



VOTE

Join the 88%

**AGE ACTION'S
GENERAL ELECTION MANIFESTO**

INTRODUCTION

In the 2011 General Election turnout among voters over the age of 65 was 88 per cent, far higher than the national average.

More than half a million older people are eligible to vote in this year's general election. Our votes, the votes of the 88 per cent, will be critical in constituencies across this country, but which candidate, which party is trying to address their concerns?

The population of Ireland is getting older and this is good news. Our pensioners are not demographic 'time bombs'. They are not 'bed-blockers'. They are men and women whose hard work and sacrifice built our country. And we are failing them.

We are failing to plan for how our society and our economy must change to support rising numbers of people in their 60s, 70s, 80s and beyond.

Our systems of care are struggling to cope with the number of older people in Ireland. How will they fare in 2046 when there will be almost 1.5 million people over the age of 65?

A decent income is essential to enable people to age with dignity but many older people are struggling to get by while worrying if there will be a State Pension for their children.

How are future governments going to ensure that growing old in Ireland does not mean growing cold or growing poor?

Our leaders talk about an 'age friendly society' and supporting 'positive ageing' but there is no one in charge, no one coordinating the work of the various government departments, local authorities and state agencies that have responsibilities for older people.

In the next government, who will bring together all of those tasked with supporting older people to make Ireland one of the best countries in the world in which to grow old?

In our manifesto, Age Action sets out three simple, effective and achievable proposals for the next government, ways in which they can change the lives of every older person in Ireland, and all of us who hope to grow old.

These are issues any political party serious about leading this country needs to address and our members will be watching to see how they respond.

**Our message to Ireland's older voters is simple. Join the 88 per cent.
Speak up, cast your vote and make sure we can't be ignored.**

INTRODUCE A STATUTORY RIGHT TO COMMUNITY CARE OVER THE LIFETIME OF THE GOVERNMENT

Every political party in Ireland says it supports enabling older people to remain in their own homes for as long as possible. This commitment is underlined in the National Positive Ageing Strategy.

Despite this, between 2004 and 2013, there was a 44.6 per cent increase in the number of long-stay residents categorised as low dependency and a 17.6 per cent increase in the number of residents with medium dependency¹.

Today, there are a million hours less of home help support available than in 2006² and those services are provided in a fragmented, inequitable and disorganised fashion. In one HSE area a person may be able to access quality home care support in line with their needs. Ten miles down the road, in another HSE area, there may be no home care support available at all.

Resources follow entitlements. An older person needing long-term care has a right to State financial support under the 'Fair Deal' Scheme. In 2015, out of a total budget for older people's services of €1.53 billion, 57 per cent (€874 million) was spent on Fair Deal. Only 12 per cent (€185 million) was spent on Home Help services and just under nine per cent on Home Care packages (€135 million)³.

Age Action has calculated that an additional €15 million is needed in 2016 just to maintain current levels of provision for expected increasing demand. An additional €11 million would provide home help hours at weekends and over holidays while €7 million would pay for an additional 550 home care packages for those with greatest need.

Despite the commitments to supporting older people to stay at home, without a statutory entitlement to community care the number of older people in nursing homes who could be supported to live at home will increase. Put simply, there are people in nursing homes today who would prefer to be at home, who could live at home, but who cannot because the supports are not in place.

This is not about nursing home care versus home care. Every older person is unique and has particular needs. Some older people need the level of care that can only be provided in a nursing home setting. Others may need it in the future.

This is about envisaging how we care for our older citizens as a continuum of care – ensuring that their needs are met as they change.

¹ Department of Health (2014) Health in Ireland Key Trends 2014 – available at <http://health.gov.ie>

² HSE Service Plan for 2016 <http://www.hse.ie/serviceplan2016> and Corporate Planning and Control Processes, 2009

³ <http://www.hse.ie/eng/services/publications/corporate/sp2015.pdf>

Commitments required in the Programme for Government

- Immediate injection of €33 million to home help and home care services to cater for growth in demand and to provide services outside of normal working hours;
- Cost the introduction of a statutory right to community care;
- Introduce legislation to bring in a right to community care.
- Work with home care providers and organisations representing older people to decide how community care will be delivered in Ireland

REFORM THE STATE PENSION TO GUARANTEE A SECURE INCOME FOR OLDER PEOPLE AND REVERSE CHANGES TO THE SYSTEM THAT PUNISH WOMEN PENSIONERS

Ensuring that older people, and all of us who hope to grow old, have enough money to grow old with dignity cannot be left to when the individual reaches retirement. Less than half of those aged between 15 and 64 have a private pension. For those over 65, up to three-quarters of their income is made up of public transfers⁴.

Our members consistently tell us that the introduction of new taxes and charges in a succession of austerity budgets had a profound impact on their budgets as the State Pension stagnated and supports like the telephone allowance and the fuel allowance were abolished or cut. Older people have been particularly vulnerable to rising energy costs and increases in the price of medicine, including a staggering 500 per cent increase in prescription charges.

Women lose out at the hands of a pension system that simply does not take their experiences into account. Research by the Vincentian Partnership for Social Justice (VPSJ) shows that households consisting of a pensioner living alone, the vast majority of whom are women, have an inadequate income to achieve a minimum standard of living. Older men consistently have higher incomes than women⁵.

Changes to the PRSI bands announced in 2012, taken in conjunction with the policy of averaging out PRSI contributions over a worker's lifetime have hit the incomes of many women who may, because of family commitments, have left the workforce for long periods. In effect, women have been punished for going to work.

It is imperative, therefore that the next government ensures that the current and future generations of older people can adequately provide for their changing needs, including through enabling older workers to keep working if they choose to do so.

In the first instance, the State Pension and supplementary benefits must be insulated against increases in inflation and related costs. We would urge the next government to identify a benchmark against which the State Pension should be set. In 2011 the Liberal Democrats in Britain introduced a 'triple-lock', guaranteeing the State Pension would rise by the rate of inflation, growth in earnings or 2.5 per cent, whichever was highest.

We would urge the next government to examine the feasibility of a similar benchmark approach being taken in Ireland to ensure a secure income for Ireland's pensioners and to guarantee the long-term adequacy of the State Pension.

The Government should continue to explore ways to encourage future generations of older people to plan for their retirement. This includes continuing to work to develop a Universal Retirement Savings Scheme.

Commitments required in the Programme for Government

- Identify and set a State Pension benchmark in legislation;
- Immediately review the State Pension 'averaging out' rules and new PRSI bands as they affect women workers to ensure women pensioners are not punished for working;
- Abolish mandatory retirement ages, enabling older people to continue working if they choose to.



⁴ OECD (2015) *Pensions at a Glance: 2015* p.169 available from www.oecd.org

⁵ CSO (2013) Survey on Income and Living Conditions (SILC) – Thematic Report on the Elderly 2004, 2009, 2010 (revised) and 2011 - <http://www.cso.ie/en/media/csoie/releasespublications/documents/silc/2011/elderly040910and11.pdf>

APPOINT A SENIOR, CABINET-LEVEL, MINISTER WITH RESPONSIBILITY FOR OLDER PEOPLE

Spending on retired and older people in the Social Protection budget amounted to €6.4 billion in 2013, constituting 35 per cent of total expenditure by the Department of Social Protection⁶ and more than 12.5 per cent of total gross current expenditure⁷.

Just ensuring the maintenance of the current State Pension system, one that urgently needs reform and investment, costs an additional €200 million per annum⁸. According to the HSE National Service Plan for 2014, the budget for Social Care, which includes older people's services, is slightly over €3 billion. This includes approximately €1 billion for the Nursing Home Support Scheme (Fair Deal). Home Help and Home Care services take up another €300 million.

Although the departments of health and of social protection are the ones most relevant to older people, there are also programmes and initiatives in the departments of transport and tourism; communications, energy and natural resources; and environment, community and local government that provide services and supports for older people.

Yet there is no one person at a Cabinet level responsible for these programmes or for ensuring consistency of planning. We must begin planning, developing and resourcing systems to ensure that we can provide for the needs of our future population of older people.

It took three governments, five political parties and three separate Ministers of State to develop and publish a National Positive Ageing Strategy.⁹ More than two and a half years after its publication, there is no sign of an implementation plan to deliver a strategy that assigns responsibilities to every single government department and a number of state agencies.

Unless we act soon, we will be facing a policy crisis within the next ten years as the services and supports on which older people rely – already strained – come under increasing pressure. We urgently need leadership in the implementation of the goals contained in National Positive Ageing Strategy.

The next cabinet should include a full Minister with responsibility for older people who can begin to drive the changes in policy and practice that are necessary to implement

the National Positive Ageing Strategy and to provide and fund our pension and social care supports for the decades to come.

Commitments required in the Programme for Government

- Appoint a senior cabinet minister with named responsibility for older people;
- Publish an implementation plan for the National Positive Ageing Strategy, including clear reporting and accountability mechanisms;
- Set aside time in the Dáil once a year to review and debate progress on implementation of the National Positive Ageing Strategy.

CONCLUSION

Writing in the middle of last year the economist Colm McCarthy pointed out that Ireland does not face a demographic crisis, we face a policy crisis¹⁰.

This crisis is a product of our collective failure to prepare and plan for the coming changes in Irish society.

The next government must be one whose thinking goes beyond the next five years, past preparing for the next election.

It must see and understand its dual responsibility to today's older people and to younger people of all ages who hope to grow old in Ireland that cherishes all of its children equally, regardless of their age.



6 <http://www.publicpolicy.ie/a-survey-of-the-benefit-system-in-ireland/>

7 <http://www.budget.gov.ie/Budgets/2013/Documents/Expenditure%20Report%202013%20Part%20I.pdf>

8 <http://www.per.gov.ie/en/spring-economic-statement-speech-by-the-minister-for-public-expenditure-and-reform-mr-brendan-howlin-t-d/>

9 Available at http://health.gov.ie/wp-content/uploads/2014/03/National_Positive_Ageing_Strategy_English.pdf

10 Irish Independent, 26 July 2015, <http://www.independent.ie/opinion/columnists/colm-mccarthy/pensions-not-an-ageing-crisis-but-a-policy-crisis-31404171.html>



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