice and control in their own lives. As one older woman told us, *“I can’t afford to live if my husband dies. One of my family is going to have to take me in. I couldn’t live on my pension.”*

Despite a reduction in the headline risk of poverty rate among older persons in 2023, one in five of those living alone (20%), most of whom are women, experienced deprivation (up from 10.6% in 2020).<sup>3</sup>

Age Action will inform our members and the wider public about how each political party has responded to these asks, and what they have put in their election manifestos that is relevant to the needs and concerns of older persons.

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<sup>3</sup> <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2023/poverty/>

## **What Older Persons Have Told Us**

The following are all quotes from older persons who participated in Age Action's recent surveys or focus groups.

*"I do not think the politicians take sufficient notice of older people generally."*

*"When are our decision makers going to realise that we are a substantial group of people who need supports."*

*"There are many, many more besides me. It's not right, at seventy one years of age, to be living my life this way."*

*"It's very distressing. You wake in the morning you don't want to wake. It isn't life, not the kind of life I'd have wanted."*

*"We're not living in a fair world. Young people aren't in a fair world, older people aren't in a fair world, there's no one in a fair world."*

*"I'm so disgusted with the whole situation, I have no time for the government and they're well aware of that."*

*"This is crumbs, they're throwing us just crumbs off the table."*

*"It makes older people physically sick doing all the paper work etc. until they give up trying."*

*"Once you go in with a grey hair, they either think you're senile or you're to be taken advantage of."*

*"It's that meanness isn't it, about the little allowance that's making life slightly easier for you but at the slightest thing, they feel they can just take it from you again."*

## The Case for Our Asks

### **1. Appoint a Commissioner for Ageing and Older Persons, with a supporting legal framework and an independent budget, to ensure we are all treated fairly and with dignity as we age.**

Irish policies and services need to be responsive to our dynamic society. Many older persons have told Age Action that they feel ignored, sidelined, and misunderstood by the State, and express fears and anxieties about an uncertain future. A Commissioner for Ageing and Older Persons would provide the infrastructure our system currently lacks to enable a holistic, forward-looking, and rights-based approach to ageing policy and services. It would be an independent voice to Government on the rights of all of us as we age, providing evidence and improving efficiency and effectiveness, as the offices in Northern Ireland and Wales have been doing for more than a decade.

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*“Who do we go to? We have to go to somebody.”*

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The functions of the Commissioner for Ageing and Older Persons would be to:

- examine systemic issues affecting older people, including by funding research and analysis to fill gaps where there is inadequate evidence to inform public policy;
- investigate complaints from older persons where their rights have been violated;
- review the adequacy of policy, legislation and services affecting older persons; and
- advise Government on matters concerning older people, including by reference to international best practice.

A Commissioner for Ageing and Older Persons would provide the infrastructure our system currently lacks to enable a holistic, forward-looking, and rights-based approach to ageing policy and services. It would be an independent voice to Government on the rights of all of us as we age, providing evidence and improving efficiency and effectiveness. It would promote and protect the rights and interests of older persons at a systematic and an individual level.

A Commissioner for Ageing and Older Persons would have a remit across all the diverse issues relating to older age. It would be perfectly placed to draw together the implications of different policies and services in terms of their impact on current and future older persons. This would in part be accomplished through appropriately regular contact with various actors across the state.

A Commissioner would support existing legislation, such as the Equality Acts, and cooperate with and enhance the powers of public bodies, such as the Ombudsman. It would complement its counterpart in Northern Ireland and facilitate parity and collaboration across our border. It would fill existing gaps, particularly for issues that are complex, cross-sectoral, long-term or below the level of an immediate risk of harm but which still impact the lives of older persons. In common with other jurisdictions, a Commissioner would not duplicate the functions of other organisations. It would raise public awareness of ageism, to take steps to break down negative or demeaning stereotypes of ageing and older persons, and to make recommendations regarding institutional policies and practices that perpetuate ageism.

Having advocated for this in 2020, Age Action is renewing its call for Ireland to establish a Commissioner for Ageing and Older Persons that can perform these functions effectively and independently.<sup>4</sup> This proposal is supported by other age-sector civil society organisations.<sup>5</sup> Based on comparison with similar bodies, including the existing Commissioners in Wales and Northern Ireland, an office of a Commissioner for Ageing and Older Persons could be established on an annual budget of €2.5 million.

To learn more, see [Age Action's briefing paper on the need for a Commissioner for Ageing and Older Persons](#).

## **2. Pass a law to benchmark and index the state pension so that its rate will always be at least equal to 34% of total average earnings to preserve its status as the bedrock of income in older age.**

Despite decades-old promises to benchmark and index the State Pension, the rate is still set each year through a political process which recently has failed to keep pace with inflation, and which means older persons deal with uncertainty every year about their income. Age Action is calling for the state pension rate to be indexed to changes in average earnings—with protection against sudden high rises in price inflation. There must be legislation to secure the benchmark of 34% of total average earnings as the bedrock of income in older age.

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Age Action (2024) *A Commissioner for Ageing and Older Persons in Ireland*.

[https://www.ageaction.ie/sites/default/files/age\\_action\\_paper\\_commissioner\\_for\\_ageing.pdf](https://www.ageaction.ie/sites/default/files/age_action_paper_commissioner_for_ageing.pdf)

See also, Age Action (June 2022) *A Commissioner for Ageing and Older Persons - the missing piece*.

[https://www.ageaction.ie/sites/default/files/commissioner\\_for\\_ageing\\_and\\_older\\_persons\\_position\\_paper\\_june\\_2022\\_2.pdf](https://www.ageaction.ie/sites/default/files/commissioner_for_ageing_and_older_persons_position_paper_june_2022_2.pdf)

<sup>5</sup> Alliance of Age-Sector NGOs (January 2023) *Telling It Like It Is; Combatting Ageism*

[https://alzheimer.ie/wp-content/uploads/2023/01/AASNGOs\\_Telling-It-Like-It-Is\\_Combatting-Ageism.pdf](https://alzheimer.ie/wp-content/uploads/2023/01/AASNGOs_Telling-It-Like-It-Is_Combatting-Ageism.pdf)

Alliance of Age-Sector NGOs (September 2023) *Position Paper on a Commissioner for Ageing and Older People*

<https://ageandopportunity.ie/wp-content/uploads/2023/09/Position-paper-on-Independent-Commissioner-for-Ageing-and-Older-People-by-the-Alliance-for-Age-Sector-NGOs.pdf>

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*“I try my hardest to save. My income means less and less each week.”*

*“I am glad they helped us out a bit, but if they are talking about a ‘living wage’ what about a ‘living pension’?”*

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Everyone should have an adequate income in older age, and for most people this will be based on a combination of the state pension and other welfare supports, combined with private or occupational pensions, personal savings and other assets. The state has a central role in ensuring that the state pension remains a secure, reliable source of income as the ‘bedrock’ upon which other retirement savings can be built. While an adequate income might require 40%, 50% or more of average earnings, the state’s longstanding pledge is to keep the top rate of the state pension at 34% of average earnings.

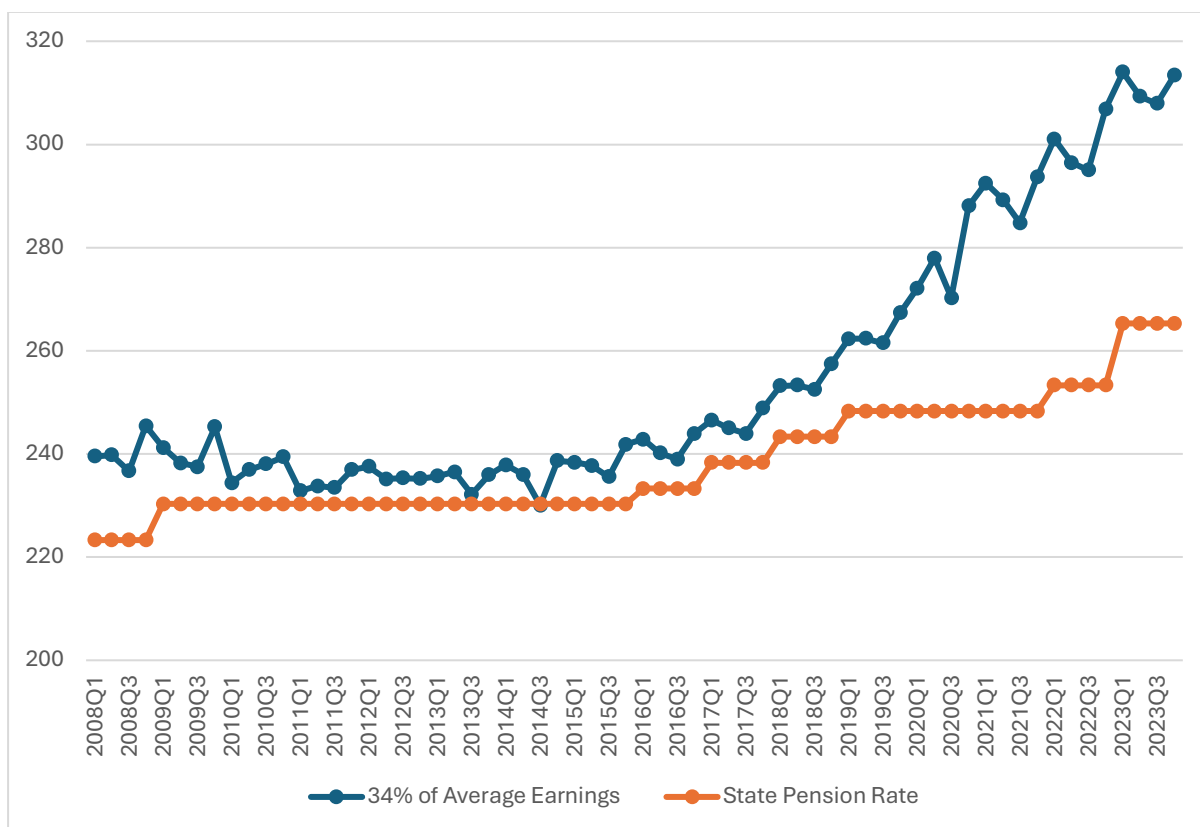
Older persons with the lowest incomes (the bottom 30%) rely on social protection for 92-99% of their income. The next 40% rely on social protection for 58-79% of their income. Even the top 30% rely on social protection for 18-48% of their income. This means that for many people in older age, their state pension determines whether or not they can take care of their house, their health, or their families, and hinders or supports them in continuing to remain involved and connected within their communities and wider society. This is a much higher level of dependence than is found in other European countries, in part due to the lower levels of private or occupational pensions in Ireland.

Despite the heightened importance of the state pension, by many measures it is weaker than European counterparts. The European Union measures the adequacy of pension income by comparing the income of people aged 65-74 with the earnings from work of people aged 50-59. Based on this measurement, Ireland has the second lowest level of income replacement in the EU. The reason for this is that Ireland is the only EU country that provides a single-tier state pension system whereas every other country provides a second, top-up tier in addition to the basic rate. We also have a comparatively low level of spending on the State Pension, even when our relatively younger population profile is accounted for.

For over 25 years, it has been proposed that the top rate of the state pension should be benchmarked at 34% of average earnings, and this proposal is reiterated in the government’s *Roadmap for Social Inclusion*. Benchmarking is recommended by the *Report of the Commission on Taxation and Welfare*.



Figure 1. 34% of Average Earnings (EHQ03, CSO) versus the Maximum State Pension Rate



In 2023, the top rate of the state pension (€265.30) was just 28.8% of average weekly earnings (Q4 2023) and it would have needed another €48/week to meet the benchmark of 34% at that time.

The increase of €12/week from January 2024 was grossly insufficient and not everyone received once-off payments (or don’t receive them in full). One-off measures are no solution to older persons’ need for a predictable and secure core weekly income.

Every year the state pension rate should be indexed to changes in total average earnings—with protection against sudden high rises in price inflation—which the government has acknowledged in its development of a ‘smoothed benchmarking’ approach that factors in both inflation and average wages. But in Budget 2024, the state pension rate was not adjusted in line with the benchmark. This is why Age Action believes that there must be legislation to secure the benchmark of 34% of total average earnings as the ‘bedrock’ of income in older age.<sup>6</sup>

<sup>6</sup> See, for example of the state pension’s lost spending power, see Age Action (June 2023) *Submission to the Department of Social Protection on Budget 2024* [https://www.ageaction.ie/sites/default/files/age\\_action\\_pbs\\_to\\_dsp\\_budget\\_2024.pdf](https://www.ageaction.ie/sites/default/files/age_action_pbs_to_dsp_budget_2024.pdf)

See also Age Action (August 2022) *Loss of State Pension Spending Power in 2022 Due to Inflation*. [https://www.ageaction.ie/sites/default/files/age\\_action\\_loss\\_of\\_spending\\_power\\_state\\_pension\\_2022\\_published.pdf](https://www.ageaction.ie/sites/default/files/age_action_loss_of_spending_power_state_pension_2022_published.pdf)

**3. Abolish the prevalent ageist practice of mandatory retirement, so that we all have the option to remain in or re-enter employment beyond age 65, as a step towards eliminating legally permitted age discrimination.**

Requiring employees to retire once they reach a certain age is ageist, and assumes our ability to contribute to a workplace is determined by our age. This assumption is not supported by any evidence, and yet mandatory retirement remains widespread. It is at odds with human rights and equality. It prevents older persons from participating in society, it imposes unjustifiable limits on autonomy, it insults dignity, and it denies diversity. It normalises ageism in the workplace and society at large, and jeopardises our incomes in older age. The Employment Equality Acts need to be amended to abolish the practice. Further legal change is also needed to abolish other forms of age discrimination that are currently permitted in law.

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*“When you are young you can go anywhere to improve yourself. When you are old you have very few choices.”*

*“I would have loved to have worked more years but that was not available by employers.”*

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Retirement is a period of radical change in a person’s life and can have many different effects on our well-being. It can disrupt a person’s identity, their trust in themselves, or increase anxiety around death and dying. It can also have positive impacts such as a renewed commitment to social relationships, greater self-actualization, or an increased desire to meaningfully engage with society. There is a strong and growing body of research demonstrating that the level of control a person feels over their decision to retire is the key predictor of their post-retirement well-being, both in the short and long term.

Control over retirement influences subjective feelings of happiness, mental health, life satisfaction, self-reported health status, dietary habits, marital satisfaction, self-efficacy, and income adequacy in retirement. Moreover, persons who had voluntarily retired have a more stable well-being in the face of health deterioration or declining incomes. While a gradual rather than abrupt transition to retirement can mitigate some of the harm done by involuntary retirement, it is not as strong or as reliable an influence on a person’s well-being as control over the retirement decision. A 2017 survey of European countries (including Ireland) found that 30% of retired persons would have preferred to work for longer. Where mandatory retirement remains commonplace, our ability to enjoy and adjust to retirement is at risk.

Mandatory retirement is age discrimination. The onus is thus on its proponents to justify it. However, arguments in favour of mandatory retirement are flawed. There is no evidence that older persons are less able

to contribute to a workplace, or that they cost more than they contribute. In fact, much research reports that the great diversity among older workers prevents any clear trends from emerging. Mandatory retirement is at odds with human rights and equality. It does not protect older persons' dignity or autonomy and it does not deliver intergenerational fairness. It normalises ageism in the workplace and society at large and jeopardises our incomes as we age.<sup>7</sup>

The USA, Canada, Australia and New Zealand have all abolished mandatory retirement,<sup>8</sup> and the OECD have made the case for doing so in an Irish context as well.<sup>9</sup> Elimination of mandatory retirement would be in line with successive governments' encouragement for longer working lives, and it would make sense in the context of the option of deferring the state pension until age 70. However, the current proposal to change mandatory retirement at 65 to mandatory retirement at 'state pension age' is unacceptable, as it simply nudges the discrimination by a year or more, rather than eliminating it as fundamentally incompatible with human rights. The public sector mandatory retirement age of 70 should likewise be abolished.

The Employment Equality Acts should be amended to remove the provision that allows for mandatory retirement and the related provisions which allow for maximum ages for job recruitment and the offering of fixed term contracts to persons over the 'mandatory retirement age'. A move away from mandatory retirement will be a significant change for older workers in Ireland. It is important that they have access to an adequate income in retirement so they can enjoy their new freedom to extend their working lives rather than remaining in employment under the threat of financial insecurity.

*To learn more, see [Age Action's briefing paper on the need to abolish mandatory retirement](#).*

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<sup>7</sup> For a detailed picture of income in older age, see Murphy M A and O'Connor N (2023) *Spotlight on Income in Older Age—The State of Ageing in Ireland 2023*. Age Action. [https://www.ageaction.ie/sites/default/files/published\\_age\\_action\\_spotlight\\_on\\_income\\_in\\_older\\_age.pdf](https://www.ageaction.ie/sites/default/files/published_age_action_spotlight_on_income_in_older_age.pdf)

<sup>8</sup> <https://assets.publishing.service.gov.uk/media/5a7b97a5ed915d414762160e/rrep674.pdf>

<sup>9</sup> OECD (2006), *Ageing and Employment Policies/Vieillessement et politiques de l'emploi: Ireland 2006*, Ageing and Employment Policies, OECD Publishing, Paris, <https://doi.org/10.1787/9789264036239-en>.

**4. Develop a comprehensive, all-of-government national ageing strategy, with a requirement for implementation plans in every relevant state agency, to eradicate ageism and to ensure that we prepare sufficiently for the demographic transition.**

Ireland needs a comprehensive national strategy on ageing, which should in turn require every government department and agency to formally plan its approach to the demographic transition that Ireland is undergoing, as well as to support and recognise our current generation of older persons. The strategy should focus on what is needed to enable us all to age well and in place in our communities, to begin the project of reframing ageing and eliminating ageism, and to ensure no one is left behind in older age. Older persons should be meaningfully involved in the development of the strategy.

Despite Department of Finance officials naming ‘demography’ as one of four medium-term challenges for the Irish economy, there is no comprehensive national plan to adjust our economic and social policies to prepare to meet the needs of an older population. Moreover, our current older population continue to have their needs and perspectives overlooked by policies and services. A holistic strategy is needed with actions on the full range of concerns of older persons, including the needs of older workers, retirement income adequacy, digital inclusion, housing, transport, healthcare, home care, disability and care at the end of life. The strategy should focus on what is needed to enable us all to age well and in place in our communities, to begin the project of reframing ageing and eliminating ageism, and to ensure no one is left behind in older age.<sup>10</sup>

A new comprehensive, all-of-government national ageing strategy should be led by the Department of Taoiseach, Finance or Public Expenditure. The process of developing the strategy should involve the substantive participation of older persons and consultation with relevant organisations.

The strategy should place legal requirements on every government department and relevant agency to put in place an annual implementation plan for how it will adjust its work to counteract ageism<sup>11</sup> and to meet the needs of the growing number of older people in Ireland’s population.

A society’s demographics are always in flux, and what is important is that we do not allow our policies and services to become out of date and inappropriate, or for some people in our society to be forgotten or left behind. The population of Ireland is expected to grow from 5.2 million in 2022 to 6.4 million in 2050, during which time the number of persons aged 60 and older will increase from 1 million to 1.9 million. Within these figures, the number of people aged 80 and older will increase from 181,000 in 2022

<sup>10</sup> See, for example, O’Connor N and Murphy M A (2022) *Reframing Ageing—The State of Ageing in Ireland 2022*. Age Action. [https://www.ageaction.ie/sites/default/files/reframing\\_ageing\\_state\\_of\\_ageing\\_in\\_ireland\\_2022\\_publiched.pdf](https://www.ageaction.ie/sites/default/files/reframing_ageing_state_of_ageing_in_ireland_2022_publiched.pdf)

<sup>11</sup> Age Action (September 2021) *Ageism and Age Equality—Implementing the WHO Global Report on Ageism*. [https://www.ageaction.ie/sites/default/files/ageism\\_and\\_age\\_equality\\_position\\_paper\\_1.pdf](https://www.ageaction.ie/sites/default/files/ageism_and_age_equality_position_paper_1.pdf)

to 532,000 by 2050. Nonetheless, Ireland is projected to still have one of the youngest population profiles in Europe by 2050.

This represents a major demographic transition for Ireland, with our population profile becoming more like other European countries, where older persons are already a larger proportion of the population. In future, there will still be a larger proportion of older adults—especially people aged 80 and older—who are more likely to require healthcare and/or home care services. But not only that. An excessive focus on health and care risks reinforcing ageist stereotypes and denying the full dimensions of life in older age. Older persons, of any age, have diverse needs and aspirations, and a strategy is needed to ensure that we help older persons attain their rights.

**5. Deliver on the pledge of a strong, fully universal and accessible healthcare system that is tax-funded and free-of-charge at the point of use.**

Everybody's health has an impact on all domains of their life, including autonomy, well-being, involvement in their communities, and employment opportunities. Currently in Ireland, health problems can come with significant associated costs, and many older persons feel that the income they primarily derive from their state pension is inadequate to cover these costs. There is also a commonly held anxiety over developing new health problems in the future. The State must honour the full vision of Sláintecare and guarantee a universal healthcare system that is free-of-charge at the point of use.

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*“I would be afraid to give up the health insurance even though it's very expensive as I know I wouldn't have had the medical interventions I have had. I would still be on a waiting list.”*

*“The system assumes that as you grow older you can do without being able to hear, or see, or having teeth.”*

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At all stages of our life, including in older age, health is massively influential. It impacts our autonomy, our well-being, our involvement in our communities, and our employment opportunities. Currently in Ireland, health problems can come with significant associated costs, and many older persons feel that the income they primarily derive from their state pension is inadequate to cover these costs. There is also a commonly held anxiety over developing new health problems in the future. We know that older persons from lower income backgrounds are more likely to acquire disabilities, often with significant associated costs. The State must honour the full vision of Sláintecare and guarantee a universal healthcare system that is free-of-charge at the point of use.

A universal healthcare system free-of-charge at the point of use, as envisaged in the original Oireachtas Sláintecare report on universal healthcare, should cover public health, health promotion, prevention, primary care, rehabilitation, palliative health and social care services to the entire population of Ireland, ensuring timely access to quality, effective, integrated services on the basis of clinical need. Universal healthcare should cover a wide range of services including screening and family planning supports for self-management of health, community diagnostics, general practice, chronic disease management, outpatient care, hospital outpatient services, ambulatory urgent day care treatment and assessment, inpatient, pre-emergency and emergency care, rehabilitation, drugs, access to medical devices and appliances, allied professional care, dental, ophthalmic and aural care, mental healthcare, counselling and drug addiction services, maternity care including IVF, long-term care including home care supports, social care, and palliative care. The vision of the Oireachtas Committee was a universal health system accessible to all on the basis of need, free at the point of delivery (or at the lowest possible cost).

Ireland signed up to the declaration of the 1978 Alma Ata World Health Organisation conference, which recognised access to basic healthcare services as a fundamental human right, but Ireland remains an anomaly in Europe by not providing universal healthcare. The state still struggles to fully implement the vision of Sláintecare and to transition from the complex public/private financing and provision of healthcare into a universal healthcare system. There is a serious risk that the vision will be diluted into a ‘weak’ model of universal healthcare rather than the original ‘strong’ model set out in the Sláintecare report. That is why Age Action is calling for all parties to pledge to deliver a strong healthcare model that is fully tax-funded, which allocates resources based on clinical need, and which is free-of-charge at the point of use.

**6. Implement an Energy Guarantee for Older Persons payment, targeting those in poorly insulated homes as well as those on lower incomes, as a tangible example of climate justice.**

Older persons are especially vulnerable to energy poverty, resulting in part from occupation of poorly insulated homes, and a natural decrease in our bodies’ ability to retain heat as we age. Climate justice promises that Ireland’s transition to a low-carbon economy won’t leave anyone behind. Age Action’s Energy Guarantee for Older Persons should be implemented to honour that commitment. The Energy Guarantee is a cash payment for those aged 70+ that takes insulation levels as well as income into account in determining both eligibility and level of entitlement, and that it is indexed against the cost of energy.

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*“I am 88 years old. I use a lot of heat. I am very cold if I didn't have the heat.”*

*“I am becoming paranoid about switching off lights and electric items.”*

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Climate justice promises that Ireland's transition to a low-carbon economy—including phasing out inefficient and environmentally damaging home heating systems—won't leave anyone behind. Age Action's Energy Guarantee for Older Persons should be implemented to honour that commitment. The Energy Guarantee is a cash payment, targeting those in poorly insulated homes as well as those on low incomes, guaranteeing them enough to cover their standing charges and a sufficient quantity of energy in kWh to meet their basic needs (regardless of current prices), with a tiered payment structure so that those who need more help are given a higher payment. This also removes a 'cliff edge' where people either get a full payment or nothing.<sup>12</sup>

Recent reform to the Fuel Allowance that expanded eligibility for those aged 70+ was a step in the right direction, but nevertheless does not fully account for the unique circumstances of older persons. Nine in ten older persons rely on fossil fuels, with half using home heating oil, a quarter relying on gas for home heating and 14% relying on solid fuels. Despite some recent declines in energy prices, the price of electricity was still 75.4% higher in January 2024 compared to January 2020. The price of gas was 98.4% higher in January 2024 compared to January 2020. Prices have not returned to 2020 levels and there is no reason to predict that they will do so in the future as climate action and carbon taxes will continue to push up prices.

Of 500,000 poorly insulated dwellings—those with a Building Energy Rating (BER) of E, F or G—an estimated 300,000 are occupied by older persons, making them most acutely affected by higher energy prices. Age Action estimates that up to 48% of older persons live in poorly insulated homes. Yet this is also the cohort most in need of warm homes. As we age, our bodies are less well able to retain heat, meaning we must spend more money on keeping our homes warm. This can also be complicated by medications or health conditions that make people especially vulnerable to the cold.

Ireland has among the highest rate of excess winter mortality in Europe. Over recent decades, tens of thousands of people have died prematurely in winter months in Ireland. This is partly caused by our poorly insulated housing stock (with older persons disproportionately likely to live in the most poorly insulated homes) and people being unable to afford the home

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<sup>12</sup> Age Action (April 2022) *An Energy Guarantee for Older Persons: Policy Brief*.  
[https://www.ageaction.ie/sites/default/files/age\\_action\\_energy\\_guarantee\\_for\\_older\\_persons.pdf](https://www.ageaction.ie/sites/default/files/age_action_energy_guarantee_for_older_persons.pdf)

heating they need.<sup>13</sup> As of 2023, 5.6% of older persons could not afford to keep their homes warm or went without heat due to cost,<sup>14</sup> including 11.4% of older persons living alone who went without heating in 2023.<sup>15</sup>

To learn more, see [Age Action's briefing paper on the Energy Guarantee](#).

**7. Prohibit 'digital only' services, fund digital skills training and adequately resource traditional alternatives such as desk and telephone services, as a step towards implementing a rights-based approach to accessing publicly funded services.**

6 in 10 older persons either never use the internet or lack the basic digital skills to do so safely. Despite this, both private and public services are increasingly moving online, leaving many members of our society behind. To avoid digital exclusion, people are forced to take risks with their personal data, or rely on others who are more digitally literate. This reduces their autonomy and at its most dangerous leaves them exposed to abuse and exploitation. The state must intervene not only to improve older persons' digital skills and access, but to protect high-quality offline services.

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*"I hate computers and I know very little about them."*

*"Even trying to get into contact with people, how do you do it anymore?"*

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The government's *Roadmap for Digital Inclusion* recognises that older persons, people on lower incomes and people in rural areas are less engaged with digital technologies, and it rightly recognises that there are multiple barriers to digital inclusion, including access, affordability and ability. At the same time, the strategy's proposed actions do not match up with the needs of the 3 in 10 older persons who do not use the internet at all, nor the 3 in 10 who are using the internet but who have 'below basic' digital skills.

There are many examples in Ireland where publicly funded services, as well as private businesses, have effectively adopted a 'digital only' approach, which systematically discriminates against and excludes people who are not using the internet or who have a low level of digital skills. While the state declares that public services should be 'digital first, not digital only', there

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<sup>13</sup> Age Action (September 2022) *Submission to the Department of the Environment, Climate and Communications on the Energy Poverty Action Plan Consultation*.  
[https://www.ageaction.ie/sites/default/files/age\\_action\\_energy\\_poverty\\_action\\_plan\\_submission.pdf](https://www.ageaction.ie/sites/default/files/age_action_energy_poverty_action_plan_submission.pdf)

<sup>14</sup> CSO (2024) Survey on Income and Living Conditions 2023, table SIA132  
<https://data.cso.ie/table/SIA132>

<sup>15</sup> CSO (2024) Survey on Income and Living Conditions 2023, table SIA135  
<https://data.cso.ie/table/SIA135>



have been repeated examples of publicly funded services being exclusively available online, including local property tax payments, passport renewal and bookings for national car tests, as well as various public consultations.

Recent Citizens Information Board research found that not only did people have difficulties navigating digital public services, but people reported increased delays with offline options.<sup>16</sup> The push towards digital can be so insistent that people feel obliged to transact online, even if they are ill equipped to do so. Many older people are forced to either take risks with their personal data, or else rely on others who are more digitally literate. Reliance on others can reduce a person's autonomy and often requires sharing confidential or private information with others, whether they are family, friends or professionals. Thus it can create disempowering relationships of dependency and it can heighten the risk of financial abuse.

Card-only payment in shops or at sporting events is another example of digital exclusion, as this assumes that people are willing to manage their money electronically or that people can even access the internet to check their bank balance. Many older persons express a preference to transact using cash, and the ability to use cash must be preserved for the foreseeable future.

State funding is needed so that older persons can develop their digital skills. The former Digital Skills for Citizens funding programmes has ceased, and there is no longer any dedicated funding for this purpose, despite the state's 'digital first' agenda and the obvious benefits if more older persons can avail of telehealth and other online services. Financial support to address the affordability of digital devices and subscriptions is also needed.<sup>17</sup> Age Action provides our Getting Started classes to older persons on a learner-led and one-to-one tuition basis, which allows them to develop the capabilities they most value, whether that is online banking or keeping in touch with family abroad. But state intervention is required to meet the significant need that exists.

Age Action warns against relying exclusively or primarily on technological solutions to the problem of digital exclusion. There are valid reasons to prefer to conduct business and interact with society offline, and as technology continues to develop and change, there will always be people without adequate skills to use it safely. The development and maintenance of high quality, offline services is the most important solution to digital exclusion.<sup>18</sup>

To learn more, see [Age Action's paper on abolishing 'digital only' services.](#)

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<sup>16</sup> Citizens Information Board, *Digital Exclusion and E-government in Ireland* [https://www.citizensinformationboard.ie/downloads/social\\_policy/social\\_policy\\_digital\\_exclusion\\_june\\_2022.pdf](https://www.citizensinformationboard.ie/downloads/social_policy/social_policy_digital_exclusion_june_2022.pdf)

<sup>17</sup> Age Action and DCU (July 2022) *A Qualitative Study of Older Men's Experiences with Digital Technology in Rural Ireland*. [https://www.ageaction.ie/sites/default/files/age\\_action\\_-\\_qualitative\\_study\\_digital\\_men.pdf](https://www.ageaction.ie/sites/default/files/age_action_-_qualitative_study_digital_men.pdf)

<sup>18</sup> Age Action (October 2021) *Digital Inclusion and an Ageing Population* [https://www.ageaction.ie/sites/default/files/digital\\_inclusion\\_and\\_an\\_ageing\\_population.pdf](https://www.ageaction.ie/sites/default/files/digital_inclusion_and_an_ageing_population.pdf)

## **8. Introduce a care strategy using a human rights-based approach to improve, expand, and harmonize our care options.**

Care influences our health, well-being, safety, autonomy, dignity, relationships, and community involvement. It is dynamic and expansive, but currently in Ireland care suffers from inaccessibility, inadequacy, and inconsistency. A cross-departmental strategy on care, involving the Departments of Health, Housing and Transport, will help to coordinate the area and ensure equity and sustainability. Such a strategy needs to adopt a human rights-based approach, to protect our autonomy and dignity when care needs emerge and serve as a coherent, authoritative, and well-developed framework in which to act.

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*“Why at the end of your life is the care you can expect so uncertain. Like a weight on one's shoulders...”*

*“Carers are not treasured the way they should be. Not just in a moral sense but in a practical sense, given the amount they contribute to the state.”*

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Care influences our health, well-being, safety, autonomy, social and familial relationships, and community involvement. This is true for both carers and care recipients, with people in both situations struggling to realise their potential in Ireland. Care is dynamic and expansive. It covers a multitude of relationships and can be subjective. People move in and out of care roles, both giving and receiving, and may give and receive care simultaneously. It is an integral part of any human society. Long-term care includes social, healthcare and support services provided to older persons in all public and private settings, including at home, community-based services, day-care centres, residential institutions, hospitals, hospices, prisons or other settings. It is provided by both formal and informal caregivers or support providers including volunteers. The multi-faceted and shifting nature of care necessitates a holistic and forward-looking plan, which Ireland currently lacks.

The lack of planning is evident in the problems that currently plague care in Ireland. Long-term care in Ireland is disjointed. There is a lack of coordination and harmonization between the different kinds of care available and the different providers of care operating within the sector, and how they are financed. Transitioning from one phase of care to another can be needlessly difficult and slow-moving. Quality of care is not adequately guaranteed, which can ultimately manifest in rights violations and cases of abuse, exploitation, and neglect.

A cross-departmental strategy on care will help to coordinate the area and ensure equity and sustainability. Such a strategy needs to adopt a human rights-based approach, to protect our autonomy and dignity when care

needs emerge. A human rights-based approach overcomes a long-standing issue in policy and services related to ageing and older persons, which is the presumption of vulnerability, neediness and incapacity. Human rights are empowering. They recognize and respect the autonomy and dignity of individuals and award them entitlements on the basis of their humanity. Human rights serve as a coherent, authoritative, and well-developed framework in which to act, based on legal obligations and supported by a wealth of international guidance, analysis, and case law.<sup>19</sup>

This strategy should support the development of an integrated long-term care system with cross-departmental responsibilities, and it should align with the WHO's guidance on Integrated Care for Older People (ICOPE). It should also commit to fulfilling the recommendations made under the EU Care Strategy. The strategy should set out processes for reviewing and reporting on the long-term care system and its performance in the upholding of human rights.

*To learn more, see [Age Action's briefing paper on a human rights based approach to long-term care](#).*

**9. Implement policies to ensure that all of us can age in place in our homes and communities, in particular, supports and protections for older persons renting, and the enforcement of universal design principles for all new builds.**

At least 48% of older persons in Ireland do not have adequate housing according to standards set by the UN. Age Action estimates that at least 10% of older households cannot afford adaptation of their home to increase accessibility for a person with a disability or mobility impairment, despite existing grants. A growing number of older persons face the uncertainty of a turbulent and increasingly expensive rental market, while reliant on fixed incomes. The right to good quality, affordable homes that people can remain in across the life course needs to be a guiding principle of the Irish government.

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*“The strain of maintaining my house has increased my anxiety/depression and dependence on other people.”*

*“It may come to a point where I would have to sell my house because I would not have the money for repairs and improvements.”*

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As acknowledged in the current programme for government, most of us want to age in place in our homes and communities, where we have built

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<sup>19</sup> Age Action (2024) *A Human Rights Based Approach to Long Term Care*.  
[https://www.ageaction.ie/sites/default/files/age\\_action\\_paper\\_rights\\_and\\_care.pdf](https://www.ageaction.ie/sites/default/files/age_action_paper_rights_and_care.pdf)

our lives and where we have social connections of both a personal and practical nature. To allow more people to age in place, there needs to be substantial investment in home care rather than the current over-reliance on institutional care. At the same time, much more is needed in terms of housing and built environment to make ageing in place a viable option for many people who currently don't have that choice.

There are at least 630,000 households with older residents in Ireland. Four in five older persons own their own home. Because of this, many assume older persons don't experience housing problems. But at least 48% of older persons in Ireland do not have adequate housing according to standards set by the UN.<sup>20</sup> For example, Age Action estimates that at least 10% of older households cannot afford adaptation of their home to increase accessibility for a person with a disability or impairment, despite existing local authority grant schemes. There is also a need to align the local authority schemes with the SEAI home insulation grants, as currently older persons must endure two separate projects of work in their homes if they wish to access both. Age Action not only hears about older persons' housing concerns in our roles providing information and as an advocacy service, but we also have direct experience of delivering housing maintenance and repairs through our Care and Repair Service.

People experience worry and significant demands on their income, sometimes unmanageable, because of their housing. It can change the nature of familial relationships and support networks. Poor housing, unsuitable to its occupants needs, can push people out of the communities where they have built their lives, and also away from services they trust and rely upon. There is an acute and direct link between housing and health and well-being, which has been recognised in government policy. Housing must be designed to support people to remain independent and active in their communities throughout their lives.

Universal Design should be understood as a means of guaranteeing people their fundamental rights. Just over one in five persons aged 65+ are affected by frailty, so their body is less able to resist injury or illness. A third (35%) have a disability and others have mobility issues. There are around 48,000 people with dementia in Ireland, and this number is expected to double by 2030. Our ability to exercise our rights often depends on our homes and communities being universally designed. Taking a rights-based approach to Universal Design means recognising the lived experiences of older persons and the serious affronts to equality and non-discrimination that their unmet need represents. When it comes to ageing in place, which is the overwhelming desire among older persons, universal design is key.

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<sup>20</sup> Age Action (March 2022) *Submission to the Independent Expert on the enjoyment of all human rights by older persons concerning the right to adequate housing of older persons in Ireland.* [https://www.ageaction.ie/sites/default/files/age\\_action\\_ireland\\_submission\\_older\\_persons\\_housing\\_a\\_dequacy.pdf](https://www.ageaction.ie/sites/default/files/age_action_ireland_submission_older_persons_housing_a_dequacy.pdf)

Universally designed homes are as suitable to raise a young family in as they are to grow old in.<sup>21</sup>

Ensuring the suitability and adaptability of housing to our changing needs as we age is especially sensitive to the growing number of older persons living in the private rental sector. They face the uncertainty of a turbulent and increasingly expensive rental market, while reliant on fixed incomes. They have little say over their homes and what improvements can be made to it. Intervention is necessary to support older renters now, and to make sure that when private renting becomes even more of a prominent feature of older age in Ireland, long-term leasing is supported as a safe, affordable and reliable housing choice.

## **10. Support the introduction of a UN Convention on the Rights of Older Persons.**

Existing treaties include few specific references to older people's rights. Those that are included are scattered and inconsistent. In addition, there are areas where older people's rights are not adequately protected, such as age discrimination, freedom from violence, abuse and neglect, care and support, palliative care, "ageing in place", end-of-life care and justice in older age. There is little data or other information on older people's rights. Treaty monitoring bodies have failed to adequately monitor whether states are meeting their obligations towards older people. A new convention would assist governments and others to address population ageing positively, eliminate age discrimination and better protect older people's rights.

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*"We need to try to get people to be looked at as people rather than numbers."*

*"When we speak to them they take us as individuals, we need to be a group."*

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A new international human rights instrument to protect the rights of older people is necessary to create the foundation for the fair and just society we all want to live in, where we can all enjoy our rights in older age on an equal basis with others.

The existing international human rights system fails to adequately protect the human rights of older people. For example, across the world, older people are being denied their rights:

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<sup>21</sup> Age Action (March 2022) *Submission to the Joint Oireachtas Committee on Housing, Local Government and Heritage on Planning: Provision of housing for older people (including Fair Deal)*  
[https://www.ageaction.ie/sites/default/files/submission\\_to\\_the\\_joint\\_oireachtas\\_committee\\_on\\_housing\\_local\\_government\\_and\\_heritage\\_on\\_older\\_persons\\_and\\_fair\\_deal\\_march\\_2022.pdf](https://www.ageaction.ie/sites/default/files/submission_to_the_joint_oireachtas_committee_on_housing_local_government_and_heritage_on_older_persons_and_fair_deal_march_2022.pdf)

- **The right to freedom from violence, abuse and neglect:** In a survey of 133 countries, only 41 have national laws to prevent violence, abuse and neglect of older people that are fully enforced. In Ireland, the HSE National Safeguarding Office Annual Report notes 4,887 case of elder abuse,<sup>22</sup> and these are only the cases notified to the HSE. Ireland currently does not have Adult Safeguarding legislation.
- **The right to health:** Sixty per cent of older people surveyed in low- and middle-income countries and up to 10 per cent in high-income countries say they cannot obtain the healthcare they need because of the cost. The Irish Health Survey 2019 found that 4% of older adults (65-74) had an unmet medical need due to affordability. In addition, 4% had unmet dental care needs and 3% had unmet needs for prescribed medicines, due to the cost.<sup>23</sup> Unmet medical needs due to cost was 2% for those aged 75 or older, presumably due to the availability of the means-tested Over-70s Medical Card.
- **The right to social security:** Globally, 32 per cent of people over retirement age do not receive a pension. In most low-income countries, the figure is more than 80 per cent. In Ireland, almost all older persons have access to a state pension, however a third of these are at less than the maximum rate and up to 7% of older people (mostly older women) receive a lower rate Increase for Qualified Adult instead of a pension in their own right. A small number of older persons resident in Ireland may not be eligible for a pension due to their residency status.
- **The right to care and support for independent living:** Globally, 13.6 million more formal care workers are needed to provide the care and support that older people need. In Ireland, we do not have a national care strategy or a rights-based approach to long term care. The lack of a statutory home care scheme incentivises residential care settings and undermines people's choice to age in place, with 5,986 people waiting on a home care package as of August 2023.<sup>24</sup>

Ageism (the stereotyping of, and prejudice and discrimination against, older people) is rife in all societies with the WHO reporting that one in two people holds ageist opinions. In national surveys in Ireland, 4% of older persons experienced work-related discrimination in 2019, up from 0% in 2004, and 8% experienced discrimination when accessing services, up from 6% in 2004.<sup>25</sup> Age Action's *Are We Ageist?* national opinion poll, conducted by IrelandThinks, found that 1 in 4 respondents had experienced age discrimination. In the poll, when presented with seven ageist opinions, more

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<sup>22</sup>

<https://www.hse.ie/eng/about/who/socialcare/safeguardingvulnerableadults/nationalsafeguardingreport2022.pdf>

<sup>23</sup> <https://data.cso.ie/table/IH314>

<sup>24</sup>

[https://data.oireachtas.ie/ie/oireachtas/committee/dail/33/committee\\_of\\_public\\_accounts/submissions/2024/2024-01-08\\_correspondence-mr-bernard-gloster-chief-executive-officer-health-service-executive-r2233-pac33\\_en.pdf](https://data.oireachtas.ie/ie/oireachtas/committee/dail/33/committee_of_public_accounts/submissions/2024/2024-01-08_correspondence-mr-bernard-gloster-chief-executive-officer-health-service-executive-r2233-pac33_en.pdf)

<sup>25</sup> <https://www.cso.ie/en/releasesandpublications/er/ed/equalityanddiscrimination2019/>

than a third of adults (37%) agreed with two or more of them. Men and younger people were more likely than others to agree with ageist opinions. The survey also found evidence of self-directed ageism among older persons.<sup>26</sup>

Older people are subjected to different forms of discrimination:

- age discrimination based on their known or perceived age,
- intersectional discrimination based on their age combined with other characteristics, such as their sex, ability or marital status,
- cumulative discrimination, when the impact of discrimination against them on a number of occasions over time accumulates.

As a result, older people say they feel invisible, obsolete, humiliated and patronised. A new international human rights instrument to protect the rights of older people is necessary to create the foundation for the fair and just society we all want to live in, where we can all enjoy our rights in older age on an equal basis with others.

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<sup>26</sup> [https://www.ageaction.ie/sites/default/files/are\\_we\\_ageist\\_poll\\_findings\\_december\\_2022.pdf](https://www.ageaction.ie/sites/default/files/are_we_ageist_poll_findings_december_2022.pdf)

## **About Us**

Age Action is Ireland's leading advocacy organisation promoting equality for us all as we age. Our mission is to achieve fundamental change in the lives of all older people by empowering them to live full lives as actively engaged citizens and to secure their rights to comprehensive high-quality services according to their changing needs.

**We are a national, not for profit organization serving the needs of older people in every county in Ireland with offices in Dublin, Cork and Galway.**

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