

2020

Ageing Better

Active Retirement Ireland & Age Action

Putting Older People at the Heart of the Next Government

Priorities for General Election 2020





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What we know about older people's situation in Ireland

2011 → 2016
largest population increase



637,567
over 65s
(13% of total population)
over 85s
increased by 15.6%

2019 → 2041
projected increase



1.4 million
over 65s
(20-25% of total population)

2016-2031

over 65s will almost double in every region

over 65s in poverty has risen by

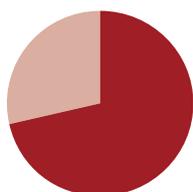
20k to 78k
year-on-year

labour force participation

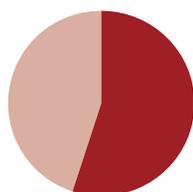


% working or actively looking for work

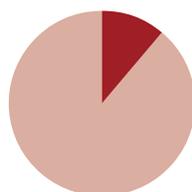
71.6%
aged 55-59



55.2%
aged 60-64



11.3%
over 65



28.4%

44.8%

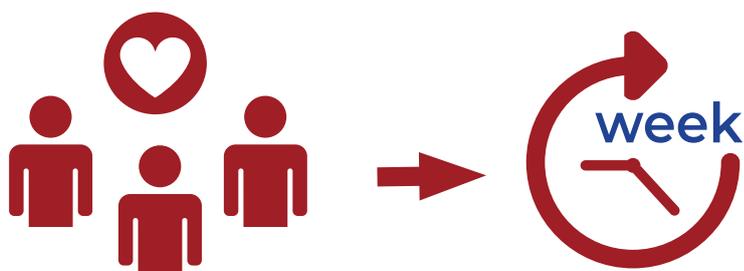
88.7%

% withdrawn from the labour market

72.3%

aged 85 and over will have a disability

What we know about older people's situation in Ireland



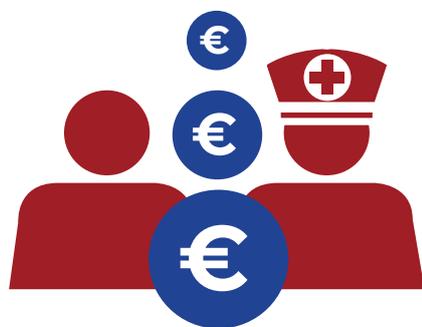
195,000
carers

1,800
aged over 85s

6.6 million
care hours per week

Demand for Home Care Packages will increase by **44-66%** by 2030

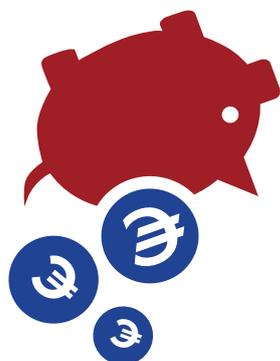
Demand for Home Help hours¹ will increase by **38-54%** by 2030



spend on pensions and older person health services alone² is

17%
of total gross current expenditure

41.2 million
volunteer hours contributed by those aged over 65



yet we still have **11.4%** of over 65s at risk of poverty

1. <https://www.esri.ie/publications/projections-of-demand-for-healthcare-in-ireland-2015-2030-first-report-from-the-hippocrates-model/>
2. Across the Department of Social Protection and the HSE alone

What we do not know about older people's situation in Ireland



cost of ageing



**labour force
breakdown
over 65**

the true unmet needs of

**home care
and
home supports
in
Ireland**



Why 14.4%
of mortgages held by
aged 65-69
are in arrears

**rising to
17.1%**
of those held by those
over 70



**how many?
over 65's**
in private rental
accommodation since
**Census
2016**

Priority areas where Government has to make change now

1. Adopt a whole of Government approach to policymaking for our changing population

1.1 Appoint a senior Minister for Older People, within the Department of An Taoiseach, with priority actions of developing a strategy that will respond to the needs of our ageing demographic

1.2 Appoint a Commissioner for Ageing with statutory powers to support their mandate

1.3 Add an indicator to the annual equality budgeting process to assess intergenerational equity

1.4 Commission research on the cost of ageing to inform Ireland's policy development to meet the needs of an ageing population

1.5 Ensure all Government consultation processes allow for meaningful participation by those offline. Provide sufficient funding for a new Digital Skills for Citizens Grant Scheme that focusses on one-to-one training, coverage in rural Ireland, home visits and a freephone helpline

1.6 Take ambitious climate action consistent with climate justice to protect people and the planet.

2. Enable older people to age in place

2.1 Depoliticise the State pension and maintain and enhance critical secondary supports for our ageing population such as fuel allowance and free travel

2.2 Suspend the planned increase in the state pension age to 67 in 2021

2.3 Support age-friendly workplaces and eradicate discriminatory mandatory retirement clauses

2.4 Adequately fund housing adaptation grants, mainstream and enforce universal design principles in all new builds

2.5 Prioritise the commitment to introduce the new statutory home care scheme in 2021 and meet the current standstill cost to cut the waiting lists for home supports already in existence.

Context

Age Action and Active Retirement Ireland are calling on the next Government to plan sufficiently for an ageing population to ensure that people remain active, engaged, and valued in their communities for as long as feasible, with choice and control over their lives, regardless of their age.

As the population demographic in Ireland is changing, the next government has both the opportunity and responsibility to create a society where everyone in Ireland has the potential to age well.

People in Ireland are living longer, healthier and more active lives, however deep-seated inequalities remain in how we experience ageing and many of our older people are being left behind as evidenced by the recent year-on-year increase in at risk of poverty figures for those over 65.³

The last Government has failed to adequately plan for our changing population. As a result, this has placed many older people in precarious and vulnerable situations, with groups living on an inadequate income and without access to the healthcare, housing or supports that they need.

Ireland has an ageing population. In the next 20 years, an estimated one in four of us will be over the age of 65. To effectively plan for successful ageing, we are calling for ageing to be at the centre of the next Government's agenda by adopting a whole-of-Government approach to ageing and a lifecourse approach to policymaking.

3. CSO (2019) EU Survey in Income and Living Conditions 2018. Available at www.cso.ie.

WHO COUNTS?

The lack of long-term planning has resulted in an evidence gap: we do not know the true cost or situation of our changing demographic. As a result, policy is being made in a vacuum, we are not sending targeted supports where they are most needed and many existing inequalities are simply being exacerbated.

Most of our existing data sources fail to adequately collect information on the situation of older people disaggregated by age and gender. This practice assumes that people over the age of 65 are a homogeneous group. The situation of someone aged 66 is vastly different to the situation of someone aged 93 and therefore they have different needs and agency.

Inequality experienced by many older people reflect a cumulative disadvantage as a result of a lifetime of factors including socio-economic status, race, age, disability, gender, and geography. As noted by the Centre for Ageing Better in the UK, cumulative disadvantage is a 'complex picture' and crucially 'while there is strong evidence that poverty and disadvantage play a central role in inequalities in later life, there is much more to learn about how inequalities in later life are experienced by and the factors affecting inequalities among BME groups [Black and Minority Ethnic], the LGBT community, people with disabilities, people with informal caring responsibilities, and the oldest old'.⁴

Should the current policy landscape continue as is - and the causal factors of layered disadvantage through the lifecycle also continue - it is likely that ongoing below-average circumstances for sectors of future generations of older people will continue.

Equality for people who are older, and for each of us as we age, cannot be achieved without achieving equality for all of us throughout the life course.

In working for equality, it's critical that we focus on equality of outcomes not just equality of opportunity. Crucial to this is ensuring we all have adequate income and supports as we age and that we are supported to realise our rights and to continue to make choices over our own lives. The latest EU poverty statistics show that those aged over 65 in Ireland are not only living in increased poverty, but they were the only group to show yearly increases in the proportion of those living both in and at risk of poverty.⁵

We are calling on the next Government to invest in the services that we will increasingly rely on as we age: health, social care supports, pensions and housing.

Older people are not a homogenous group, and present with varying needs and preferences. They may share a common experience in terms of life-stage and a specific experience of ageism but they may identify as black, Asian, Traveller, or another ethnic minority or as gay, lesbian, bisexual, transgender, or intersex. They may consider their role as a full-time carer as defining who they are. What is certain is that we are all ageing, and we will all benefit from a more equal society.

Identifying structural inequalities — such as the disproportionate burden of unpaid work that falls on women, gender inequality in the pension system, child poverty and homelessness — and building cross-society collaboration to address them — will benefit us all as we age.

4. Centre for Ageing Better (2017) *Inequalities in Later Life*. Available at www.ageing-better.org.uk

5. CSO (2019) *Survey in Income and Living Conditions 2018*. Available at www.cso.ie

1. ACHIEVING EQUALITY FOR OLDER PEOPLE

1.1 Who is responsible?

Addressing the challenges and seizing the opportunities of ageing requires a whole-of-Government approach.

The position of the Minister with special responsibility for older people under the Department of Health implies that issues related to ageing are only related to healthcare. But ageing is an issue of equality and rights.

Spending on retired and older people in the Social Protection budget amounted to €7.7 billion in 2018, constituting just under 38% of the total expenditure by the Department. According to the HSE *National Service Plan 2018*, the budget for older persons services was €1.8 billion.⁶ This includes just under €1 billion for the Nursing Home Support Scheme (Fair Deal) as well as services for older persons and palliative care. Together, spending on pensions and older person services alone constitutes 17% of total gross current expenditure⁷ and yet we still have 11.4% of over 65s at risk of poverty.

No cohesive planning for older persons is in evidence across Government. Although the Departments of Health and of Social

Protection are most relevant to older people for access to services and income security, the needs of older people cut across all Government Departments and a coordinated approach to planning and service provision is crucial to make sure nobody is getting left behind and that we are all supported to remain engaged and valued citizens as we move through life.

To effectively tackle these inequalities, we are calling for a dedicated senior Minister, positioned within the Department of An Taoiseach, who will work across government departments, in particular Justice and Equality, Health, DEASP, Housing, Planning and Local Government, Education and Skills, Transport, Tourism and Sport and Communications, Climate Action and Environment. Priority actions of a new Minister should be the development of a whole of government strategy for ageing that will inform a lifecourse approach to policy making and initiating the process of appointing a Commissioner for Ageing.

KEY ASK:

Appoint a dedicated senior Minister for Older People

6. <https://www.hse.ie/eng/services/publications/serviceplans/national-service-plan-2018.pdf>

7. [http://www.budget.gov.ie/Budgets/2018/Documents/Expenditure%20Report%202018%20\(Parts%20I-III\).pdf](http://www.budget.gov.ie/Budgets/2018/Documents/Expenditure%20Report%202018%20(Parts%20I-III).pdf)

1.1.2 What is the policy?

The National Positive Ageing Strategy was published in 2013 and sought to outline Ireland's vision for ageing and older people and the national goals and objectives required to promote positive ageing. It was intended to be the blueprint for age-related policy and service delivery across Government in the years ahead, however this has not happened. Despite the Government's pledge to honour the pledges and commitments already made to 'cater for the needs of a more diverse ageing population who want to live independent and active lives in their communities',⁸ to date no implementation plan has been issued and only three stakeholder forums have taken place with limited work around specific sectoral projects. A Positive Ageing Strategy, with an agreed implementation plan including clear reporting timelines, indicators and accountability mechanisms is urgently needed to plan for Ireland's changing population.

KEY ASK:

Develop a whole of government strategy for ageing

1.2 Achieving accountability

An estimated 20,000 of us reach the age of 65 each year. CSO 2019 estimates show that the population

of over 65's has grown by 22% since 2013 alone, with sizeable further increases expected under all scenarios in government population projections to 2051.

Many older people feel left behind in the eyes of policymakers. An independent champion and advisor to government in the form of a Commissioner for Ageing⁹ is vital to promote cohesive, efficient, best practice government policy and services for this growing cohort.

A Commissioner for Ageing¹⁰ is urgently needed to protect the needs of current and future older people and to provide quality independent advice to Government, to safeguard the interests of older people and with statutory authority to:

- Investigate systemic issues affecting older people
- Review the adequacy of policy, legislation and services affecting older people
- Undertake best practice research and consultation
- Provide recommendations to Government on matters concerning older people
- Champion the future proofing of policy, legislation and practice to support responsive policy planning (see Appendix I).

KEY ASK:

Appoint a Commissioner for Ageing with statutory powers to support their mandate

8. Government of Ireland (2016) Programme for Government. Available at www.gov.ie

9. E.g. as in Northern Ireland, Wales, England, Australia

10. The Financial Plan of the Older People's Commissioner for Wales indicates that the Commissioner's ability to discharge her statutory functions would be impacted if funding fell below £1.545m/year (€1.825m)

1.3 Monitoring impact

Are we setting up both today's *and* tomorrow's older people to have the best opportunity to enjoy a good quality of life? We need to plan now for our future generations of older people, to make sure that they are supported to live in dignity with adequate supports to meet their needs. This is only possible by taking a longer-term approach to planning, to make sure that long-term stability or taxation funding is prioritised over more popular debt-funded or vote-driven spending.

As outlined in Appendix II, to rigorously assess the actual impact of Government policies in each Budget and to make sure that tailored supports are being adequately targeted where most needed, we need a tailored indicator as part of equality budgeting which will evaluate how policy changes are distributed across the lifecycle.

KEY ASK:

Adopt an intergenerational equity assessment as an indicator under the equality budgeting process

1.4 Building evidence

A major challenge for policymakers is the absence of any detailed analysis of the cost of ageing. If we do not know how much it costs to age in Ireland, we cannot know how best to meet this need and ensure that people age with dignity.

Most of our existing data sources fail to adequately collect information on older people, let alone by age and gender, for example CSO collection of data on employment and poverty. As a result, many people are simply not counted, recognised or supported by Government policy and planning. Without such benchmarking data, it is difficult to plan a detailed approach to comprehensively meet the needs of vulnerable older people through the setting of appropriate pensions, secondary income supports and service provision. We also cannot know the impact of annual budget changes on this significant and growing age group and whether they are falling behind in society.

Without this crucial research, we are operating in an information vacuum and we cannot be sure that there are sufficient resources available to meet the needs of our rapidly changing population.

KEY ASK:

Commission research on the cost of ageing to inform Ireland's policy development to meet the needs of an ageing population

1.5 Enabling participation

A generation of older people is being left behind as an increasingly online Ireland fails to support and empower older people to properly participate in our society as digital citizens. The definition of 'literacy' today includes being able to use simple, everyday technology to communicate and handle information.¹¹ Literacy issues around technology exclude a large group of people in society from social, educational, financial and commercial opportunities.

Over half of Irish people aged between 65 and 74 have never used the internet, well above the EU average of 32% and locking older people out of a huge range of benefits. It's not for lack of interest either: 30% of Irish households without internet access say the reason is a lack of skills to use it.

A lack of digital literacy in older people results in a reduced ability to participate in public policy development and consultation: of 8 open consultations on nationwide public policy documents in November 2019, only 1 offered public consultation workshops offline. In real terms, it is estimated that this means that over 300,000 over 65's can't easily contribute to the policy making processes that affect our lives.¹²

KEY ASK:

Provide sufficient funding for a new Digital Skills for Citizens Grant Scheme that focusses on one-to-one training, coverage in rural Ireland, home visits and a free phone helpline

1.6 Climate justice

In a scenario where sustainability sits firmly at the heart of the European project, Ireland has a role to play ensuring we prioritise the interests of all citizens.

Citizens seek economic, social and environmental wellbeing, in the form of prosperity for all, starting with redistribution of wealth; social wellbeing, in the provision of quality, inclusive and affordable public services, the promotion of cultural diversity and a caring society; and environmental wellbeing, residing in a healthy natural environment that sustains all life on Earth and protects our soils, waters and air, provides nutritious, healthy food and where the impact of climate change is minimized.

As a result of the Climate and Biodiversity Emergency, Ireland must ensure a better health and quality of life for its citizens. This will increase public trust in our government and institutions. It will move away from the current focus

11. NALA. See www.nala.ie/literacy

12. 2016 CSO population figures, using the assumption that the proportion of those that have never used the internet does not decrease after 75 years of age

where commercial and corporate interests are all too often prioritized over the public interest. Decisions are made in the public interest and transparent, accountable and inclusive institutions will be the norm.

By 2025, this means delivering the 2030 Agenda for Sustainable Development, including the principles and Sustainable Development Goals: leaving no one behind, living within our fair share of our planetary boundaries, and putting respect for human rights at the core of EU and national policy-making.

The full implementation of the Paris Agreement would decarbonise our economy, enhancing energy efficiency and accelerating the just and sustainable transition to clean and affordable renewable energy, based on the principles of climate justice, in order to limit global warming to 1.5°C. Above all else, marginalised sectors of society must be included on the journey to a carbon-free society and economy. This means older people, at greater risk of fuel poverty and the respiratory illnesses associated with air pollution, must be prioritised in Climate Action and Climate Mitigation plans.

KEY ASK:

Design climate action policies consistent with climate justice to ensure that the people and communities in the most vulnerable situations are protected, given voice and enabled to share in the benefits of climate action

2. ENABLING PEOPLE TO AGE IN PLACE

Many older people living in Ireland who are family members and contributors to our communities continue to face inequalities and to live without the supports they need to age in place. Ageing in place means that people have the choice to remain in their own homes and in communities for longer. This means the creation of age friendly environments (including the provision of support services locally) as well as having access to adequate income, suitable housing, public transport and wider services.

Ireland is now beginning to catch up with other European countries in terms of population ageing. People currently aged 65 can now expect to live into their 80s, with two-thirds of these years lived disability free. However, as people live longer, their risk of disability also increases. It is estimated that 72.3% of the population aged 85 and over will have a disability.

The latest official poverty statistics from the CSO indicate that 11.4% of people aged 65 years and over were 'at risk' of poverty in 2018 – this is a sharp 2.8 percentage point year-on-year increase from 2017 and clearly shows that older people remain vulnerable and are not experiencing as quick a recovery post-austerity. Many more older people are surviving on income just above the poverty line, with the top rate of the non-contributory state pension currently below the poverty rate, and as a result are unable to withstand any economic shocks however small.

Budget 2020 saw increases of just between €1.08 - €6.08 a week for our older people, an inadequate level of support to meet the rising cost of living and the impacts of Brexit. It's clear then that in real terms, the income packages of older people reliant on the State has declined over the last 10 years. For those totally reliant on the contributory State Pension and crucially those eligible for secondary supports like the Fuel Allowance, their income has only marginally improved by €11-20 per week since the cuts of 2009.

Critical to supporting people in ageing in place is access to the timely delivery of community-based care services and supports. We need to plan for, adequately resource and deliver a continuum of care choices for our ageing population.

Financial barriers remain in place preventing many older people from timely access to core health and social care services. The current system does not treat older patients in an integrated way in the location closest to their home and at the least cost. This means that many older people are waiting unacceptable times for treatment and – in cases – being unable to remain at home as a result. Put simply, there are people in nursing homes today who would prefer to be at home and who could live at home, but who cannot because the social care and adaptation supports are not in place.

2.1 Depoliticising the state pension and ensuring adequate income

Many of those in retirement are without adequate coverage for their cost of living and rely solely or mainly on State pension supports. For those over 65 more than three-quarters of their income is made up of public transfers. To this end, the State Pension has provided a critical, and often sole, source of income for many older people. However, an increasing number of older people are experiencing fear about retirement due to worries about income adequacy, particularly in the context of rising costs.

To remove the crucial support of the State pension from the changing nature of the annual Budget cycle and afford certainty to our older population, the State Pension should be first benchmarked to 34% of average weekly earnings and then linked to a triple lock which guarantees that the basic State Pension rises each year by a minimum of 2.5%, the rate of inflation or average earnings growth (whichever is the largest) This will ensure that the State pension is above the poverty line, lifts people away from social exclusion and enables them to grow old with dignity.

KEY ASK:

Benchmark the State Pension to 34% of average weekly earnings and apply a triple lock which guarantees that the basic rate rises each year by a minimum of 2.5%, the rate of inflation or average earnings growth (whichever is the largest) and retain the current State pension age

Secondary benefits such as the Fuel Allowance, Free Travel and the Living Alone Allowance play a key role in supporting people to age in place with dignity.

While the State pension remained largely unchanged during the Recession, vital secondary income supports for older people were devastated. Between 2009-2015 alone, an older person on the State pension and Household Benefits Package lost €13.18 per week. Those in receipt of the full package of secondary benefits (telephone allowance, TV licence, electricity/gas payment and fuel allowance) are still today €5 worse off than they were in 2009 as the table in Appendix III indicates.

The increase in prescription charges since they were introduced in 2010, new taxes on property, and rising energy and medicine costs over recent years have eroded the capacity of many older people to develop resilience to economic shocks, even small ones such as any slight changes to utility costs. For example, during 2018 Ireland had the highest increase in gas prices

and the fifth highest increase in electricity prices in the EU.¹³ These new taxes, charges and rising prices have a greater impact on older people who are generally living on a fixed income, with limited opportunities to return to the labour market or to increase income.

Research from the Vincentian Partnership for Social Justice on the Minimum Essential Standard of Living 2019 (MESL) shows that the expenditure needs of a single pensioner is approximately 80% that of the pensioner couple household, while their income from the State Pension and secondary supports is between 50-60% of that of a pensioner couple household.¹⁴ Being able to access suitable public transport is synonymous with independence. For many older people it is an absolute necessity to reach appointments (particularly medical) and may mean the difference between living in the community or being forced into residential care.

Retaining and benchmarking secondary supports will ensure that they provide targeted and crucial supports for the most vulnerable.

KEY ASK:

Maintain and enhance critical secondary supports for our ageing population such as fuel allowance and free travel

2.2 Suspend the planned increase in the state pension age to 67 in 2021

With plans for comprehensive pension reform underway, it is important to recognise the particular situation of those who are close to retirement and do not have sufficient time to change their circumstances for assessment under a new set of rules. In the context of proposed increases to the State pension ages in the near future and the on-going lack of clarity around the new rules, it is simply not fair to raise the State pension age without adequate time for us all to prepare.

The increase in the pension age to 68 will mean a cut of nearly 10% in pension income over a person's lifetime in retirement. Even though the Government is raising the pension it has not solved the problem of people being forced to retire at the age of 65 or earlier. People forced to retire but who cannot get a pension are being forced on to unemployment payments, even though they have worked and paid taxes all their lives. Being forced on to unemployment payments, rather than receive a pension, means a loss of nearly €2,400 a year (and up to €7,000 for a couple). This is a massive cut in living standards.

KEY ASK:

Suspend the planned increase in the state pension age to 67 in 2021

13. Eurostat (2019). *Energy prices in 2018 Household energy prices in the EU increased compared with 2017*. Available at www.ec.europa.eu

14. VPSJ (2019) *Minimum Essential Standard of Living 2019 Update Report*. Available at www.budgeting.ie

2.3 Supporting longer working lives

A more flexible approach to retirement ages is needed in the context of living longer and increasing pension ages. Staying in work for longer may be a choice or need for many of older people, with demonstrated economic and social benefits.

Many older workers would choose to continue working longer if they could, but this will vary according to sector and an individual's circumstance. The next Government needs to support older people who want to continue working but fall victim to ageism and discriminatory mandatory retirement clauses in the private sector based merely on age. Employment supports are currently failing older jobseekers with many effectively left outside Government policies purely because of their age.

Older workers report high levels of discrimination in recruitment and it is clear that many employers are not supporting those with health conditions and caring responsibilities to remain employed and thus resulting in early exits from the labour market.

Currently, many older workers are prohibited from returning and contributing to the economy. Unemployment over the age of 55 is generally considered a one-way street. Stronger Government incentives and policies is needed to encourage employers to offer flexible working and meet the needs of the changing workforce.

Currently, Government education and skills policy does not support people who want to remain at work for longer, with most older people excluded from Government education and training policies such as the National Skills Strategy 2025. Those over 64 years of age are not explicitly included in the current Further Education and Training Strategy.

Data on the learning needs of older people is not adequately collected. Older learners are effectively prohibited from availing of many statutory learning supports. There is no opportunity for learners to have their more informal learning counted, recognised or supported by Government.

KEY ASK:

Support age-friendly workplaces, eradicate discriminatory mandatory retirement clauses and offer targeted education and training supports to older members of the labour force

2.4 Meeting housing needs

Good quality, suitable and safe homes that are designed to adapt to our needs across the lifecycle help us to remain living in our communities where we have supports and social connections. Many older people report living in poor, older housing stock which is unsuitable for their needs, more difficult to heat, often in poor repair and costly to maintain. It can also have an acute impact on the health of older people. Some people may feel isolated and may wish to move to more age friendly environments where they have access to better services such as health.

The next Government must address this both by improving the quality of our existing mainstream housing and by future-proofing new homes being built by making universal design principles mandatory for new builds.

Affordable and suitable housing is essential to our security later in life. The number of older people continuing to pay mortgages into older age or living in costly – and insecure – private rentals continues to rise. More diverse housing options are needed, across private home ownership, the private rental sector and social housing suitable for an ageing population.

Currently, there is an absence of a clear statutory scheme with centralised guidelines to support people on an equitable basis across the country in retrofitting their homes for safety and purpose, and to upgrade existing poor housing stock. Following substantial cuts in recent years, it is vital that the Housing Aid for Older People Scheme, as well as the other programmes under the Housing Adaptation Grants, are adequately resourced with the entitlement and application process reviewed.

KEY ASK:

Adequately fund housing adaptation grants and mainstream and enforce universal design principles in all new builds

2.5 Caring for people at home

An absence of home supports means that many people are unable to age in place. Right now, 4% of over 65s are in nursing homes. However, government planning is inadequate to provide services to keep people in their communities and out of nursing homes. Without access to supports some older people are forced to move to residential care settings which is often not their first choice thus undermining their human right to live with dignity and independence.

This is the result of an absence of a statutory home care scheme which would provide a legislative basis for equitable access to home supports across the country. The new Home Supports Scheme is due to begin in 2021 and it is crucial that a new care system is introduced which involves older people themselves in its planning and review, is fairly funded and that meets the needs of those returning to – and wishing to remain in – the community.

In the interim, there is - on average - 6,500 people on a waiting list after being assessed as needing home care. It would require an immediate annual injection of €110 million to home help and home care services to cater for current growth in demand in 2020 alone.

It is now harder for over 65s to access home care than it was in 2008 with waiting lists of over 3 months. Less home care hours per week are being spread more thinly per client with an increase in the provision of short 30 minute slots of care. There is a post code lottery in service provision, as supply is dictated by availability of local resourcing and budgets and overall a lack of transparency and accountability as to how access is assessed, measured and prioritised.

KEY ASK:

Prioritise the commitment to introduce the new statutory home care scheme in 2021 and meet the current standstill cost to cut the waiting lists for home supports already in existence

Appendix I: Commissioner for older people

Table 1: Simple comparison of role to best support older people.

Rapporteur (EU Parliament)	<p>Charged with drawing up a legislative recommendation for the EP to vote on</p> <ul style="list-style-type: none">• Analyse the proposal and, based on this, draft a Report• Lead discussion within the relevant Committee• Consult with third party specialists and parties affected• Recommend the political line to be followed• Present the report to the EP Plenary• Lead negotiations with European Commission or European Council, where needed.
Special rapporteur/ Independent Expert	<ul style="list-style-type: none">• Mandate to examine, monitor, advise, and publicly report on human rights issues, presenting findings and recommendations• Functions include responding to individual complaints, conducting studies, providing advice on technical cooperation and undertaking country visits to assess specific human rights situations• Unpaid to maintain independence.
Ombudsman	<ul style="list-style-type: none">• Investigates complaints against public bodies and, where appropriate, recommends redress• Draws on the experience of dealing with individual complaints to identify and report on systemic problems within public administration• Has substantial powers to conduct investigations. Ombudsman recommendations are not binding but are normally implemented by public bodies. If a public body refuses to implement a recommendation, the Ombudsman reports this to parliament and unless it is shown that the investigation was flawed, the parliamentary committee will ensure the recommendation is implemented• Ireland has an Ombudsman for Children who investigates services complaints and also promotes rights, encourages public bodies to promote rights, and undertakes research.
Commissioner	<ul style="list-style-type: none">• Commissioners can review legislation, champion and/or promote an issue e.g. Just Transition, Data Protection are regulators• Northern Ireland (NI) has a Commissioner for Older People who is an independent champion for older people, who safeguards and promotes their interests (under the Commissioner for Older People Act). Priorities include reforms in health/ social care, resourced and implemented Active Ageing Strategy, research into older victims of crime• Wales has an Older People’s Commissioner who “protects and promotes the rights of older people, scrutinising and influencing policy and practice to improve their lives”. The role is underpinned by unique legal powers to support reviewing the work of public bodies and holding them to account when necessary.
Minister/ Minister of State	<ul style="list-style-type: none">• Minister: A member of government who manages a Department• Minister of State (Junior Minister): member appointed to help a minister of a government department• Ireland’s current Minister of State at the Department of Health with special responsibility for Mental Health and Older People is accountable for developing and articulating government policy on improving the lives of older people.

Appendix I: Commissioner for older people

Table 2: Simple comparison of commissioner for older people's legislation / scope.

This comparison is based on broad concepts and is open to interpretation but is designed to give a general sense of scope. Differences of opinion may exist due to amalgamation of slightly differing content and the complexity of understanding all the implications of the legislation in full. Feedback is welcome.

Location	Northern Ireland	Wales	Scotland	England	Australia (NSW)
Date est.	2011	2006	Draft bill 2006	NA	2019
Name	Commissioner for Older People	Commissioner for Older People	2006 Failed Commissioner for Older People Bill 2018/19 Campaign for Commissioner for Ageing	2013 Proposed Older People's Commissioner; 2019 Campaign for Commissioner for Ageing	Ageing and Disability Commissioner
SCOPE					
Safeguard interests	✓	✓	✓	✓	✓
Advise government on matters concerning older people	✓	✓	✓	✓	✓
Promote awareness	✓	✓	✓		✓
Encourage best practice	✓	✓	✓	✓	
Review adequacy of laws	✓	✓	✓		✓
Review adequacy of services	✓		✓		✓
Elimination of discrimination	✓	✓		✓	
Promote participation and positive attitudes	✓		✓	✓	
Complement existing regulatory & safeguarding bodies		✓		✓	✓
Actively engage with older people	✓	✓	✓		
Promote opportunities	✓	✓			
Champion future proofing				✓	

Appendix I: Commissioner for older people

Table 3: Simple comparison of the functions of commissioner for older people's legislation / scope.

This comparison is based on broad concepts and is open to interpretation but is designed to give a general sense of scope. Differences of opinion may exist due to amalgamation of slightly differing content and the complexity of understanding all the implications of the legislation in full. Feedback is welcome.

Location	Northern Ireland	Wales	Scotland	England	Australia (NSW)
Date est.	2011	2006	Draft bill 2006	NA	2019
Name	Commissioner for Older People	Commissioner for Older People	2006 Failed Commissioner for Older People Bill 2018/19 Campaign for Commissioner for Ageing	2013 Proposed Older People's Commissioner; 2019 Campaign for Commissioner for Ageing	Ageing and Disability Commissioner
FUNCTIONS					
Investigations	✓	✓	✓	✓	✓
Research	✓	✓	✓		
Enter premises other than private homes	✓	✓			✓
Legal proceedings	✓	✓			
Request response to recommendations	✓	✓			
Review advocacy, whistleblowing & complaints arrangements	✓	✓			

Appendix II: An intergenerational equity indicator as part of equality budgeting

Existing equality budgeting processes promote equality for the current population through budget assessment under 9 themes. However, a critical factor that is overlooked is ensuring equality for the next generation. In the context of short election cycles, and high levels of public debt, this gap poses a significant risk for the next generation of older people.

It is vital to implement an intergenerational equity assessment *in addition* to existing equality budgeting measures: while equality budgeting provides important information about the impact of state budgets on vulnerable 'equality groups', and goes some way to supporting lifecourse equality, an intergenerational approach adds the important factor of considering equity across time. This is particularly important in order to offset the risk posed by short election cycles that may incentivise political decision makers to choose debt-funded or vote-driven spending as an alternative to less-popular long-term stability or funding through taxation.

There are a number of possible ways of assessing intergenerational impacts of government policy. Government commitment and resourcing is required to determine and implement the most effective method.

WHAT MIGHT IT LOOK LIKE?

Governments must balance the investment and costs outlaid for current and future needs.

An intergenerational equity assessment of the State budget and policies would aim to answer the question:

Are we setting up both today's *and* tomorrow's older people to have the best opportunity to enjoy a good quality of life?

Measures should address the impacts on present and future generations in relation to spending that affects financial resilience, health and service access across an individual's life. Associated targets can then help us build the best foundation possible for tomorrow's older people. Examples include:

- Public debt rate per child
- Ratio of child poverty to elderly poverty rate
- Number of people on the social housing waiting list as a proportion of total social housing stock
- Median annual house rental costs as a proportion of median annual wage
- Total ecological surplus/deficit (biocapacity minus ecological footprint)
- Percentage of the labour force with no pension savings
- Percentage of part-time workers who would prefer to work full time
- Percentage of self-employed who would prefer to be employees/
Percentage of temporary contractors who would prefer a permanent role.

Appendix III:

Table 3: The table below presents an analysis of the impact of a series of budgets from 2009 to 2020 on 4 different households of older people. The analysis is based on weekly Income Supports Comparison (assuming full secondary benefits) and presents 2009 versus 2019, and 2019 to 2020.

Income	Standard Rate (Not Living Alone), Under 80			Living Alone Rate, Under 80			Over 80s, Standard Rate (Not Living Alone)			Over 80s Rate & Living Alone		
	Standard rate, Under 80 2009	Standard rate, Under 80 Mar 2019	NEW Standard rate, Under 80 Oct 2019	Living Alone rate, Under 80 2009	Living Alone rate, Under 80 Mar 2019	NEW Living Alone rate, Under 80 Oct 2019	Over 80s rate, standard 2009	Over 80s rate, standard Mar 2019	NEW Over 80s rate, standard Oct 2019	Over 80s rate, Living Alone 2009	Over 80s rate, Living Alone Mar 2019	NEW Over 80s rate, Living Alone Oct 2019
State Pension (Contributory)	€230.30	€248.30	€248.30	€230.30	€248.30	€248.30	€230.30	€248.30	€248.30	€230.30	€248.30	€248.30
Christmas Bonus (weekly equivalent)	€4.43	€4.78	€4.78	€4.43	€4.78	€4.78	€4.43	€4.78	€4.78	€4.43	€4.78	€4.78
Living Alone/Over80s Allowances				€7.70	€9.00	€14.00	€10.00	€10.00	€10.00	€17.70	€19.00	€24.00
TOTAL A	€234.73	€253.08	€253.08	€242.43	€262.08	€267.08	€244.73	€263.08	€263.08	€252.43	€272.08	€277.08

SECONDARY INCOME SUPPORTS

Telephone Allowance*	€6.00	€0.00	€0.00	€6.00	€2.50	€2.50	€6.00	€0.00	€0.00	€6.00	€2.50	€2.50
TV Licence	€3.08	€3.08	€3.08	€3.08	€3.08	€3.08	€3.08	€3.08	€3.08	€3.08	€3.08	€3.08
Electricity/Gas	€9.63	€8.08	€8.08	€9.63	€8.08	€8.08	€9.63	€8.08	€8.08	€9.63	€8.08	€8.08
Fuel Allowance (means tested)	€12.31	€12.12	€13.19	€12.31	€12.12	€13.19	€12.31	€12.12	€13.19	€12.31	€12.12	€13.19
TOTAL B	€31.01	€23.27	€24.35	€31.01	€25.77	€26.85	€31.01	€23.27	€24.35	€31.01	€25.77	€26.85
TOTAL A+B	€265.74	€276.34	€277.42	€273.44	€287.84	€293.92	€275.74	€286.34	€287.42	€283.44	€297.84	€303.92
Difference from January 2009		€10.60	€11.68		€14.40	€20.48		€10.60	€11.68		€14.40	€20.48
Difference from March 2019			€1.08			€6.08			€1.08			€6.08



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