Ageing Matters in Ireland

Ten years of the Big Knit

Big Knit
Time to get knitting

Celebrating volunteers
Making a difference

February 2019
Celebrating our volunteers

In this edition of Ageing Matters we celebrate volunteering because volunteers support every aspect of what we do in Age Action. Over 800 volunteers supported our work in 2018. We have volunteers informing our policy and extending our capacity to influence change through the Glór network, acting as tutors for over 1000 Getting Started learners, carrying out small home repairs which help people maintain their independence in their own homes for longer and helping us to raise funds to keep our organisation working; we are grateful to each and every one of them for their time and expertise.

Health and Wellbeing: Active Ageing for Older Adults in Ireland Evidence from The Irish Longitudinal Study on Ageing, published in 2017, found that the voluntary contribution of older people within their families, communities and the broader economy is rarely recognised. In contrast, volunteering is seen as a key indicator of positive ageing and the first Positive Ageing National Indicators Report published by the Department of Health in 2017 found that more than one in four (26%) people aged 50+ had volunteered in the past 12 months. This result correlates with Age Action’s 2017 survey of our volunteers which found that 25% of our volunteers are over 65.

Studies have found that engaging in voluntary work in later life is a strong predictor of better health, life-long learning and helps to combat social exclusion. Age Action witnesses the value of volunteering both to the individual and society every day whether that is through programmes such as Suas or Getting Started Transition Year Programme which promote intergenerational dialogue or through the Glór network which promotes active citizenship and ensures that the lived experience of older people informs our policy positions.

Age Action made a submission to the Department of Rural and Community Development led consultation on the development of a National Volunteer Strategy for Ireland. The submission highlighted the voluntary contribution of older people to society to ensure that appropriate steps are taken to value and support them in the proposed strategy. We also highlighted the need for a whole of Government approach that provides an adequate infrastructure to facilitate and recognise the contribution of volunteers to Irish society which is something we are developing in our own organisation through a review of our own volunteering policy. Because we value our volunteers, we listened to their survey responses and we are responding with a strengthened and co-ordinated approach to our partnership with them including the appointment of a Volunteer Coordinator. Volunteers are integral to our work and so I am pleased that we are publicly acknowledging their contribution in Ageing Matters.
In October 2018, Celine Clarke joined Age Action as our new Head of Advocacy and Communications. She has had a career that allows her to bring many skills and talents to Age Action.

Celine holds a BA in Journalism from Dublin City University with over twenty years professional experience developing and delivering effective communications and public affairs strategies, including 15 years at a senior management level.

She joined RTÉ in 2003 to work as Manager of Corporate Events looking after RTÉ’s corporate sponsorship portfolio and public affairs outreach on the value of public service broadcasting. Before that, Celine worked as an Account Manager in public relations agencies in Dublin where her teams won four PRCA awards in the area of public affairs.

Climate Justice
Celine joined the Mary Robinson Foundation — Climate Justice in October 2010 to lead the brand development and outreach of the Foundation. In 2015 she was appointed to the role of director, overseeing the operations and strategic direction of the foundation, which strove to inform and secure policies that protect human rights in the context of climate action.

Celine’s career to date, whether in the private, public or not for profit sector, has been guided by a belief in the value of strategic public engagement and narrative framing to affect positive societal change, and therefore she strongly identifies with Age Action’s purpose.

Gas Networks Ireland & Irish Water supporting Age Action in 2019

Age Action is delighted to announce that Gas Networks Ireland and Irish Water have decided to partner with us in 2019 to help us assist and support even more older people this year.

Both companies will be making a donation towards Age Action for every Customer Satisfaction Survey completed this year, which will result in much needed additional funding for programmes like Care and Repair and Getting Started.

Their staff are also keen to get involved in fundraising throughout the year to help boost the amount of funds raised.

Christmas Jumper Day
Already Gas Networks Ireland has held a Christmas Jumper Day that raised €282 in December of 2018.
Age Action relies heavily on volunteers right across the organisation, including our Care and Repair and Getting Started Computer Training programmes, our retail outlets, our Information Service and in our offices around Ireland. Currently, over 800 people are actively supporting Age Action’s work through volunteering.

Volunteer Appreciation Night
Each year we celebrate our volunteers with a series of thank you gatherings around the country, and on January 29th we hosted one in Dublin. Over 40 volunteers were honoured in the Carmelite Centre in Whitefriar Street. The volunteers who attended work with all of our teams: Getting Started tutors, Care and Repair volunteers who visit older people’s homes, the Information Service answering queries, Glór helping to inform our policy work, and fundraising bucket shakers. Our CEO Patrick Connolly and Chair of our Board Anna McCabe both emphasised how essential volunteers are to the work of Age Action.

Volunteer Centres and Volunteering Information Services in Ireland. Their goal is to make sure that everyone who wants to volunteer, can volunteer. Local Volunteer Centres provide an invaluable link between individuals wishing to undertake voluntary activity and organisations seeking volunteers.

Volunteer Centres believe passionately in the value of volunteering and its benefits for all: to the individual, the volunteer-involving organisation and wider society. They contribute to community development, active citizenship and social capital.

As this is the first issue of Ageing Matters for 2019 and some have already made New Year Resolutions to volunteer or are simply thinking of volunteering, we thought we would remind people of the opportunities to volunteer with Age Action.
and are a vital component of any national volunteering infrastructure.

**Dublin City Volunteer Centre**
The Dublin City Volunteer Centre (DCVC) conducted a straw poll of 220 adults in Dublin aged 55+ looking at why they volunteered. They discovered that the main reasons were:

- a desire to improve things/help others;
- for the enjoyment,
- for the sense of purpose or routine it provided; and
- to make friends or socialise.

As one person noted: “Loneliness is a huge issue in Irish society now... right across the ages... I was lonely before I got involved in volunteering.... Now (through my volunteer involvement) I help people to deal with loneliness, but if I weren’t so involved, I could very well be lonely myself.”

The DCVC helps people who are looking for ways to volunteer but also supports hundreds of local groups to recruit and support volunteers. Age Action itself has a close relationship with the DCVC and regularly approaches it to advertise our volunteering positions.

It is not an exaggeration to say that without older volunteers many local clubs and societies would not be able to function. Older people have both the capacity and the commitment needed to be successful volunteer.

As Edwina Dewart from the DCVC says: “Many groups asked for help in specifically trying to recruit more older volunteers. They spoke about the unique contributions that older adults bring to an organisation - life experience, maturity, commitment and skills to name but a few.”

Because of this, the DCVC has a campaign specifically aimed at older people who wish to volunteer called Making Your Experience Count, launched in April 2018.

As part of the campaign they produced new information materials on volunteering and what you can get involved in which are available on their website [www.volunteerdublincity.ie](http://www.volunteerdublincity.ie)

**Coffee mornings**
The DCVC also have monthly Experience Counts Coffee Mornings, held on the third Tuesday of every month from 11am to 1pm in the Dublin Central Mission, 9c Lower Abbey Street, Dublin 1.

The coffee mornings are relaxed and informal and provide an opportunity to chat with volunteer centre staff, find out what’s on offer and hear about the experiences of other volunteers. We also invite a local group to come and speak about their volunteering opportunities.

Comedian June Rodgers who volunteered to present the prizes at the Volunteer Appreciation Night with our Chair, Anna McCabe.
calling all knitters

put your feet up & get knitting

Back in 2008 we had an idea. We asked some older people, and some younger people, to knit little woolly hats. We put those hats on our smoothies, and for each one sold we made a donation of 30c to Age Action.

Now in our 10th year, we’re still asking you to knit for a good cause.

If you fancy getting stuck in, you can find loads of splendid hat patterns at bigknit.ie

Hat’s a wrap.
Celebrating 10 Years of the Big Knit

The Big Knit, which celebrates its 10th Anniversary in 2019, was launched on the 5th of February.

This year the annual fundraising event, in partnership with innocent drinks Ireland, aims to have 100,000 woolly hats knitted to be placed on top of Smoothie bottles in stores around the country. Each hat raises 30c for our work.

Helping older people

“Helping older people remain well and warm through the winter months makes it one of our busiest times of the year” said Daragh Matthews from our fundraising office. He worked on the first Big Knit in 2009 which saw 20,000 hats knitted for the campaign.

“To see the initiative, grow both in numbers and income is a remarkable achievement for the thousands of knitters up and down the country who tirelessly knit these hats throughout the year. We are so delighted and proud of everyone who supports us each year” he said.

The people who will knit these 100,000 little hats around the country are of all ages. Many of these knitters will be individuals working by themselves as they sit watching TV but many will be part of a knitting groups who have a love of knitting while they chat. Over the years The Big Knit has quietly become a national project that involves thousands of people.

So, while its fundraising value is important the personal and social satisfaction it gives participants is of equal importance.

Winnie O’Doherty, star knitter for the Big Knit and a member of an Age Action knitting group that meets in the Age Action Store on Camden Street every week says: “I love knitting with the Age Action knitting group. I’ve been coming here nearly every week for the last nine years; I like the company. We’re great friends and we have a good natter. We really understand each other and give each other some good tips, not only on knitting!”

Final date for hats

The deadline for the knitted hats is 31 July and will be on sale from October in stores all around the country. We would be grateful if you would buy one in support or take a photo for our gallery and send it to fundraising@ageaction.ie. Thank you.
Getting Started: a learning experience for tutors and students alike

Getting Started Project Officer Julia Oates, Project officer for the Getting Started programme in Cork, and tutor Svetlana Ivanov show how tutors and pupils are partners in a joint learning experience which can impact both their lives.

Age Action Getting Started Project Officers are in no doubt that the Getting Started programme makes a huge difference in our learners’ lives, just by giving them that space to ask as many questions as they like, at their own pace, without fear of ridicule or getting it wrong, and we always tell our volunteers: “You are changing people’s lives by doing this and you may not have any idea of what they will be capable of after you’ve set them on this road.”

Affect on tutors
But what some might not know is what a difference the programme makes to the volunteer tutor. Whether they live and operate in the corporate world, are between jobs, are retired themselves, or a student, it doesn’t matter. Svetlana tells us about the positive impact volunteering with Age Action has had on her life.

Svetlana got involved with Age Action through Blizzard Entertainment’s Cork Office who have been partnering with Age Action providing volunteer tutors from within their staff and space to host classes. Our learners are also spoiled rotten when we run classes there!

Svetlana originally volunteered on the Getting Started class in April 2018 to tutor Arthur. Svetlana said ”As my first partner, I got a very nice person - Arthur
Sheehan. He wasn’t a complete beginner and had some experience in computing. And I understand why people, who participate at such sessions are called partners and not students. In Age Action sessions you are not only teaching somebody, but you establish a friendship, a partnership. You start to share not only your knowledge but your life experience too”. Over the course of the 10 hour training session, Arthur shared some of his own life lessons with Svetlana, one in particular which resonated with her.

Arthur explained how his wife, Brenda, hadn’t had the chance to get the education she dreamed about when young as she had to drop school to work in a factory. However, at the age of 50 she decided to finish her education by taking a course in Sociology and went on for a masters degree.

Life goals
Svetlana said Arthur told her about his wife with pride and love and said: “I started to reflect on their story and think about myself and my goals in life. I was in the past a software developer but was afraid to try to find a job in this field that is one with a superfast development and I was afraid that my knowledge was no longer up to date. “But listening to Arthur and Brenda’s story made me revise my views about life in general and in the autumn I decided to try myself and follow Brenda’s example and enrolled to a higher diploma part-time course in CIT, choosing Data Science & Analytics.

“And I really enjoy the course and the feeling of becoming a student again. In life, it is never too late to try something new or to improve something that you already know. I am very thankful for Age Action and its ability to change people lives.”

Svetlana volunteered again in November last year and as a surprise for her on the last day of the class, which coincided with the last class of the year, Age Action invited Arthur and his wife Brenda back to hear how much they had inspired Svetlana.

Svetlana told the class her story saying: “You say that we change our learners’ lives, but a learner changed my life!”

So you see, it’s not about teaching, it’s about partnering and touching each other’s lives.

How to get lessons or become a tutor

Our Getting Started programme delivers free one-to-one training for beginners on computers, tablets and smart phones to people over 55. For more information, ring 01 475-6989 or email gettingstarted@ageaction.ie

Getting Started volunteer tutor Svetlana Ivanov with Arthur Sheehan, whose story of his wife Brenda’s return to education inspired Svetlana also to return to education.
Age Action and Suas — an intergenerational paired reading programme

Age Action is working with Suas on an intergenerational project to improve children’s literacy levels. The partnership between Age Action and Suas aims to involve older adults in helping to improve children’s literacy.

Suas is a children’s charity that works in Ireland and abroad, delivering literacy and numeracy programmes to children in need of support. The support is for primary school children and involves helping with their reading for two hours a week over a period of eight weeks. Volunteers are all garda vetted and undergo a Suas training programme prior to being involved. After volunteers have completed their eight weeks, volunteers are asked to attend a review meeting.

The Suas Literacy Support Programme works with DEIS schools to provide direct learning support to schoolchildren from disadvantaged communities to improve their standard of literacy. Through these literacy interventions, children increase their reading age and comprehension, improve their self-esteem and enhance their perception of the importance of learning. Additionally, volunteer mentors give back to their community and local children while gaining new knowledge and skills.

In Ireland, 1 in 10 children has serious literacy difficulties, and in disadvantaged schools (DEIS) this figure can increase to 1 in 3. Studies have shown that children who do not learn to read, write and communicate effectively at primary level are more likely to leave school early, be unemployed, have poorer emotional and physical health, end up in poverty and spend time in prison.

Volunteering
To volunteer, all you need is to be comfortable with reading and motivated to support a child (aged 8-12) who is struggling with reading. If you would like to volunteer, there are currently projects running in parts of Dublin, Cork, Waterford and Limerick and hopefully in Galway very soon.

For more information, email billy.okeeffe@ageaction.ie.

What Suas volunteers say

I enjoyed working as a mentor for Suas. It was rewarding and a chance to do something worthwhile and make new friends.

— Linda Farrell

I like to feel that I am doing something useful. It is an education for me to see a little bit of what life is like at secondary school today. As a retired person, it helps me have a routine to the week. It was good to be in the company of experienced mentors.

— Christina Quirke

It is a great programme for the pupils as it seems necessary to instill how important it is to read and write....I hope that it will continue next year for these children.

— Nancy O’Mullane
Helping older people make informed decisions

Age Action’s Information Service continues to be a vital support for older people and their relatives allowing them to make informed choices writes Senior Information Officer Gerard Scully.

Age Action’s Information Service has been operating for almost 27 years. It is a vital conduit to older people, their relatives and people working with older people for information on services, entitlements, supports and social activities available to older people.

On average the service handles approximately 3,000 queries a year and while unfortunately we cannot give positive information to all callers, we can help them all make informed choices.

Over the years some topics continually generate queries. Nursing home care and how to pay for it is one that repeatedly comes up and, while the old Subvention system has been replaced by the Fair Deal, many families continue to struggle to pay for nursing home care. Queries on nursing homes represent 10 per cent of all our calls.

Another issue of concern is eligibility for the over-70s medical card. It is means tested, and social welfare increases can put a person over the threshold limit, which upsets a lot of callers.

Again, 10 per cent of our calls are about medical cards.

On a more positive note, 5 per cent of our calls are from people or their relatives looking for information on social activities.

Rewarding

Working as an Information Officer is very rewarding because you can often offer people options, such as when they need work completed in their homes and don’t know about grants that are available.

It can be very difficult when an older person or somebody on behalf of the older person reports elder abuse, which thankfully more people are prepared to do.

The role of the Information Service is to listen, offer support and encourage the caller to contact the HSE Protection of Vulnerable Adults case workers, whose contact details are given to those who call. We offer a confidential service and will not contact the case worker unless there is a fear the older person is at risk of immediate physical harm.

To contact the Information Service, ring 01 475-6989 or email helpline@ageaction.ie. You can also put your query by using our submission form at www.ageaction.ie/how-we-can-help/information/ask-us-question.
A new year dawns and with it the Care and Repair Programme turns 12. How time flies! From its humble beginnings in the Dublin docklands in late 2012, we now work alongside our 25 Community Partners to deliver the service in locations nationwide, writes Jennifer Connolly.

Beginning of the service
The history of the programme began with a large volume of calls to our Information Service from people who struggled to find a reliable person to carry out a small job, one too small for a tradesman but difficult for an older person to do themselves.

As we grow older, basic household tasks can become very difficult to manage. Those small jobs like changing a lightbulb, putting...
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Ageing Matters February 2019

up a shelf or the dreaded assembling of flat pack furniture become a major problem for someone suffering from illness, limited dexterity or reduced mobility.

For those older people who are in the unfortunate position of not having family members calling, these tasks can become a source of great frustration. Ultimately these problems can make the difference between staying at home and moving to residential care.

So began the Care and Repair service, and our volunteers have been helping people with small jobs around the house ever since.

Community Partners
Our work complements health services by helping to keep people living at home in increased safety and comfort. Improving household safety helps to prevent slips and falls. Improving the security of homes prevents burglaries and gives people peace of mind. Improving insulation, blocking drafts, installing smoke and carbon monoxide alarms, repairing heating systems and tidying & securing gardens keep people safe, warm and living in their own homes for longer.

We are grateful to the volunteers who carry out DIY work for older people free of charge. We also keep a list of local tradesmen whose contact details can be provided for paid work where jobs are too large for volunteers.

In order to make the programme available to older people throughout the country, Age Action works with local community groups. We train them to run the Age Action Care and Repair service in their regions with the support of Age Action staff. The community group becomes a partner of Age Action. We work together to provide a high quality service to older people, using the agreed standards and quality control of the Care and Repair programme nationally.

Our staff and partners staff are trained and supported to engage with and observe the needs of the older people they are in contact with. Being aware of vulnerability or risk allows Age Action to intervene in a timely fashion to refer older people to other supports.

To access the Care & Repair Service or to recommend a tradesperson for the list with whom you’ve had a positive experience, ring 01 475-6989 or any of our regional offices.

What people say

Thank you for providing me with the names of plumbers who I contacted to do a very awkward job on a leak to an outside sewer pipe. It is very hard to find someone to do a good job, and the gentleman that I contacted did the job and did it very well. He and his co-worker were very careful since the leak occurred next to the earthenware pipe that goes underground and they had to replace the old cast iron pipe that reached up to the gutter. Everything was done in two days and I am delighted with the job they did.

Caroline Maloney — Care and Repair client

“You’re volunteer that called is an excellent man - I’m delighted with this work and the work he did for me on my garden - I’m showing it to all my neighbours - it’s better than winning the lotto.”

Eileen — Care and Repair client
Last November, shortly after taking up my new role as Development Officer with Ageing & Development at Age Action, I attended the annual review of the AFFORD II programme, which was held in Addis Ababa, Ethiopia.

This Irish Aid funded programme works to address issues for older people in developing countries including:
- income insecurity, lack of pensions and social protection support;
- lack of access to age-appropriate health services;
- age discrimination; and
- lack of consideration of older people in policies.

The programme focuses specifically on Ethiopia, Malawi, Mozambique and Tanzania (including Zanzibar) and promotes access to pensions and social protection payments to older people. It was a great opportunity to meet with the other participants involved in the programme, who are working on the ground in the local communities to support older men and women in these countries.

**AFFORD II annual review**

The review offered the chance to share what is going on in each country and make plans of what needs to be done going forward. There was a presentation from Abebe G/Medhin, advisor to Minister of Labour and Social Affairs in Ethiopia, and some sessions were also attended by representatives from the Irish Aid Ethiopian office. I had the opportunity, along with HelpAge Ethiopia staff, to attend a meeting at the Irish Embassy with the Deputy Head of Development, Aileen O'Donovan (Livelihoods and Social Protection) to highlight the valuable work of the AFFORD II programme.

I learned so much while I was in Addis. It brought the whole programme to life for me. I went...
from reading reports about the issues and challenges, to witnessing them first-hand and hearing stories of people whose lives have been transformed. Older people in developing countries are frequently neglected and discriminated against, often being the last to benefit from international aid. The support the Afford II programme enables them to find their voices and be heard, and to fight for income security through social protection.

Older people in the four represented countries
There are limited pensions for the over 70s in the four countries represented, ranging from US$7 to $10 per month (€6 to €9). While this may seem a very small amount in comparison to the Irish State pension (over €1,000 per month), it can be lifechanging to an older person there, often having a huge impact on food security, healthcare and emotional wellbeing. The payment can transform the role of older people in their families and communities by providing dignity, independence and enabling them to contribute financially. It may be surprising to some, but the issues are practically the same as those faced by older people in Ireland, just in a different environment and context. While we have been in receipt of universal state provided pensions since 1909, it is a relatively new concept in the targeted countries, where life expectancy is increasing, and people are living longer.

I thoroughly enjoyed my time in Ethiopia, experiencing the culture, enjoying the food, visiting the museums and sights, and making so many new friends. One of the highlights was a field trip we made to Adama, 100km Southeast of Addis, to visit a group of older people who are supported through the programme and are being empowered to make a real difference in their community.

Age Action works in collaboration with our partners HelpAge International, which is a global network of organisations promoting the rights of all older people to lead dignified, healthy and secure lives. Our role is to increase public awareness and understanding of issues relating to global ageing and the role played by Ireland’s overseas development assistance in addressing these challenges. We do this through public engagement, sharing their stories and building solidarity between older people in Ireland and in developing countries.

Age Action has developed an interactive Ageing and Development workshop that can be delivered to groups around the country. Please contact Billy, Annette or Carol on 01 4756989 to book a slot or for more information.

— Annette Head

Age Action has developed a display stand, and a workshop, around it’s Ageing & Development programme. The stand will be at the Over 50’s Show in Cork on March 9th and 10th, and later in the year in Limerick, Galway and the RDS Dublin. If you would like to link into this programme, please contact u3a@ageaction.ie for further details.
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Ageing in place

Age Action advocates for policies that increase choices available to us all to age in place.

Central to achieving this goal is the creation of age friendly environments, including support services, which enable people to remain in their own homes and communities for longer.

Since last November, Age Action has engaged with the two Departments looking at suitable housing options for our ageing population — the Department of Health and the Department of Housing, Planning and Local Government. A policy plan is expected to be published in the spring.

We also participated in the hearing of the Joint Oireachtas Committee on Health in December 2018 to discuss our work on home supports.

Age Action participated in the Expert Conference on Housing for Older People at Farmleigh House, Dublin in November 2018 and made a submission, which was informed by a survey of Ageing Matters readers, as part of our consultation process for the government’s Housing Options for Older People.

Recognising that older people have differing needs and wishes, Age Action emphasised the need for people to have choice about where they age and identified some of the challenges they experienced.

Housing market challenges
Many older people report living in older housing stock, which is more difficult to heat, often in poor repair and costly to maintain.

Older private renters do not have security of tenure, and for those dependent on a State Pension it can be worse because they do not have the income to meet market rents.

Where people wish to move to homes of a better size for their changed needs (termed right sizing), those homes are often not available in their preferred location close to services, family and community. Lack of availability of bridging loans is also an issue for many people looking to resize.

The cost of adapting their current homes can be prohibitive to many, and they are often unclear how the housing adaptation grant works.

Home support services
The shortage of local service provision fundamentally impacts the range of choices available to older people who need home support. The most recent figures show that over 6,000 people need home care and are waiting for an initial service.

Without access to home care supports (such as home help), some older people are being forced to move to residential care, which is often not their first choice. Lack of services undermines their right to live with dignity and independence in the setting they prefer.

Work of Age Action
Age Action will continue to advocate for a whole of government approach to address the housing and health related service needs for an ageing population. In particular, a strengthened and clarified role for Local Authorities is needed, especially regarding the planning, administration and equal disbursement of Housing Adaption Grants across the country.

In terms of access to community care, joint policy planning is needed to deliver a continuum of care for us all as we age and as our needs change. This is urgently needed as we move towards implementation of Sláinte care and the delivery of additional health and social care services in our communities.
Older drivers still treated unfairly by car insurers

The rising cost of car insurance for older drivers is an issue raised continually with Age Action’s Information Service.

Data from the CSO indicates that 72 per cent of people over the age of 65 are car owners. The costs of insurance are making it prohibitive for many older people to continue driving.

Over the past few years this issue has also been on the agenda of the Joint Oireachtas Committee on Finance, Public Expenditure and Reform and Taoiseach.

Age Action appeared in front of this Joint Committee in 2016 and raised several cases of older people who were facing increases in their car insurance premiums and were struggling to keep their cars on the road as a result.

Most recently, Age Action developed a submission to the Joint Committee in late 2018 while gathering information from stakeholders on possible increases in premiums for private drivers over the previous few years.

Safe drivers

The CSO 2016 Transport Omnibus Survey found that 24 per cent of driving licence holders are over the age of 60, yet they received only 10 per cent of the total penalty points allocated that year.

The National Office for Traffic Medicine with the Road Safety Authority has looked at the experience and licensing of older drivers.

Professor Des O’Neill, the National Programme Director for the National Office, has written of “consistent emerging evidence from around the world showing that older drivers have a good safety record.”

Impact of higher premiums

Being able to drive is synonymous with independence. For many older drivers it is an absolute necessity and may mean the difference between living in the community or having no choice but to move into residential care.

In large parts of Ireland, particularly outside the main urban centres, public transport can be poor. Just under 70 per cent of those over 55 and living in rural communities face difficulty in accessing public transport. Older people who are unable to drive miss medical appointments, face increased social isolation and must rely on friends or family for transport.

We regularly hear from concerned older people whose insurers simply refuse to provide a quote once they reach 70 years.

A 2011 ruling by the European Court of Justice ruled Article 5.2 of the 2004 Council Directive on Gender was incompatible with the EU’s Charter of Fundamental Rights.

This article contained an opt-out — availed of by all Member States, including Ireland — which permitted them to allow insurance companies to treat men and women differently in setting premiums where this was justified by “relevant and accurate actuarial and statistical data”. In the 2011 case, the Court found that this was contrary to Article 21 of the Charter, which prohibits discrimination on the grounds of sex. The same article also prohibits discrimination on the grounds of age.

Age Action will continue to pursue this issue until older drivers are treated fairly.
U3A groups

1. **Active Virginians U3A**
   Patricia Price at (087) 235-0515

2. **An Cosán U3A Tallaght**
   Imelda Hanratty at (01) 462-8488

3. **Anovocare U3A**
   Swords, Co. Dublin
   Inga Herman at activities@anovocare.ie

4. **Ballymun U3A**
   Peter Branigan at (087) 292-4001

5. **Ballyroan U3A**
   June Murphy at (01) 494-7030

6. **Blackrock U3A**
   Eileen Larkin at (087) 418-8607

7. **Blessington U3A**
   Carol Walsh at (086) 845 7668

8. **Bray U3A**
   Linda Uhlemann at (086) 045-1600

9. **Carrick-on-Shannon U3A**
   Linda Morgan at (086) 407 6312

10. **Club 50, Donegal U3A**
    Anne Gallagher at Anniegallagher60@yahoo.ie

11. **Dublin City U3A**
    Liz Ryder at (086) 363-6101

12. **Dun Laoghaire, Dalkey, Killiney U3A**
    Donal Denham at dldk@gmail.com

13. **Kiltipper Woods U3A**
    Amy Dalton at activities@kiltipperwoods.ie

14. **Limerick U3A**
    Cathie Chappell at u3alimerick@gmail.com

15. **Lucan U3A**
    Rosaleen Murphy at lucanu3a@gmail.com

16. **Maynooth U3A**
    Helena Kirkpatrick at (01) 628-5128.

17. **Monaghan U3A**
    Eamonn Callaghan at (087) 918-6567

18. **Monkstown**
    Laraine at u3a.monkstown@gmail.com

19. **RAMS U3A**
    Newcastle, Co. Dublin
    Matt Dowling at (01) 458-9007

20. **Rathmines**
    Ann O’Neill at (01) 496-0641
    jphoneill@hotmail.com

21. **Roscommon U3A**
    Gertie McDermot at (087) 675-1842

22. **Rusheen Woods U3A**
    Galway
    Angela Glavey at rusheenwoodsU3A@gmail.com

23. **Sligo U3A**
    Kathleen Foley at katemf@eircom.net

24. **Sutton-Baldoyle U3A**
    Christine O’ Flynn at (01) 832-3697 or u3asutbal@gmail.com

25. **Swinford U3A**
    Livvi Daly at olivierdaley@gmail.com

26. **The Bray Heads**
    Isolde Moylan at isolde.moylan@gmail.com

27. **Tramore U3A**
    Jean Kealy at (089) 443-8343
    or jeankealy2307@gmail.com

28. **Waterford City U3A**
    Josephine Murphy at (051) 871-037

29. **Wexford Town U3A**
    Eithne Agar at (086) 190-6420
    or u3awexford@gmail.com

For more information, email Carol, U3A Administrator, at u3a@ageaction.ie or call (01) 475-6989 (Tuesday to Friday).
Annual membership application

I wish to join Age Action and enclose €........ membership fee, plus €........ voluntary donation payable to Age Action Ireland Ltd.
If you are already an existing Age Action member and wish to renew your membership, please write your membership number here

Full name: .................................................. (Block capitals please)
Address: ..........................................................
Tel: ..............................................................
Email: ............................................................ (Block capitals please)
Date: ...............................................................

FEES
€20 Individual – retired/unwaged
€40 Individual – employed
€60 Voluntary Body
€200 Statutory Agency
€500 Commercial

STANDING ORDER
To the Manager
(Name of Bank/Building Society)..........................
Bank Address: ..........................................................

Please pay annually to Age Action Ireland, Permanent TSB, 70 Grafton Street, Dublin 2, BIC: IPBSIE2D
IBAN: IE82 IPBS 9906 2587 7790 21
the following amount €........................... until further notice. Starting on: 1st day of January 20....
Name: ................................................................ (Block capitals please)
BIC: ...........................................................
IBAN: ........................................................... Signature:..............................

Please return to:
Membership Development,
Age Action Ireland CLG,
10 Grattan Crescent, Inchicore, Dublin 8.
Email: membership@ageaction.ie
Tel: (01) 475 6989