

# AgeAction

## Age Equality

*For a society that enables all older people to participate  
and to live full, independent lives*

### **Budget 2022 Submission to Government**

August 2021



Rialtas na hÉireann  
Government of Ireland



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government supporting communities

*The Scheme to Support National Organisations is funded by the Government of Ireland through the  
Department of Rural and Community Development*

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## Foreword

Age Action advocates for a society that enables all older people to participate and to live full, independent lives. Budget 2022 needs to put public spending on a sustainable pathway towards the realisation of the rights and equality of all older people, recognising the diversity of their experience and situation.

Often, inequalities experienced by older people reflect cumulative disadvantage which can result from factors such as socio-economic status, health or gender. The UN recognises that the environments in which we are born, grow, work and live strongly influence the opportunities available to each of us as we age. The WHO states that a significant proportion of the diversity in older age is due to the cumulative impact of health inequities across the life course, arising from people's physical and social environments and the impact of these environments on their opportunities and health behaviour.<sup>1</sup>

Budget 2022 is taking place in the context of the COVID-19 pandemic, which continues to be an extraordinarily difficult period for many older people.

The primary purpose of Age Action's budget submission is to assist Government in identifying the unmet needs and undermined rights of older people, including situations where existing services or supports are inadequate. Our submission is informed by the diverse lived experience of older people gathered through surveys and focus groups, as well as by regular contact with people across the country through our Programme delivery work and Information Service.<sup>2</sup>

The number of people aged 65+ is set to increase by half again in the next thirteen years, from 720,100 in 2020 to 1.1 million by 2035, and the number of people aged 80 or older will double from 170,800 in 2020 to over 340,000 in 2035.<sup>3</sup> The success story of longevity means that public spending will naturally increase in a range of areas, including the State Pension, health care, social care, housing, transport and other public services.

Age Action's proposals for Budget 2022 are designed to not only address the immediate needs of older people next year, but also to lay the foundations for sustainably ensuring equality of outcomes for all older people in the coming decade and beyond.

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<sup>1</sup> <https://www.who.int/news-room/fact-sheets/detail/ageing-and-health>

<sup>2</sup> All quotes in this submission are a small selection from the responses of people answering our surveys or involved in our focus group research in relation to Budget 2022.

<sup>3</sup> CSO population projections, <https://data.cso.ie/table/PEB07>

## Summary of budget proposals

### 1. Appoint a Commissioner for Ageing and Older Persons as part of a package of measures to combat ageism

Budget 2022 should allocate €2 million to create a Commissioner for Ageing and Older Persons within the Ombudsman's office to promote the human rights and equality of older persons.

### 2. Commission a comprehensive analysis of the costs associated with ageing, and the cost of living for all older people

Budget 2022 should fund a comprehensive and replicable review of the cost of living faced by all older people, which should be used to inform the rate of the State Pension and related policies.

### 3. Consolidate investment in medical care, social care and social protection

Budget 2022 should set out a roadmap to the consolidation of health and social protection spending to bring Ireland up to the standards of European welfare state models, including analysis of how this could be paid for sustainably.

Budget 2022 should initiate a comprehensive review of public spending and taxation, with the aim of ensuring that the state and society can sustainably fulfil the human rights and equality for all older people in terms of income adequacy in retirement and access to public services.

### 4. Invest in supports to improve digital literacy among older people, while continuing to provide alternatives to online access to public services

Budget 2022 should change the old Telephone Allowance into a new and expanded Communications Allowance to help cover the cost of access to the internet for people on low fixed incomes.

Budget 2022 should increase funding for internet training for older people.

Budget 2022 should provide sufficient funding for all public services to adequately staff alternatives to digital modes of communication to mitigate digital exclusion.

### 5. Develop a fair and flexible retirement system

Budget 2022 should increase the rate of the Benefit Payment for 65-Year-Olds to the same rate as the State Pension and it should expand eligibility for the payment.

Budget 2022 should set out a definite timeline for the introduction of an auto-enrolment pension system, as well as other reforms to occupational and private pension savings to encourage greater numbers of people to save for retirement.

Budget 2022 should fund social insurance pension statements to be posted to all adults, spelling out their likely retirement income from the State Pension and encouraging them to save for retirement.

## 6. Increase the State Pension and introduce a “triple lock” system to benchmark future increases against average wages and the cost of living

Budget 2022 should begin to raise the Contributory State Pension to 34% of average earnings, starting with an increase of €15 on the full rate of the Contributory State Pension and pro rata increases for Qualified Adults, the Living Alone Allowance, the Allowance for those over 80, and in the Non-Contributory State Pension. Any increase in income supports must be accompanied by a proportionate increase in qualifying and eligibility income thresholds used for means tests across all government departments.

## 7. Fund supplementary income supports to end material deprivation among older people

Budget 2022 should allocate €100 million to fund a package of targeted income supports to eliminate material deprivation among people aged 65+.

## 8. Balance Carbon Tax with supports for older people in energy inefficient homes

Budget 2022 should increase Fuel Allowance on a proportionate basis to entirely cover increases in the market cost of fuel and the added cost of Carbon Tax increases, in line with the principles of climate justice.

Budget 2022 should restore Fuel Allowance to cover 32 weeks of the year and widen eligibility for the payment.

Budget 2022 should increase the allocation of funds to home energy schemes and to public information, to encourage older people to install home insulation, electric heaters and boilers, and to switch to better value energy providers.

## 9. Reform the Local Property Tax (LPT) system

Budget 2022 should introduce Local Property Tax (LPT) reforms to allow anyone who is solely reliant on the State Pension to defer payment of the LPT until sale of their property or decease.

Budget 2022 should allow deferral of the LPT by recipients of the State Pension at an interest charge that accurately reflects price inflation, such as the ECB lending rate (currently 0.25%) rather than the arbitrary and punitive rate of 3% per year.

## 10. Increase investment in housing supports for older people

Budget 2022 should double investment in housing and allocate a large proportion of those funds to build social housing for older people.

Budget 2022 should provide new incentives for long-term leasing of residential property to older people.

Budget 2022 should increase funding for home adaptation grants, to support more people to age at home.

Budget 2022 should fund a wide range of initiatives to improve the built environment, to enable people to age at home and to remain socially included.

## 11. Fund a comprehensive review of COVID-19 in nursing homes

Budget 2022 should allocate funding for a focused inquiry into COVID-19 deaths in nursing homes and the experience of people living in nursing homes during COVID-19 to take place as soon as possible.

## 12. Invest to clear the backlog of healthcare waiting lists

Budget 2022 should treat the risk of excess mortality from non-COVID causes to be a continuation of the pandemic emergency, and additional funding should be made available to clear the backlog of medical tests and procedures.

Budget 2022 should ensure sufficient capital investment and current funding is made available to meet the need for fully staffed hospital beds based on the evidence that increased capacity will be needed to cope with the needs of our ageing population.

Budget 2022 should ringfence funding for public health information to raise awareness of the need for continued caution in circumstances where people cannot vaccinate or otherwise remain vulnerable to COVID-19 infection.

Budget 2022 should ensure funding is made available for a rolling programme of vaccine boosters to ensure that immunity to the coronavirus and its variants is maintained.

Budget 2022 should ringfence funding for the HSE to address long-term health effects from COVID-19, including making people aware that medical care is available to help them with these symptoms.

## 13. Increase investment in mental health supports

Budget 2022 should increase funding on mental health, including an increase in resources for services targeting depression, addiction, dementia and other conditions affecting older people.

## 14. Provide the necessary resources to support the roll out of a comprehensive home-care service

Budget 2022 should provide the necessary funding to begin the roll out of the statutory homecare scheme promised in the programme for government.

## 15. Support and provide respite for carers, including of adult children with disabilities

Budget 2022 should provide the necessary funding to deliver on the programme for government's commitments with respect to family carers, including immediate investment to provide additional respite for carers and care recipients, as well as establishing the Commission on Care.

Budget 2022 should provide approximately €70 million to increase weekly carer payments by €8, Carer's Support Grant to €2,000 and Carer's Allowance income disregards.

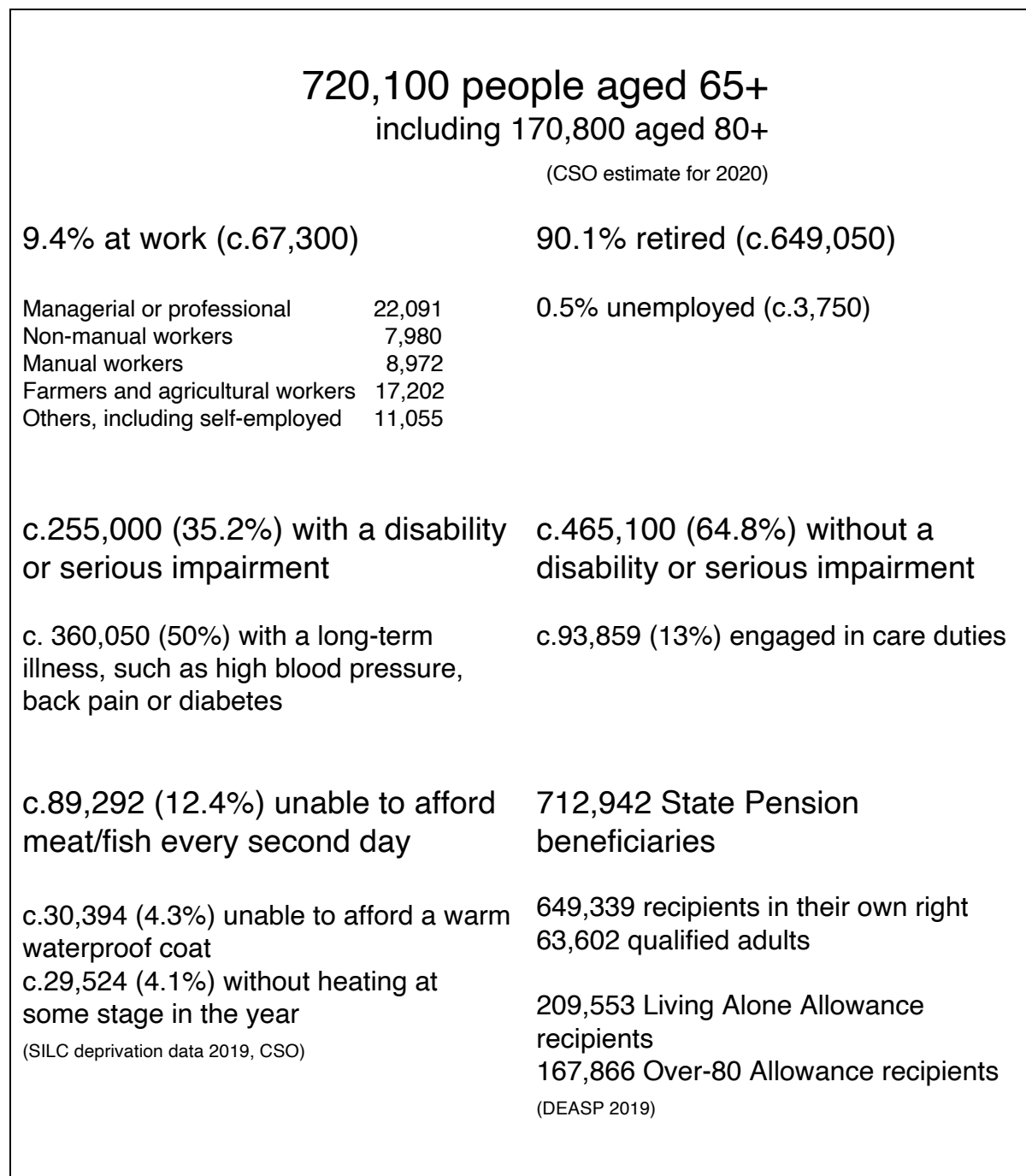
Budget 2022 should put in place a mechanism that gives older parents a firm guarantee of care and support for their adult children who suffer from profound disabilities.

Budget 2022 should provide a stronger mechanism to enhance the pension eligibility of people, especially women, who have spent years providing care, with an allocation of €3 million in annual funding towards a dedicated Carer's Pension for long-term family carers.

## A profile of older people in Ireland today

Older people are a highly diverse group who, quite naturally, include people from all backgrounds. People aged 65 or older are healthier than ever before, but many of them are still unable to enjoy a healthy, active retirement without the help and support of society.

Figure 1. The profile of older people (aged 65+), based on 2020 population estimates.





## Barriers to equality for older people

Older people are often subject to barriers to their full participation in society or the economy, including ageist stereotypes.

Many older people are reliant on a low, fixed income, with 70% of them entirely or largely dependent on the State Pension and other social protection payments for their income.<sup>4</sup>

- Most older people often no longer have an income from employment, and therefore must rely on a combination of their assets and saving, private pensions, and the State Pension and associated social protection income supports.
- When workers retire, they lose access to labour relations institutions, and they can find it difficult to influence former employers in relation to their occupational pensions.
- Many older people do not have substantial savings or assets, with the exception that four out of every five older persons owns their own home, which can be a cost as well as an asset.

Ageing is a biological process that affects individual people very differently and at different rates. We will all need support to overcome barriers created by ageing.

- The WHO notes that there is no “typical” older person, and the process of biological ageing is only loosely related to age.<sup>5</sup>
- The biological effects of ageing involve greater susceptibility to disease or injury, and a weaker ability to regenerate afterwards, sometimes leading to cumulative damage or loss of certain functions. However, the effect on individuals varies greatly.
- At age 65, men have an average life expectancy to age 84 and women to age 86.

On average, a third of older people have a disability or serious impairment, and this increases with age; for example, disability affects around a quarter of people aged 65 and it affects three-quarters of people aged 90.<sup>6</sup>

- Two-thirds of people aged 65+ report that their health is “good” or “very good”, even though around half of older people have an underlying illness, such as high blood pressure, a back disorder or diabetes.
- The environment within which people live has a significant bearing on whether they can achieve healthy ageing and active retirement, or for how long.
- A social model of disability explains that the effect of disability on an older person’s ability to participate in society is due to the presence or absence of enabling factors in a person’s environment.

At advanced old age, many people need extra support, and they are physically and psychologically more susceptible to crime or elder abuse.

- In a typical year, around 83% of all deaths occur to people aged 65+, and most older people require medical care, nursing or other supports at the end of life.
- A minority of older people lose the ability to make some decisions for themselves and may become reliant on laws and policies to safeguard their best interests.

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<sup>4</sup> Collins ML and Hughes G (2017) ‘Supporting Pension Contributions Through the Tax System: Outcomes, Costs and Examining Reform’. *The Economic and Social Review*, vol. 48(4), pages 489-514.

<sup>5</sup> <https://www.who.int/news-room/fact-sheets/detail/ageing-and-health>

<sup>6</sup> <https://data.cso.ie/table/E9001>

## Proposals for Budget 2022

### 1. Appoint a Commissioner for Ageing and Older Persons as part of a package of measures to combat ageism

Budget 2022 should allocate €2 million to create a Commissioner for Ageing and Older Persons within the Ombudsman's office to promote the human rights and equality of older persons.

Age discrimination has been recognised in the Equal Status Acts since 2000 and in the Employment Equality Acts since 1998. Yet there is a lack of infrastructure to ensure that the rights of older people with respect to their age are respected, protected and fulfilled. For example, there has been an Ombudsman for Children since 2004, which had a budget of €2.7 million in 2019, but there is no equivalent official tasked with promoting the rights, equality and welfare of older people.

In this context, it is important to note that people who are employed or self-employed have access to institutions such as trade unions, professional associations, chambers of commerce, etc. which they can use to raise issues that affect them. However, upon retirement, there is a lack of developed structures in Ireland to channel the diverse voices of older people.

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*"I seemed to lose my rights... Go to your room, keep your head down and your mouth shut."*

*"Older people were frightened into staying in their homes during the first lockdown, contributing to social isolation."*

*"I feel that official Ireland (officials) take older people less seriously than they take younger people – there's a need for more respect."*

*"Government could spearhead a campaign against Ageism. I feel it needs to be done."*

*Respondents to Age Action Pre Budget 2022 Consultation*

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As a step towards promoting the human rights of older people, Age Action is calling for the creation of a distinct office of a Commissioner for Ageing and Older Persons, with an appropriate legal framework, which could be cost-effectively created as an independent unit within the Ombudsman's office. At the base, a Commissioner for Ageing and Older Persons would champion the interests of older people, ensure that the interests of older people are safeguarded and promoted when bodies discharge their functions, and provide assistance directly to older people in certain situations such as in making complaints to public bodies. The equivalent Commissioners in Wales and Northern Ireland operate on budgets of €1.9 million and €1.1 million

respectively, for smaller populations of 669,000 people aged 65+ in Wales and 315,000 people aged 65+ in Northern Ireland. This gives us confidence that a substantive and professional office would be sustainable on an annual budget of €2 million. The track record of Commissioners in these other jurisdictions also demonstrate the value of having a Commissioner for Ageing and Older Persons.

The first task of the Commissioner for Ageing and Older Persons should be to raise public awareness of ageism, and to take steps to break down negative or demeaning stereotypes of ageing and older people.

Another early role for the Commissioner would be to identify the people who are ageing in exceptionally difficult circumstances and to ensure that their basic human rights are being fulfilled.

A Commissioner for Ageing and Older Persons would play an important role in overseeing the investigation into how nursing homes and similar environments coped with COVID-19, and what lessons must be learned and what recommendations enforced.

In Age Action's pre-budget survey of older people, 92.3% agreed with this proposal, including two-thirds (65.7%) who strongly agreed. A Commissioner for Ageing and Older Persons could support the programme for government policies around creating an age-friendly Ireland, not least by providing an authoritative voice for the rights and equality of older people.

## 2. Commission a comprehensive analysis of the costs associated with ageing, and the cost of living for all older people

Budget 2022 should fund a comprehensive and replicable review of the cost of living faced by all older people, which should be used to inform the rate of the State Pension and related policies.

It is only possible to judge the adequacy of people's income in retirement if we have a robust evidence base describing the cost of living, including costs associated with ageing such as costs related to health or disability, etc. The programme for government commits to using recent research on the costs associated with disability to inform policy. Age Action is calling on the Government to commission a comprehensive and replicable review of the cost of living faced by all older people. This evidence base should be used to inform rates and eligibility for supplementary payments and support services. It should also inform the forthcoming Commission on Welfare and Taxation.

The Minimum Essential Standard of Living (MESL) research conducted by the Vincentian Partnership for Social Justice (VPSJ) provides one useful benchmark for

a minimum income.<sup>7</sup> This data is used by some public agencies.<sup>8</sup> However, the MESL research assumes good health and it does not include housing costs. There is a need to build on this base to provide a more detailed and nuanced analysis of the full cost of living for all older people, including for the 9% who rent or who are still repaying a mortgage at age 65 or older. For example, 2019 saw the highest increase in applications for social housing by people over the age of 70 (up 10%) or aged 60-69 (up 3%).<sup>9</sup>

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*“I am also a carer and need a car for the person I am caring for. My motor insurance is astronomical.”*

*“Older people with disabilities should get an extra tax allowance as there are added expenses.”*

*“After rent, my biggest bill is on my health. Health Insurance desperately expensive for fairly basic cover; each month I pay the max under drugs repayment scheme as I have [a medical condition]”*

*“I gave up my car to afford [health insurance], fearing if something happened I would be left waiting too long.”*

*“As a carer to my husband, and with mobility issues of my own, I find it costly to keep on top of the maintenance of our home.”*

*“I could not live without my car... so reducing insurance for the older people would be a must. Lots of people on a pension can't afford to run a car, so if they live in the country, they can become isolated. Older people are the safest drivers, too, so why the high insurance rates?”*

*“I had to replace my gas boiler. I also had to pay for some trees to be cut back. Total cost 1500 euros. That put a huge hole in my savings.”*

*Respondents to Age Action Pre Budget 2022 Consultation*

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<sup>7</sup> [Minimum Essentials Budget for Ireland I Home Page \(budgeting.ie\)](https://www.budgeting.ie/Minimum-Essentials-Budget-for-Ireland-I-Home-Page)

<sup>8</sup> Insolvency Service of Ireland, [guidelinesundersection23-final.pdf \(isi.gov.ie\)](https://www.isi.gov.ie/guidelinesundersection23-final.pdf)

<sup>9</sup> Housing Agency (2019). Summary of Social Housing Assessments 2019. Available at: <http://www.housingagency.ie/sites/default/files/SHA-Summary-2019-DEC-2019-WEB.pdf>

### 3. Consolidate investment in medical care, social care and social protection

Budget 2022 should set out a roadmap to the consolidation of health and social protection spending to bring Ireland up to the standards of European welfare state models, including analysis of how this could be paid for sustainably.

Budget 2022 should initiate a comprehensive review of public spending and taxation, with the aim of ensuring that the state and society can sustainably fulfil the human rights and equality for all older people in terms of income adequacy in retirement and access to public services.

The pandemic saw greatly increased public spending on health and social protection. The HSE rose to the challenge of the pandemic and rolled out an effective vaccination campaign. The social harm of mass unemployment was mitigated by the distribution and sustained availability of employment subsidies, the Pandemic Unemployment Payments, and other social protection payments. None of this would have been possible without the Government releasing the necessary funds.

One in seven people (14%) aged 65+ (regardless of employment status) had their employment affected by COVID-19.<sup>10</sup> As most people aged 65+ are not working, this suggests that most older people who are at work were adversely affected. While eligible for wage subsidy schemes, older people who lost their jobs were not allowed to access the Pandemic Unemployment Payment (PUP). Those aged 55+ who lose their jobs tend to face ageism and other barriers to regaining work and need extra support.

Before rushing to cut back spending in these areas, there is a pressing need to evaluate what gains in service quality and income adequacy could be consolidated. Age Action is calling on the Government to consolidate the level of service provision and income support that was achieved during the pandemic.

A major review and a strategic approach are needed to ensure that public policy can sustainably fund public services and income supports to all older people in a context where there will be a greater number and proportion of older people in the population. The fact that people are living longer is testament to the successes of social policies and new technology, and the challenge of supporting our population into old age should be understood as a necessary part of that success story.

Ireland is the only EU country without a full, universal public healthcare system. In contrast, the UK's National Health Service (NHS) was established in 1948 despite the ruin and economic devastation caused by the Second World War. Despite all-party support for the Oireachtas's Sláintecare Report in 2017, the development of a fully-fledged public health system has been halting. There is a real opportunity to use

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<sup>10</sup> CSO, Employment and Life Effects of COVID-19, April 2020.  
<https://www.cso.ie/en/releasesandpublications/er/elec19/employmentandlifeeffectsofcovid-19/>

the pandemic-level investment in the HSE to bring about a universal health service once and for all, which would be of central importance to meeting the medical and social care needs of older people.

Ireland is unusual in having a flat rate of unemployment benefits whereas many European countries provide income replacement linked to a person's former earnings. During the pandemic, the top rate of Pandemic Unemployment Payment (€350) assisted many people to retain their homes and to meet their living expenses, to an extent that would not have been possible at the maximum rate of Jobseekers Benefit (€203). This disparity has raised greater awareness of the need for social protection payments to be aligned to living costs. A more evidence-based approach to social protection – including the State Pension and supplementary supports like the Living Alone Allowance – would benefit older people.

The ESRI has called for tax or social insurance increases to underpin public spending.<sup>11</sup> In this context, it is important to recall that taxation in Ireland is relatively low compared to EU norms. Employers' and self-employed social insurance contributions are among the lowest in the OECD.<sup>12</sup> The Government has set up a Commission on Welfare and Taxation to ensure there are sufficient resources for public services into the long term, with regard to the impact of COVID-19 and ageing demographics. The goal of Budget 2022 should be to target the necessary level of spending to delivery EU norms of healthcare, social care and social protection, while looking to the Commission on Welfare and Taxation to set out realistic options for how this level of public spending can be sustained, while also keeping public debt under control.

The CSO estimates that there were over 720,000 people aged 65 or older in Ireland in 2020, and both the number and proportion of older people in the population is set to grow rapidly. The number of people aged 65+ is projected to reach 1.1 million by 2036, including over 340,000 people aged 80 or older.

Ageing can be understood for many as a process of cumulative disadvantage. As the World Health Organisation and other public health authorities have acknowledged, "The diversity seen in older age is not random. A large part arises from people's physical and social environments and the impact of these environments on their opportunities and health behaviour. A significant proportion of the diversity in older age is due to the cumulative impact of these health inequities across the life course."<sup>13</sup>

Ageist and negative depictions of the growing number of older people as a "burden" on society are both factually untrue and counter-productive to achieving the human rights and equality of older people. Age Action is calling on the Government to commit to remove ageist and negative stereotypes from this debate, and to focus

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<sup>11</sup> [Tax increases needed to fund public services - ESRI \(rte.ie\)](https://www.esri.ie/publications/tax-increases-needed-to-fund-public-services)

<sup>12</sup> [Taxing Wages 2021 | en | OECD](https://www.oecd.org/tax/taxing-wages-2021/)

<sup>13</sup> <https://www.who.int/news-room/fact-sheets/detail/ageing-and-health>

instead on how, as a society, we can collectively and sustainably meet the needs of older people.

Equality for older people must start from the status and standing they enjoy in society. It must involve a concern for the level of resources available to older people in terms of income and employment as well as in relation to health, education, housing, and capacity to participate in community life. Equality is underpinned by older people having a say in decisions that impact on them, their independence, and the level of influence they have in shaping our society through wider policy making.

The growing number and proportion of older people has major implications for the funding of the State Pension, and for funding health services and social care services. Some Government reviews have begun to analyse these implications, such as the *Spending Review 2019: Budgetary Impact of Changing Demographics from 2020-2030* by the Government's economic and evaluation service (IGEES) and the Department of Finance's *Population Ageing and the Public Finances in Ireland* (2018). However, much more analysis is required, as well as budgetary decisions, to ensure that public spending that affects older people is on a secure foundation.

Age Action is calling for a comprehensive review on how public spending linked to older age will be expanded to meet the needs of Ireland's ageing population. This review must be grounded in an equality and human rights framework, including:

- Ageism should be eliminated, and more action is needed across society and by public agencies to recognise and remove barriers to the full participation of older people.
- A secure income sufficient to meet their needs in dignity is something to which every person is entitled, and society should support all older persons to enjoy a period of healthy, active retirement following their working lives.
- Society should provide age-friendly environments that are conducive to health and healthy behaviours, alongside the provision of adequate medical care, social care, transportation and other services and supports, to give people choice and control over their own lives, and to enable them to age in place and to overcome disability and illness to the greatest extent possible.
- Society should ensure that adequate personal supports and legal protection are in place for people who are affected by severe disability or illness, and for those who are otherwise exposed to the risk of exploitation by others.

In this context, any review of the sustainability of public spending must not be based on a mindset of reducing the quality of services or the adequacy of income supports to older people just to stretch resources. On the contrary, the review must be based on the full implementation of the Public Sector Equality and Human Rights Duty to respect, protect and fulfil the human rights of all persons. For example, the programme for government commitment to establish a policy innovation office within the public service should include sufficient expertise about ageing, and about equality and human rights.



The Government's planned review of the sustainability of public spending should include the development of a fair and flexible retirement system, a continued focus on improvement of income adequacy to eliminate material deprivation among older people, as well as greater investment in healthcare, home care and other supports. The scale of the ageing challenge requires a wholesale review of taxation and social insurance to make sure that progress is maintained into the future.

#### 4. Invest in supports to improve digital literacy among older people, while continuing to provide alternatives to online access to public services

Budget 2022 should change the old Telephone Allowance into a new and expanded Communications Allowance to help cover the cost of access to the internet for people on low fixed incomes.

Budget 2022 should increase funding for internet training for older people.

Budget 2022 should provide sufficient funding for all public services to adequately staff alternatives to digital modes of communication to mitigate digital exclusion.

While many older people do use computers and smart phones on a regular basis, older people are on average less likely to have digital skills or to use the internet. What this means is that a large cohort of older people faces a barrier to accessing some public services as well as barriers to full participation in economic and social life.

At home, half (50.6%) of households headed by people aged 65+ have a personal computer and just over half (51.3%) have broadband internet access. Another 5.1% have internet but not broadband. However, nearly half (46.3%) do not have a personal computer and two in five (40.8%) do not have internet access.<sup>14</sup> Overall, one in five (21%) of people aged 60-74 have never been on the internet, and this rises to half (50%) of those aged 75 or older.<sup>15</sup>

While more people are going online, they are not all acquiring the skills to stay safe from fraudulent practices. Large numbers of people experience online fraud on an annual basis. A Eurobarometer survey found that more than one in eight people (13%) have experienced internet fraud and one in 11 (9%) have experienced identity theft.<sup>16</sup> While the proportion of people aged 60-74 going online has more than doubled since 2018, the number with basic or above basic digital skills has only risen slightly, from 17% in 2017 to 19% in 2019.<sup>17</sup>

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<sup>14</sup> Census 2016, CSO

<sup>15</sup> [Information Society Statistics - Households 2020 - CSO - Central Statistics Office](#)

<sup>16</sup> <https://www.irishtimes.com/business/technology/13-of-irish-internet-users-have-suffered-online-fraud-1.209978>

<sup>17</sup> Eurostat, Digital Skills, 2019.



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*“I don't have modern technology just the telephone. I don't have the money to pay for same. It should be free for older people.”*

*“Finding it hard to cope with trying to find so much information on-line and practically being forced to go in that direction by Government (e.g. mygov.ie); Banks and Utilities etc. No respect shown to older people by any of these organisations. They just make it more and more difficult for older people to get accurate information.”*

*“I find the drive to do everything online, e.g. Tax Returns and Banking most stressful and unfair to older people. I also regret that one has to have a Smartphone to exist in Ireland today.”*

*“Adequate technical skills to end life as a compliant citizen instead of being frustrated to tears by the bullying, brow-beating ‘it's easier online’ arms of the state.”*

*“People need a subsidy to pay for broadband so they can stay connected, informed, and avail of medical monitoring etc.”*

*Respondents to Age Action Pre Budget 2022 Consultation*

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There is an urgent need for investment in digital skills training, which needs to be more than a token lesson but should involve outreach and one-to-one tuition, to help people acquire the necessary knowledge and skills to be safe online. There is also a need for financial support for those people in retirement who cannot afford digital devices or a monthly subscription to an internet provider.

The “Digital First” aspect of the national e-government strategy may provide improved access to public services through the internet for many people.<sup>18</sup> However, there is a risk that many older people will be systematically discriminated against when public services – including the Department of Social Protection and its agencies – fail to provide or to resource alternative modes of communication for those who cannot use the internet. It is not enough for there to be phone number or postal address if there are insufficient numbers of staff employed to deal with non-digital communications in a timely manner.

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<sup>18</sup> [eGovernment-Strategy-2017-2020.pdf \(egovstrategy.gov.ie\)](#)

## 5. Develop a fair and flexible retirement system

Budget 2022 should increase the rate of the Benefit Payment for 65-Year-Olds to the same rate as the State Pension and it should expand eligibility for the payment.

Budget 2022 should set out a definite timeline for the introduction of an auto-enrolment pension system, as well as other reforms to occupational and private pension savings to encourage greater numbers of people to save for retirement.

Budget 2022 should fund social insurance pension statements to be posted to all adults, spelling out their likely retirement income from the State Pension and encouraging them to save for retirement.

Most people in retirement today rely exclusively or mainly on the State Pension to provide them with an income. Age Action is concerned to see a fair and flexible retirement system developed that will support people's choices about when to retire.

*A Roadmap for Pensions Reform 2018-2023* proposes six interrelated actions as part of pension policy reform:

- reform of the state pension
- building a new automatic enrolment savings system
- improving regulation of the pension sector
- supporting the operation of defined benefit schemes
- public service pensions reform
- supporting fuller working lives

This kind of holistic approach is important, as the development of a fair and flexible retirement system should be about maximising people's choice and control, as well as providing them with a secure, sustainable and adequate incomes in retirement.

More than half of employers still do not provide an occupational pension, and fees and charges to private pensions significantly reduce the level of retirement income that these investments ultimately provide.<sup>19</sup> Many occupational pensions (including public sector pensions) do not provide regular increases to retirees.

Mandatory retirement clauses force people to retire at 65 in many private sector jobs, despite the absence of a State Pension until 66, which is unjust. Mandatory retirement clauses should be abolished – as they have been in other jurisdictions – and workers should be given the choice of working on the same terms and conditions beyond the State Pension age.

While some people can avail of the reformed Benefit Payment for 65-Year-Olds, the eligibility criteria for this payment are unduly restrictive as they exclude people who have insufficient social insurance payments in the previous three years. In addition, the level of the payment is less than the State Pension and does not give access to

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<sup>19</sup> [Up to 60% of Irish pension funds are eaten up by charges and fees, says report \(irishexaminer.com\)](http://irishexaminer.com)

related benefits, which is deeply unfair to those who are forced out of paid work and who find it impossible to find alternative employment.

The Government has repealed the legislation that would have extended the State Pension age beyond 66. Arguments to raise the age of eligibility met with widespread public condemnation at the general election, and in February 2021, two-thirds (66%) of respondents to public opinion surveys continue to want the State Pension age to remain at 66, and the youngest cohort of respondents is most in favour.<sup>20</sup> The Pension Commission is due to submit its report to the Minister by the end of June 2021, which will contribute to public debate on this issue, but its constrained terms of reference and its lack of direct engagement with older people means that its recommendations are likely to be framed narrowly, as opposed to the holistic approach required to ensure a fair and flexible retirement system for all.

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*“My government pension has remained static since 2009. Lots of working mothers in the Civil Service availed of this 2009 incentivised pension scheme at the time not expecting their very reduced pension to stay static and be eroded over the past 12 years.”*

*“Women who had to resign from work due to marriage ban, reared their children until they finished university also looked after elderly mother-in-law at home for 20 years without any help from the state should get the full contributory pension. No account taken of those years.”*

*“...all the forgotten female Civil Servants on stamp B pre 1996 who job-shared for years to raise the future adults of this country. ... are on extremely low pensions as a result and do not qualify for the old contributory age pension despite having a stamp all their working life. If they were on stamp A like their later colleagues this situation would not arise as they would get type A credits and would qualify for a reduced type of old age pension. This situation is most unjust and discriminatory to these former working mothers and needs to be seriously considered.”*

*Respondents to Age Action Pre Budget 2022 Consultation*

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There is a need to greatly change the incentives involved to encourage more people to save for retirement. While it is acknowledged that policies such as auto-enrolment are complex, Ireland is now one of just two OECD countries without a mandatory system of earnings-related savings for retirement. Auto-enrolment was proposed in the 2010 National Pensions Framework and still has not been implemented.<sup>21</sup> Age Action is calling on the Government to fulfil the latest pledge that it will finally be introduced in 2022.<sup>22</sup>

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<sup>20</sup> <https://www.redcresearch.ie/wp-content/uploads/2021/03/Business-Post-RED-C-Opinion-Poll-Report-Feb-2021.pdf>

<sup>21</sup> [Ireland Key policies Final.pdf \(oecd.org\)](#)

<sup>22</sup> <https://www.gov.ie/en/consultation/1816502908-automatic-enrolment-retirement-savings-system/#>

Despite pension reform being on the national agenda for many years, too many people still reach their 60s without knowing what income they will have in retirement. The state needs to do more to inform people from a much earlier age of their social insurance record and what options they have to boost their retirement incomes.

## 6. Increase the State Pension and introduce a “triple lock” system to benchmark future increases against average wages and the cost of living

Budget 2022 should begin to raise the Contributory State Pension to 34% of average earnings, starting with an increase of €15 on the full rate of the Contributory State Pension and pro rata increases for Qualified Adults, the Living Alone Allowance, the Allowance for those over 80, and in the Non-Contributory State Pension. Any increase in income supports must be accompanied by a proportionate increase in qualifying and eligibility income thresholds used for means tests across all government departments.

Successive budgets have not enabled people to cope with economic shocks, such as COVID-19. Rising risk of poverty and deprivation show that many people in retirement do not have financial resilience when additional costs arise. Unlike those in work who can do extra hours, most older people don't have a means of raising extra income to cope with extra costs.

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*“The cost of living has gone up in every way over the last year and no increase in our pension. It is so hard to try to pay all the Bills even without food bills especially in wintertime when the heating is on all day.”*

*“The cost of living is constantly increasing, particularly as business try to recoup lost income after Covid and the lockdown. Pensioners cannot absorb these increases, particularly as the pension was not increased in the last budget.”*

*“Just about scrape by”*

*“I have to live carefully, go to bed early and rarely go out.”*

*Respondents to Age Action Pre Budget 2022 Consultation*

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The annual Budget process creates unnecessary uncertainty for older people in relation to whether the State Pension will increase to cover the rising cost of living. It is long overdue for the rate of the pension to be evidence-based, benchmarked against average wages and the cost of living. Likewise, annual increases of the

pension should be indexed in a similar way, to depoliticise the Budget process in relation to the State Pension rate.

The government policy on pension reform, *A Roadmap for Pensions Reform 2018-2023*, acknowledges study findings that “the rate of State pension contributory payment should be set at a level of approximately 34/35% of average earnings if it is to deliver on the objective of providing a basic level of pension adequacy”.<sup>23</sup>

The roadmap sets out two proposals for examination:

- Setting a formal benchmark target of 34% of average earnings for State pension contributory payments and;
- Instituting a process whereby future changes in pension rates of payment are explicitly linked to changes in the consumer price index and average wages.

Both are necessary steps towards ensuring income adequacy for everyone in retirement, although further work is needed to ensure a sufficiently robust State Pension system. In particular, the consumer price index is not a complete measurement of the cost of living and explicitly excludes a range of costs, including housing costs. The itemised Minimum Essential Standard of Living (MESL) provides a more nuanced evidence base for the cost of living, although it too has limitations. Age Action has called for the Government to review the holistic cost of living associated with older age to provide the necessary evidence to inform policy.

In the UK, the state pension rises according to a “triple lock” policy. Pensions rise by either 2.5 per cent, consumer price inflation or average earnings, whichever is higher.<sup>24</sup> Age Action and other advocacy organisations for older people have called for a triple lock policy to be implemented in Ireland.

Average earnings in Q1 2021 were €859.23 per week (preliminary estimate, seasonally adjusted).<sup>25</sup> The full rate of the Contributory State Pension is €248.30, which is 28.9% of average earnings. The gap between the State Pension and the benchmark of 34% of average earnings has rapidly widened, from €8.58 in 2017 to €43.84 in 2021. There is also evidence that poverty and deprivation is rising among those aged 65+.

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<sup>23</sup> [Pensions Roadmap 2018 - 2023 \(assets.gov.ie\)](https://assets.gov.ie)

<sup>24</sup> [Pensioners' incomes beat inflation - GOV.UK \(www.gov.uk\)](https://www.gov.uk)

<sup>25</sup> [Earnings and Labour Costs - CSO - Central Statistics Office](https://www.cso.ie)

Table 1. Average Earnings, Pension Rate and Poverty 2017-2021

Year	2017	2018	2019	2020	2021
Average earnings (Q3) <sup>26</sup>	726.12	751.66	778.62	805.15	859.23
34% of average earnings	246.88	255.56	264.73	273.75	292.14
State Pension rate (Contributory)	238.30	243.30	248.30	248.30	248.30
Difference	-8.58	-12.26	-16.43	-25.45	-43.84
State Pension as % of average earnings	32.8%	32.4%	31.9%	30.8%	28.9%
At risk of poverty rate (65+)	8.6	11.4	10.5	<i>Not yet published</i>	
Consistent poverty (65+)	1.7	1.7	2.3		
Deprivation (65+)	9.7	8.2	11.2		

Failure to raise the pension will deepen a fundamental inequality across society, where those in retirement will see their incomes falling further and further behind, and they will be unable to maintain a standard of living in line with society's norms. Age Action is calling for the State Pension to be raised to 34% of average earning over a three-year period, starting with a €15 increase in 2022. In addition, there should be pro rata increases for Qualified Adults, the Living Alone Allowance, the Allowance for those over 80, and in the Non-Contributory State Pension. Any increase in income supports must be accompanied by a proportionate increase in qualifying and eligibility income thresholds used for means tests across all government departments.

## 7. Fund supplementary income supports to end material deprivation among older people

Budget 2022 should allocate €100 million to fund a package of targeted income supports to eliminate material deprivation among people aged 65+.

The Survey on Income and Living Conditions identifies that more than one in ten people aged 65+ (10.5%) is at risk of poverty and one in nine (11.2%) suffers material deprivation.<sup>27</sup> The larger number experiencing deprivation than risk-of-poverty demonstrates that even some people whose incomes are above the arbitrary "poverty line" are experiencing material deprivation to the extent of going without very basic items.

<sup>26</sup> Average earnings are seasonally adjusted and are from Quarter 3 except for provisional estimates for Quarter 1, 2021.

<sup>27</sup> <https://data.cso.ie/table/SIA13>

The most common form of deprivation was that nearly 90,000 individuals aged 65+ (12.4%) were unable to afford meat/fish or equivalent every second day. Around 30,000 (4.3%) older people were unable to afford a warm waterproof coat and just under 30,000 (4.1%) went without heating at some stage in the year due to the expense.<sup>28</sup> The lack of these basics is associated with negative health outcomes, which are not only detrimental to the people affected but which also carry a cost to the state in terms of public spending on healthcare.

Keeping most of Ireland's 720,000 older people out of poverty is a notable achievement, however the goal of public policy should be to eliminate material deprivation among everyone in older age.

It is essential that existing payments and schemes are maintained, all of which contribute to this goal. For example, the Christmas Bonus on the State Pension and other payments and the Free Travel Scheme must be maintained.

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*“Constant juggling each week as to what bills have to be prioritised.”*

*“Make sure that the government understands that if our food intake/quality has to be cut to fit our income that there will be increased demand on the health service.”*

*“You really have to shop around for grocery bargains ... and cut out waste. Use library when it's open and walk as much as possible rather than use car. Visit charity chops for bargain clothes etc. and cook from scratch.”*

*Respondents to Age Action Pre Budget 2022 Consultation*

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Age Action calls on the Government to introduce targeted schemes to eliminate material deprivation among people who are retired. For example, 30,000 warm waterproof coats would only cost €1.5 million (at €50 each), and 100 protein-rich meals weekly for the 90,000 who cannot afford them would cost around €45 million/year (at €5 per meal). Taken altogether, Age Action estimates that material deprivation among all older people could be eliminated for less than €100 million.

It is insufficient to point at the Exceptional Needs Payment (part of the Supplementary Welfare Scheme) as already in place. Many people are unaware of this payment, or they are reluctant to identify as having “exceptional needs”. Under the Public Sector Human Rights and Equality Duty, the Department of Social Protection should redesign schemes within the Exceptional Needs Payment/Supplementary Welfare Scheme to target those who are experiencing

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<sup>28</sup> Data from SILC 2019. <https://data.cso.ie/table/SIA13> The detail on deprivation experienced by older people was supplied directly by the CSO to Age Action.



material deprivation and who need to be informed of their entitlement to assistance to meet their basic material needs.

In the context of public spending of €89.6 billion in 2021,<sup>29</sup> it makes absolutely no sense that large numbers of people continue to experience material deprivation when the cost to meet their needs would be a fraction of what is already being spent and when the investment would reduce more costly public interventions in health and social care; i.e. as preventative measures, increasing the availability of protein-rich meals and helping people to stay warm would reduce the onset of illness and disability, which in turn would reduce pressure on public health and social care services.

## 8. Balance Carbon Tax with supports for older people in energy inefficient homes

Budget 2022 should increase Fuel Allowance on a proportionate basis to entirely cover increases in the market cost of fuel and the added cost of Carbon Tax increases, in line with the principles of climate justice.

Budget 2022 should restore Fuel Allowance to cover 32 weeks of the year and widen eligibility for the payment.

Budget 2022 should increase the allocation of funds to home energy schemes and to public information, to encourage older people to install home insulation, electric heaters and boilers, and to switch to better value energy providers.

It is well-established that keeping one's home appropriately warm is important to maintain good health. For many people, home heating is expensive, especially for those who spend a large part of the day at home. It is a concern that some 70% of people on the State Pension did not qualify for the welcome extra weeks of Fuel Allowance provided during COVID-19.

There is a growing divide between households in terms of the energy efficiency of their homes. The cost of home insulation can be prohibitively expensive for many older people, yet their energy costs are increasing annually, including due to increases in Carbon Tax. While some older people benefit from Fuel Allowance, many do not. Age Action is calling for a more equitable system that formally links increases in Carbon Tax with supports to all older people living in energy inefficient homes.

Any increase in Fuel Allowance should be understood as compensation for the rising cost of energy and as a mechanism to reduce fuel poverty. It is not and should not be presented as compensation for no increase in the core rate of the State Pension.

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<sup>29</sup> [Where Your Money Goes](#)



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*“Carbon tax issue, going green means extra fuel costs for heating, food and petrol and added cost buying any materials to improve the quality of your home. All carbon taxes have a significantly adverse effect on your pension. The Government will say that they are grants available but you have to pay a portion of the cost which we cannot afford on the low pension rate, thus excluding us from getting any benefit from these schemes.”*

*“I have a car; 21 years old. Without same I can't carry shopping or walk as I have severe back problem and other health issues.”*

*“[I need] my car because living in a rural area without services is difficult.”*

*Respondents to Age Action Pre Budget 2022 Consultation*

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Fuel Allowance is not limited to people aged 65+ and the majority of those on the State Pension do not receive the Fuel Allowance payment. For example, the Minister for Social Protection confirmed in 2021 that only around 54,000 people aged 80+ were recipients of the payment,<sup>30</sup> compared to around 170,000 people in that age group, of whom at least 123,000 are living alone.<sup>31</sup> Out of around 713,000 beneficiaries of the State Pension, there are 131,432 recipients of Fuel Allowance (which may represent couples in some cases).<sup>32</sup> It is clear that the large majority of people aged 65+ do not benefit from Fuel Allowance, and that eligibility criteria needs to be expanded to take account of the effect of Carbon Tax in increasing the cost of fuel whereas most older people rely on fixed incomes that will not increase to cover that additional cost.

The Fuel Allowance payment is €28 per week for 28 weeks of the year, which totals a maximum of €784 annually per household.<sup>33</sup> The payment used to be for 32 weeks/year, and this should be restored. The VPSJ calculate that energy costs in 2020 were between €25 and €30/week for pensioner households,<sup>34</sup> which is an annual average and not just in wintertime when Fuel Allowance may be available.

We know from Census 2016 that close to 600,000 households are headed by someone aged 65+. The vast majority (95%+) of these households are living in houses rather than apartments, and most of them live in detached houses.<sup>35</sup> More than two-thirds of all houses in Ireland were built before 2000, and they tend to have

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<sup>30</sup> <https://www.oireachtas.ie/en/debates/question/2021-03-24/1025/>

<sup>31</sup> <https://data.cso.ie/table/E4029>

<sup>32</sup> Data provided by the Department of Social Protection to the Community and Voluntary Pillar.

<sup>33</sup> [Fuel Allowance \(citizensinformation.ie\)](https://www.citizensinformation.ie/en/allowances/fuel_allowance)

<sup>34</sup> €25.01/week for a pensioner living alone in an urban area, and €28.31/week for a pensioner couple in an urban area [https://www.budgeting.ie/download/pdf/pen\\_core\\_mesl\\_u\\_2020.pdf](https://www.budgeting.ie/download/pdf/pen_core_mesl_u_2020.pdf) and €27.12/week for a pensioner living alone in a rural area, and €29.91/week for a pensioner couple in a rural area [https://www.budgeting.ie/download/pdf/pen\\_core\\_mesl\\_r\\_2020.pdf](https://www.budgeting.ie/download/pdf/pen_core_mesl_r_2020.pdf)

<sup>35</sup> Of these households, more than half (53.8%) are living in detached houses, a quarter (24.7%) live in semi-detached houses and a sixth (16.6%) live in terraced houses. Just 3.5% live in a flat or apartment.

poor thermal insulation. The system of Building Energy Rating (BER) was introduced in 2007, and the newest homes are being built according to much stricter standards.

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*“The increases in carbon taxes are a worry. Heating costs are rising substantially and it is getting harder to pay for heating our homes.”*

*“I find it’s very expensive to heat my home and I cannot afford to upgrade or insulate home.”*

*“I would like the government to fund the retro fitting of all homes built before 1950 as the cost to heat these homes is very expensive.”*

*“Pension household additions such as fuel allowance very important as my only heating is electric. Very big bills in winter.”*

*“We’re cutting back on heating the house as gas and electricity bills have increased significantly.”*

*“Suffering from hypothermia as unable to heat house due to money shortage in late unexpected cold snap, couldn’t purchase heating oil when it ran out.”*

*Respondents to Age Action Pre Budget 2022 Consultation*

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Fully insulating an older home to achieve a high BER rating can cost tens of thousands of euro, which is well out of the reach of most households. As such, there is a need for a robust system to assist people to keep their homes warm.

The dependence on fossil fuels by Irish households is part of the explanation for Ireland’s high carbon emissions (20% higher than EU average in 2017). Private residences contribute nearly a quarter (23.9%) of Ireland’s total CO<sub>2</sub> emissions.<sup>36</sup>

The vast majority (89%) of households headed by an older person use direct combustion of fossil fuels to heat their homes. Half of older person’s homes (49.4%) use oil as their primary heating fuel, and a further quarter (25.9%) use natural gas. Others use peat/turf (7.6%), coal (6.1%) or wood (2.1%). One in 50 homes (2%) has no central heating.<sup>37</sup>

The reliance on fossil fuels makes older people more exposed to Carbon Tax, yet many people lack access to finance to convert their homes to electrical heating systems or home insulation. There is also some cultural resistance to ending the practice of open fires in homes, and, in some rural areas, all too frequent cuts to electrical power due to storms or icy weather make it risky to rely solely on electric heating.

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<sup>36</sup> [CO2 Emissions | Energy Statistics In Ireland | SEAI](#)

<sup>37</sup> Census 2016, CSO.

In Budget 2021, Carbon Tax on fuel increased by €7.50 from €26 per tonne to €33.50 per tonne of CO<sub>2</sub> emitted. In real terms, this was equivalent to an additional €19 per fill of home heating oil, €0.79 on a 40 kg sack of coal, €0.17 per bale of turf briquettes, etc.<sup>38</sup> The Climate Change Advisory Council recommended carbon tax be raised to €35 per tonne of CO<sub>2</sub> in Budget 2021, rising to €100 per tonne by 2030.<sup>39</sup> If implemented, this recommendation would significantly increase the cost of home heating for most older people. The Minister of Finance has supported legislation for annual incremental increases to Carbon Tax.<sup>40</sup>

For example, most homes are heated with oil and if we assume two 900-litre refills per year, another €7.50/tonne increase in Carbon Tax will add €38 to a person's annual home heating costs.<sup>41</sup> Fuel Allowance is €784/year, so the Carbon Tax increase will reduce the net gain from Fuel Allowance by nearly 5% in just one year. That is why Fuel Allowance needs to be indexed against Carbon Tax increases as a principle of climate justice, so that those on the lowest incomes do not pay disproportionately for climate actions.

Age Action proposes a twin-track approach to address this issue. Firstly, increases in Carbon Tax should be formally linked with equivalent increases in Fuel Allowance payments to older people, to offset the additional cost of Carbon Tax for the lowest income households. (This should be paid from general taxation, not necessarily from the Carbon Tax receipts, which will diminish over time). Secondly, greater investment should be made in the various schemes that are available to assist older people to make energy improvements to their homes (such as insulation, installation of electric heaters or boilers, and so on).

According to energy regulators, those least likely to switch electricity or gas providers are older people, despite significant potential savings. A portion of Carbon Tax receipts should go towards a public information campaign encouraging older people to switch energy provider.

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<sup>38</sup> [Consumers warned to stock up on heating fuels ahead of carbon tax rise - Independent.ie](https://www.independent.ie/news/ireland/consumers-warned-to-stock-up-on-heating-fuels-ahead-of-carbon-tax-rise-38123122.html)

<sup>39</sup> [CCAC\\_AnnualReview2020FINAL.pdf \(climatecouncil.ie\)](https://www.climatecouncil.ie/CCAC_AnnualReview2020FINAL.pdf)

<sup>40</sup> Speaking at National Economic Dialogue (NED) 28 June 2021

<sup>41</sup> <https://www.bonkers.ie/guides/gas-electricity/what-is-carbon-tax/>

## 9. Reform the Local Property Tax (LPT) system

Budget 2022 should introduce Local Property Tax (LPT) reforms to allow anyone who is solely reliant on the State Pension to defer payment of the LPT until sale of their property or decease.

Budget 2022 should allow deferral of the LPT by recipients of the State Pension at an interest charge that accurately reflects price inflation, such as the ECB lending rate (currently 0.25%) rather than the arbitrary and punitive rate of 3% per year.

On 2 June 2021, the Minister for Finance announced changes to Local Property Tax (LPT).<sup>42</sup> Revaluation of house values combined with wider tax bands will modify the LPT charge for households, although most people will pay the same or similar to previous years. Nonetheless, a third of households will go up one band and will pay approximately €100 more than in previous years.

Age Action welcomes the proposal to extend the exemption of properties from LPT when their owner is absent due to illness, to include circumstances when the property is occupied by another person.

The decision to reform the deferral mechanism is a step in the right direction, however the proposals do not go far enough. At present, only those who qualify under a number of tight restrictions (including a means test of low income) can apply to defer payment of LPT. Deferred payment is charged at 0.011% per day (c.4%/year). The Minister has proposed to slightly raise the income thresholds for deferral and to reduce the interest rate to the equivalent of 3% per year.

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*“After spending the last 18 months isolated with little social contact and observing all restrictions, suffering anxiety and depression, this government penalises us by increasing property tax.”*

*“Would like it a consideration that people living alone/maintaining their home that property tax should be deferred without penalties or at least reduced.”*

*Respondents to Age Action Pre Budget 2022 Consultation*

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Many older people find it financially challenging to pay LPT, as they may own their own homes but their income is limited to a low, fixed income (generally the State Pension). For example, an LPT liability of €315 (band 03) is the equivalent of €6/week, and a typical city LPT liability of €675 (band 07) is €13/week. This represents between 2.4% and 5.2% of the maximum Contributory State Pension of €248.30, which is substantial. Despite the existence of monthly payment options,

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<sup>42</sup> [gov.ie](http://www.gov.ie) - Minister Donohoe announces changes to Local Property Tax ([www.gov.ie](http://www.gov.ie))

many people perceive the LPT to be an onerous lump sum payment, which may indicate a lack of awareness of other options.

The system of deferral is currently only available to those who qualify for strict conditions, and they may only receive a partial (half) deferral. There are penalties for anyone claiming a deferral who is not entitled to one, which is a deterrent even to those who might be eligible. The rate of interest charged on deferred LPT is also perceived as punitive and people fear running up a substantial charge against the value of their home.

Some older people do not perceive the return they receive for paying LPT, in terms of local government services, and some do not understand why they are being asked to pay this tax when they have already paid a lifetime of taxes. The Government should require local authorities to provide all households with a breakdown of how they spend their income (including LPT) on a yearly basis.

The logic of allowing ease of deferral is clear. It would further increase compliance with the tax. It is practically impossible to proceed with sale of property or inheritance without clearing any charges on a property, which means that local government can rely on the future income from deferred LPT (even to the extent of borrowing on that basis). Most of all, easy deferral of LPT will assist households where older people are experiencing financial strain due to the combination of a high cost of living and a low income.

## 10. Increase investment in housing supports for older people

Budget 2022 should double investment in housing and allocate a large proportion of those funds to build social housing for older people.

Budget 2022 should provide new incentives for long-term leasing of residential property to older people.

Budget 2022 should increase funding for home adaptation grants, to support more people to age at home.

Budget 2022 should fund a wide range of initiatives to improve the built environment, to enable people to age at home and to remain socially included.

With the current decline in home ownership rates, a growing proportion of older people will turn to the state to provide them with a secure, affordable place to live in retirement.

Nearly a quarter (23.3%) of all homes in Ireland are headed by a person aged 65+. In most cases (80.8%), people aged 65+ own their own homes outright. A further one in 17 (5.7%) are repaying a mortgage or loan on their home. Of those holding a mortgage, one in seven (14%) are in arrears. Over 23,000 households (5.9%) are

headed by a person aged 65+ rent from a local authority and currently fewer than one in 40 households (2.4%) rent from a private landlord.

The large majority (95.1%) of people aged 65+ live in houses, as opposed to apartments. Over half (53.8%) live in detached houses, a quarter (24.7%) live in semi-detached houses and one in six (16.6%) live in a terraced house. Just 3% live in purpose-built apartments and a further 0.5% live in a flat in a converted building. Over one thousand people aged 65+ (0.2%) live in a caravan or other temporary structure, and over 300 (0.1%) live in a bedsit. These figures do not include those who live in communal dwellings, such as nursing homes. Around 29,000 people (of any age) lived in nursing homes in 2016. At any one time, about 4% of older people (predominantly those 80+) will live in a nursing home.

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*“I would like the government to include housing for the elderly in all new housing schemes private as well as supported housing.”*

*“Provision of social and affordable housing and prevention of financial funds (foreign or domestic) from developing built-to-rent only apartment blocks. Study of implications for future pensioners and the level of State Pension needed if pensioners are housed in built-to-rent housing units – currently rents in Dublin could range from €1,400 to €2,000 per month – currently a Pensioner living on the State Pension could not afford even the lowest current monthly rent. There is great need for a strengthening of tenants' rights particularly when a tenant reaches State Retirement Age. Tenants' rights in France address the particular matter of a pensioner's rights in private rented accommodation.”*

*“More local authority housing, not dumping problem families on already degraded private estates that are being bought-up by private investors. In other words 'Back to the Future'.”*

*“Government to really prioritise Public Housing (better name for social and affordable housing – showing greater respect) by every means possible – should borrow more from ECB while rates are still low. Invite tradesmen back to the country with permanent jobs in the PUBLIC building sector because housing will always be needed and it is perfectly clear that "the market" / private developers will NOT deliver the volume that is required.”*

*“Housing is an absolute must and done by the State and not by developers. Builders should be asked to go on a panel and quote for building houses on State land.”*

*“Meaningful action to improve the dysfunctional housing market: The aspiration to buy one's own house should not depend so heavily on the bank of Mum and Dad.”*

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*Respondents to Age Action Pre Budget 2022 Consultation*

Tenure is changing. Whereas 86.6% of those aged 65+ are homeowners (with or without a mortgage), this is true for only 80.1% of those aged 55-59, and 72.8% of those aged 45-49.<sup>43</sup> In future, greater numbers of older people will rent, either from local authorities, approved housing bodies or from private landlords. Two implications for public policy are the need to build sufficient capacity in social housing and also the need for long-term leasing options for older people so that they can rent securely and affordably into retirement, where their low fixed incomes would not keep pace with short-term rental increases in the private market.

The ESRI has called on the government to double investment in housing to €4 billion annually, to deliver up to 18,000 homes.<sup>44</sup> This level of housebuilding is almost certainly necessary to meet the need for affordable, secure housing for the growing number of older people who will be renting in retirement.

Across Ireland as a whole, two in every 15 people (13.4%) is aged over 65. The proportion of older people in each local authority area varies from one in 11 people (9.1%) in Fingal, which is rapidly growing, to more than one in six people (17.6%) in Mayo.<sup>45</sup> In general, rapidly growing suburban areas have fewer older people, while the more rural areas and cities have greater proportions of older people.

More than three in ten (31.6%) people aged 65+ live in Ireland's cities, although that means suburban housing more often than urban city centre environments. Another three in ten (28.5%) live in towns and one in six lives (16.0%) in a rural area near to an urban area. As such, just under a quarter of older people live in more isolated rural areas, with 14.6% at a moderate distance from an urban centre and nearly one in 11 older people (9.2%) in a highly rural or remote area.<sup>46</sup>

Most people want to grow old in their own homes, and a range of policies are required to assist people to age in the place of their choice. This is also cost-effective compared to the alternative of nursing home care.

A person's capability to achieve active retirement and healthy ageing is strongly influenced by the environment within which he or she lives. In particular, a social model of disability explains that the effect of disability on an older person's capability to participate in society is due to the presence or absence of enabling factors in a person's environment.

A wide range of issues require attention as part of a holistic approach to active ageing, in line with the programme for government's commitment to achieve an age-friendly Ireland.

Investment in public transport is needed to ensure that older people who are unable to drive do not become wholly reliant on family or others to allow them to go shopping, access services or to make visits. Age Action welcomes the programme

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<sup>43</sup> <https://data.cso.ie/table/E1016>

<sup>44</sup> [https://www.esri.ie/system/files/publications/QEC2021SUM\\_0.pdf](https://www.esri.ie/system/files/publications/QEC2021SUM_0.pdf)

<sup>45</sup> Census 2016

<sup>46</sup> Census 2016



for government pledges to develop a subsidised Local Area Hackney Scheme and to provide more integration between Local Link services and other public transport.

What is missing is a holistic overview of how the built environment enables and empowers people to achieve active retirement and healthy ageing, or inhibits them from doing so. Investment in the built environment is needed, from basics such as proper footpaths (wide enough to accommodate mobility aids) and safe road crossings, through to the provision of quality public toilet facilities, parks and other facilities. Some of these issues are picked up in local authority development plans or in the new rural development policy, *Our Rural Future*. Within the rural policy, the Town Centre First approach and the commitment to expand the Town and Village Renewal Scheme are welcome initiatives, given the concern that many people have about the loss of rural post offices, the closure of rural bank branches and in some cases the near-complete decline of local commerce.

## 11. Fund a comprehensive review of COVID-19 in nursing homes

Budget 2022 should allocate funding for a focused inquiry into COVID-19 deaths in nursing homes and the experience of people living in nursing homes during COVID-19 to take place as soon as possible.

In August 2020, the Government published the *COVID-19 Nursing Homes Expert Panel: Final Report*,<sup>47</sup> which made recommendations to help safeguard residents in nursing homes. This urgent review was commissioned due to failures that had become evident in how nursing homes dealt with the outbreak of the pandemic.

As of February 2021, more than 1,500 COVID-19 deaths in Ireland occurred in nursing homes, representing well over a third of all COVID-19 deaths.<sup>48</sup> At least four in every five nursing homes in the state reported a case of COVID-19 in 2020.<sup>49</sup>

The Oireachtas Special Committee on COVID-19 response made a number of recommendations in relation to nursing homes and the effect of COVID-19 on older persons (Recommendations 1, 2, 4, 5, 6, 7 and 10), all of which should be implemented.<sup>50</sup>

People living in nursing homes were reliant on managers and staff to keep them safe, and there is a pressing need for an open and transparent process to give bereaved families accountability and closure in relation to what occurred in nursing homes during the pandemic. The Coroners Society of Ireland and the Irish

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<sup>47</sup> <https://www.gov.ie/en/publication/3af5a-covid-19-nursing-homes-expert-panel-final-report/#>

<sup>48</sup> [Covid death toll in nursing homes passes 1,500, with 369 in January alone \(thejournal.ie\)](#)

<sup>49</sup> *The Irish Times*, 9 June 2021, [Four in five nursing homes reported at least one Covid case in 2020 – regulator \(irishtimes.com\)](#)

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[https://data.oireachtas.ie/ie/oireachtas/committee/dail/33/special\\_committee\\_on\\_covid\\_19\\_response/reports/2020/2020-10-09\\_final-report-of-the-special-committee-on-covid-19-response-sccr004\\_en.pdf](https://data.oireachtas.ie/ie/oireachtas/committee/dail/33/special_committee_on_covid_19_response/reports/2020/2020-10-09_final-report-of-the-special-committee-on-covid-19-response-sccr004_en.pdf)



Association of Social Workers (IASW) have called for a wide-ranging inquiry into COVID-19-related deaths that occurred in nursing homes.<sup>51</sup>

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*“That there is a comprehensive investigation into why so many older persons died in nursing homes.”*

*“A proper wide-ranging Terms of Reference for a public enquiry into Government handling of COVID-19. The transfer of hospital patients to nursing homes without COVID testing cost hundreds of questionable deaths! Should be questioned legally as a potentially criminal act of medical neglect.”*

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Age Action is calling on the Government to fund a focused inquiry into nursing homes’ response to COVID-19 as soon as the pandemic is sufficiently controlled to allow this to happen. The investigation should not be allowed to run for years as a sprawling tribunal, but should be a properly resourced, clinical and human rights investigation, designed to deliver definitive findings in a reasonable time period. The voices of diverse older people must be actively sought as part of this process.

The fundamental rationale of an inquiry into COVID-19 deaths, especially in nursing homes, is to identify what went wrong and to implement recommendations to ensure that the same problems never recur.

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<sup>51</sup> *The Irish Examiner*, 15 June 2021, [Group backs call for 'wide-ranging inquiry' into Covid deaths in nursing homes \(irishtimes.com\)](https://www.irishtimes.com/news/health/group-backs-call-for-wide-ranging-inquiry-into-covid-deaths-in-nursing-homes-1.4584444)

## 12. Invest to clear the backlog of healthcare waiting lists

Budget 2022 should treat the risk of excess mortality from non-COVID causes to be a continuation of the pandemic emergency, and additional funding should be made available to clear the backlog of medical tests and procedures.

Budget 2022 should ensure sufficient capital investment and current funding is made available to meet the need for fully staffed hospital beds based on the evidence that increased capacity will be needed to cope with the needs of our ageing population.

Budget 2022 should ringfence funding for public health information to raise awareness of the need for continued caution in circumstances where people cannot vaccinate or otherwise remain vulnerable to COVID-19 infection.

Budget 2022 should ensure funding is made available for a rolling programme of vaccine boosters to ensure that immunity to the coronavirus and its variants is maintained.

Budget 2022 should ringfence funding for the HSE to address long-term health effects from COVID-19, including making people aware that medical care is available to help them with these symptoms.

Dealing with the pandemic rightly took priority in terms of the organisation of medical services over 2020 and 2021, but it was recognised early that focusing on the pandemic could lead to “excess mortality” in other areas of healthcare, due to postponed tests, diagnosis or procedures. As such, it is vital that regular healthcare services are put back on track and Budget 2022 must get the balance right.

As of the end of March 2021, there were 25,831 people aged 65+ on a hospital waiting list, with more than a quarter (26.7%) waiting for 12 months or longer. A quarter of all patients (25.5%; 6,567 people) are waiting for an inpatient procedure, and more than a third of whom (35.2%; 2,314 people) have been waiting longer than 12 months.<sup>52</sup>

It is essential that all backlogs and waiting lists are dealt with before the Government makes any decision to cut back on healthcare spending. Among the 2,314 people aged 65+ waiting 12 months or more for an inpatient procedure there are 435 people waiting for general surgery, 296 waiting for urology, 110 waiting for vascular surgery, 46 waiting for cardio-thoracic surgery, 40 waiting for respiratory medicine, 39 waiting for gastro-intestinal surgery, 39 waiting for neurosurgery and 29 waiting for cardiology.<sup>53</sup>

<sup>52</sup> <https://data.ehealthireland.ie/dataset/ipdc-waiting-list-by-group-hospital>

<sup>53</sup> <https://data.ehealthireland.ie/dataset/ipdc-waiting-list-by-group-hospital>

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*“Diagnosis over the phone not satisfactory.”*

*“Difficulty in getting to hospital appointments. Nervous about going in taxi with COVID.”*

*“I chose not to request medical appointments for some health issues.”*

*“Local transport was stopped for hospital visits. Could not get to hospital.”*

*“Medical and procedures cancelled two and three times.”*

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Looking towards the near future, the ESRI has called on the Government to build additional hospital capacity to meet demand and it is likely that new hospitals will have to be built in the next decade.<sup>54</sup> In this context, lessons need to be learned from the expensive commissioning of the National Children’s Hospital so that the needed adult hospitals can be built more quickly and cost-effectively.

At the time of writing (July 2021), official data suggests that most people aged 65+ have been fully vaccinated, but it is not clear how many older people have not been vaccinated, for whatever reason, including those who are unable to be vaccinated due to a suppressed immune system or other reasons.

As society re-opens it is important that the small cohort of people who cannot be vaccinated are not left behind and public health information needs to continue to be funded to ensure that wider society is aware that a high level of precaution is still required. For example, this will be important as regular visiting to nursing homes and other care settings resumes, as a proportion of residents may remain at risk to COVID-19.

Similarly, precautions will continue to be needed until vaccine efficacy against coronavirus variants and the duration of vaccine protection are established. It is likely that a rolling programme of regular vaccine boosters will also need to be introduced, in a similar way to annual vaccination against flu variants.

Another category of person who needs the state’s continued support in the coming period are those who are experiencing long-term health effects from a COVID-19 infection. The HSE has recognised a list of long-term symptoms associated with COVID-19, including muscle weakness and joint stiffness, extreme tiredness (fatigue), reduced mobility, breathlessness, loss of appetite and weight loss, stomach problems, difficulties swallowing, sleep problems, problems with mental abilities or

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<sup>54</sup> <https://www.esri.ie/system/files?file=media/file-uploads/2018-11/RB201825.pdf>

confusion, changes in mood, depression or anxiety, or post-traumatic stress disorder (PTSD).<sup>55</sup>

All of these issues highlight what a comprehensive overview is needed of the health needs of older people, and to ensure that sufficient investment is made to address these needs in all localities.

### 13. Increase investment in mental health supports

Budget 2022 should increase funding on mental health, including an increase in resources for services targeting depression, addiction, dementia and other conditions affecting older people.

The World Health Organisation (WHO) has identified that mental health is a leading health issue, representing a global burden of disease that costs the world's economy over one trillion US dollars annually.<sup>56</sup>

The experience of older people in relation to mental health issues is very varied. Many older people report good health, but nonetheless there are cohorts among the population of older people who experience mental health issues or who are more likely to experience them.

The HSE and many other sources have rightly acknowledged the serious toll that COVID-19 continues to take on many people's mental health. During 18 months of lockdown, approximately 45,000 bereavements took place (from all causes). For very many people, the pandemic restrictions meant that they could not gather with family and friends in the normal way for funeral services and for a period of grieving. Adult children living abroad were unable to return for their relative's funerals in some cases. This is one example of why special attention is needed on the potential scarring effect of the COVID-19 lockdown on people's mental health, especially the mental health of older people who are most likely to have been affected by bereavement. There is, for example, a well-documented link between bereavement and depression among older people.

Another factor related to COVID-19 is that those effected by the disease can have long-term symptoms due to the disease attacking the brain and the nervous system. This is an emerging health need that will require additional resources.

In more general terms, there are other longstanding mental health issues that affect older people. Dementia and other cognitive or neurological illnesses are on the rise as people live longer. There are about 64,000 people in Ireland living with dementia, at various stages, and this number is likely to double by 2050.<sup>57</sup>

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<sup>55</sup> [Recovering after COVID-19 - HSE.ie](https://www.hse.ie/eng/health/mental_health/mental_health_recovery_after_covid19.aspx)

<sup>56</sup> [https://www.who.int/health-topics/mental-health#tab=tab\\_2](https://www.who.int/health-topics/mental-health#tab=tab_2)

<sup>57</sup> [Dementia in the Media - Alzheimer](https://www.hse.ie/eng/health/mental_health/dementia_in_the_media_alzheimer.aspx)

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*“I’m 92, live alone and I missed my family some who live in UK, Luxembourg and were unable to visit with me.”*

*“Isolation and negative impact on mental wellbeing.”*

*“My mental health was affected as I had to cocoon and couldn't go out for a walk. I had panic attacks and at times felt life wasn't worth living.”*

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Another major concern is the issue of addiction among older people, encompassing addiction to alcohol, to prescription drugs and to other substances. For example, the WHO European Region has “the highest proportion in the world of total ill health and premature death due to alcohol”.<sup>58</sup> Alcohol consumption in Ireland is among the higher EU countries, and over half of men (55.7%) and a fifth of women (20.2%) report heavy episodic drinking, and negative health impacts from alcohol are higher in Ireland than the EU average.<sup>59</sup>

A total of 1,241 men (25.7%) and 850 women (31.5%) over the age of 50 received alcohol treatment in 2019, representing between a quarter and nearly a third of all cases respectively.<sup>60</sup> In 2019, 1,251 people (11.7%) who were retired or unable to work received drug treatment.<sup>61</sup> While these represent a relatively small proportion of the population, the issue of addiction is much larger than the numbers in treatment included in the National Drug Treatment Reporting System. For example, people treated by their GPs or in other contexts are not included.

Death by suicide is a growing area of concern. A total of 212 older people (aged 65+) died by suicide in the five years 2014-18, representing one in every ten deaths by suicide in that period. While suicide is thankfully a rarer cause of death among older people, it nonetheless accounts for one in every 585 deaths of a person aged 65 or older. With a population of 720,100 older people, the current rate of suicide by older people implies that approximately 1,230 of them could die by suicide. There are known links between depression and suicidal ideology, and it is vital that people know that depression is a treatable condition. There are also links between alcohol dependency and suicide, which help to identify the cohorts of older people who are most at risk of suicide.

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<sup>58</sup> [WHO/Europe | Alcohol use - Data and statistics](#)

<sup>59</sup> [ACHP\\_FS\\_Ireland.pdf \(who.int\)](#)

<sup>60</sup> [NDTRS Alcohol treatment bulletin 2019 \(hrb.ie\)](#)

<sup>61</sup> [Drug treatment in Ireland 2013 to 2019 \(hrb.ie\)](#)

## 14. Provide the necessary resources to support the roll out of a comprehensive home-care service

Budget 2022 should provide the necessary funding to begin the roll out of the statutory homecare scheme promised in the programme for government.

Age Action is calling for a system of care and support which is founded on equality and human rights principles. This means moving away from institutional models of care (nursing homes and other large institutions) which in and of themselves create an environment where rights restrictions can occur. Ireland requires a system of long-term care that integrates the right to be cared for at home, close to family and community for as long as possible, and where institutional care becomes a last resort. Various governments have committed to a statutory framework for homecare, and this remains a critical need as we emerge from the pandemic.

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*“I believe that Care Home should be, by law, non-profit. A resident's needs will always impact the profit margin leading to questionable decisions. This is a moral issue.”*

*“Big movement on the expansion of home care. This is critically important for older people who do not wish to be warehoused for the last years of their lives. Older people need to be valued rather than be seen as a burden.”*

*“As my husband and I get older, I realise how frail we will/may become. We would prefer to be independent and to be able to stay in our own home. However, I know that we will require assistance and though we are comfortable we cannot do this long-term on our own and would like if there were more affordable home help care available to enable us do so. This frees up hospital and nursing home beds.”*

*“In the country areas the carers have to go from place to place not house to house and they get a measly amount for car mileage with a cut off between 60-80 euros a month. Ridiculous.”*

*“I have found it extremely difficult to access any form of public service; e.g. when caring at home single-handedly for my aged mother. I only managed to get a home care package of 14 hours a week after her 104<sup>th</sup> birthday.”*

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Home care has been shown to be more cost-effective than nursing homes and also in line with what people want. The programme for government commits to introducing a Statutory Homecare Scheme.

## 15. Support and provide respite for carers, including of adult children with disabilities

Budget 2022 should provide the necessary funding to deliver on the programme for government's commitments with respect to family carers, including immediate investment to provide additional respite for carers and care recipients, as well as establishing the Commission on Care.

Budget 2022 should provide approximately €70 million to increase weekly carer payments by €8, Carer's Support Grant to €2,000 and Carer's Allowance income disregards.

Budget 2022 should put in place a mechanism that gives older parents a firm guarantee of care and support for their adult children who suffer from profound disabilities.

Budget 2022 should provide a stronger mechanism to enhance the pension eligibility of people, especially women, who have spent years providing care, with an allocation of €3 million in annual funding towards a dedicated Carer's Pension for long-term family carers.

Many people aged 65+ are in a caring role, for a spouse, for an adult child with a disability or for another relative. Because people are living longer, some people aged 65+ are caring for their own parents. Older people caring for adult children with profound disabilities are often worried about whether their child will receive high quality care once they are unable to do so. The CSO's 2019 Health Survey found that one in six (16%) of those aged 65-74 are carers, as are one in 11 (9%) of those aged 75 or older. In general, carers report poorer health than non-carers.<sup>62</sup> These figures imply that nearly 94,000 people aged 65+ were carers in 2020.

COVID-19 has been particularly difficult for carers, as they have not always had the same opportunity to rely on family or friends to lend a hand.

The programme for government pledges to create a commission to examine care and supports for older people. It also commits to a "carer's guarantee that will provide a core basket of services to carers across the country regardless of where they live". It also commits to review the National Carers' Strategy, to extend free GP care to those in receipt of the Carer's Support Grant and to provide additional respite nights for people with disabilities.

The programme for government also recognises the pension inequality faced by women due to lifelong caring responsibilities, such as a for a child with a disability. The programme commits to "examine options for a pension solution for carers, the

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<sup>62</sup> [Carers - CSO - Central Statistics Office](#)

majority of whom are women, particularly those of incapacitated children, in recognition of the enormous value of the work carried out by them.”

Budget 2022 should demonstrate how investment will be made to fulfil these programme for government commitments.

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*“We have no outside help; no family living nearer than a four and a half hour drive away.”*

*“As a carer to my husband and with mobility issues of my own I find it costly to keep on top of the maintenance of our home.”*

*“I care for my son who has a disability. I felt abandoned and alone.”*

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