

# AgeingMatters

in Ireland

## Ageing in place – home, community and services

### The importance of choice

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Week 2019 4-5

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# Opinion

## Ageing in place – ageing equally



**Paddy Connolly**

In this issue of *Ageing Matters* we focus on the theme of Ageing in Place which is a concept widely used in policy arenas but less so in our day to day conversations. Age Action believes that we should have a choice to age in place which means having the ability to live in one’s home and community safely, independently and comfortably regardless of age, income or ability level.

To realise the possibility of ageing in place means we need to plan; plan age friendly environments, including the provision of support services locally; plan integrated public transport; plan housing that will adapt to our needs; and plan for income adequacy in later life.

Planning for an ageing population will enable people to remain in their own homes and in their communities for longer ensuring their quality of life and ability to live with dignity.

### Positive Ageing Week

Ageing in Place is the theme for Positive Ageing Week which runs from 30 September – 6 October and celebrates ageing and the contribution and agency of older people. During Positive Ageing Week we celebrate United Nations International Day of Older Persons on 1 October, which this year focuses on the Journey to Equality.

The 2019 theme is aligned with Sustainable Development Goal (SDG) 10 and will focus on pathways of coping with existing and preventing future old age inequality. SDG 10 sets to reduce inequality within and among countries and aims to “ensure equal opportunity and reduce inequalities of outcome,” including tough measures to eliminate discrimination, and to “empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status.”

### Accumulated disadvantages

Inequalities experienced by older people often reflect an accumulated disadvantage which can be a result of factors such as socio-economic status, health, gender or location. How existing inequalities affect us as we age is something we in Age Action are exploring through our panel discussion at the AGM on 10 September – A Fair Society For All?

Listening to the Voice of Older People - which we will report on in the next *Ageing Matters*. Our Budget 2020 priorities reflect our commitment to addressing structural flaws which drive inequalities such as the need for pension reform, access to homecare supports, the need to assess the cost of ageing in order to inform evidence based policy; all steps that decision-makers can take to support us to age in place.

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# Positive Ageing Week 2019



▲ Positive Ageing Week 2019: celebrating ageing in place

## Positive Ageing Week 2019 – Ageing in Place

Highlighting the importance of choice

**Positive Ageing Week (PAW) is about celebrating ageing and the older people in our lives by highlighting the contribution they make to our families and our communities. This year’s theme is Ageing in Place, writes Billy O’Keeffe of Age Action.**

Positive Ageing Week 2019 takes place from Monday 30th September through to Sunday 6th October.

PAW 2019 is highlighting the need to ensure that people have choice and control over their lives regardless of age, income or ability. We all need to think about where and how we wish to live as we age and start planning

for this. Ageing in Place is also about ensuring older people remain active, engaged, and valued in their communities.

PAW 2019 offers us the opportunity to promote and inform a life course approach to housing and home care supports which enable older people to age in their community. As a society we need to ensure older people



▲ Billy O’Keeffe is Lifelong Learning Programme Manager with Age Action.

have access to the services and resources they require to remain at home safely, in comfort and

with dignity. To assist ageing in place, consideration needs to be given not only to housing options but also to transportation, recreational opportunities, and amenities that facilitate physical activity, social interaction, cultural engagement, and lifelong learning.

In 2018 PAW saw some 350 events organised across the country in community centres, businesses, and schools. This year we want to encourage even more events to challenge ageist stereotypes and make us have a conversation about what it means to age in Ireland and how can we ensure that public policies are age friendly and support us to age in place.

This year Age Action is transforming its Camden Street store, into a Positive Ageing Hub with different events and themes each weekday which will be open to the public. (See table below.)

You can find details of what's on each day at [www.positiveageingweek.com](http://www.positiveageingweek.com) and we look forward to seeing you during the week in Camden Street.

In 2018 PAW saw some 350 events organised across the country in community centres, businesses, and schools. This year we want to encourage even more events to challenge ageist stereotypes and make us have a conversation about what it

means to age in Ireland and how can we ensure that public policies are age friendly and support us to age in place. Some events are already planned for PAW 2019 include Wednesday 25th September, the week before PAW, visitors to Dublin Zoo, aged 50 and over, will receive a special discounted entry rate of €4. Guests will also benefit from a special offer of tea/coffee and a Danish pastry for just €3 in The Meerkat Restaurant. There will be activities for visitors to look forward to including: Zoo-keeper Talks, Guided tours (meet at the decking at 10am and 12pm – no pre-booking required). Biofact stations and touch tables at various animal habitats. Age Action will have an information stand on the day also.

On Tuesday 1st October, Age Action Ireland and Carrick on Shannon Cineplex invite you for an afternoon of cinema 1950s style. This free event will include a screening of Calamity Jane (1953), a short presentation about the Irish Cinema Audiences project and post-screening discussion, where you will have the opportunity to share your own cinema-going memories. Tickets are free, but numbers are limited. To reserve your ticket please register on the website: <https://positiveageingweek.com/events/irish-cinema-audiences-and-an-afternoon-of-1950s-cinema-at-carrick-cineplex/>

## Event ideas

Looking for ideas for events you could host? Your community could take inspiration from some of the great events of recent years – or you can create your own! All we ask is that you try to involve **people of all ages**:

- ITea – afternoon tea & technology event for Over 80s;
- Intergenerational mornings - mother/daughter/niece or father/son/nephew;
- Frugal Fridays – cooking on a budget workshop
- Eco, historical and forest walks;
- Dancercise, chair zumba; musical or ceol agus craic evenings
- Scrabble, chess, bridge and Boggle clubs
- Coffee mornings

[irish-cinema-audiences-and-an-afternoon-of-1950s-cinema-at-carrick-cineplex/](https://positiveageingweek.com/events/irish-cinema-audiences-and-an-afternoon-of-1950s-cinema-at-carrick-cineplex/)

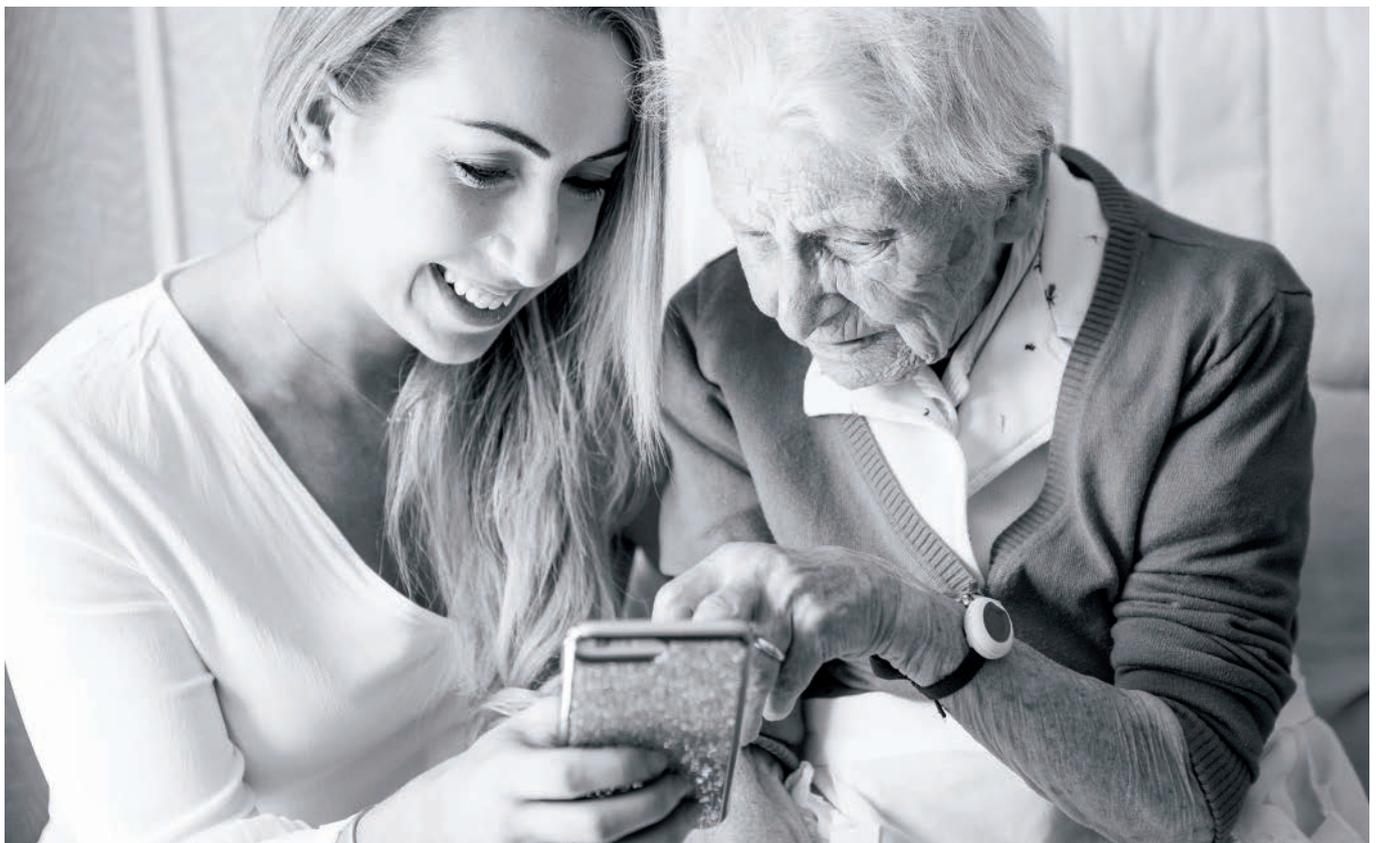
After the summer holidays our Getting Started Programme has lots of classes at venues throughout the country and you can find details of these on the PAW website.

We are asking you to organise and register an activity or event where you live, which highlights and celebrates the older people in our lives and the contribution they make to our families and our communities.

For event ideas or to register an event, visit:

[www.positiveageingweek.com](http://www.positiveageingweek.com),  
email [paw@ageaction.ie](mailto:paw@ageaction.ie)  
or phone 01 475 6989.

Day	Positive Ageing Hub Theme
Monday	Ageing in Place
Tuesday	International Day of Older People – celebrating diversity
Wednesday	Health and Wellbeing
Thursday	Lifelong Learning
Friday	Fun Friday



▲ Older people can learn to use assistive technology to age in place and feel secure at home.

# Assistive technology: enabling ageing in place

Assistive technology can support people to age in place and feel secure at home. But often fears about technology can prevent people from accessing all the benefits associated with it. **Seán Moynihan** explains how ALONE's assistive technology, BConnect, supports people to age happily and securely at home.

It is well recognised that Ireland has an ageing population. It is an outcome to be welcomed that Ireland is living longer, healthier, and in many cases, happier lives. However, it is vital that sustainable services are put in place now that will meet the needs of our increasing older population as efficiently as possible. At ALONE, we believe that technology can be part of the solution to effectively meet the support needs of older people and enable people to age in place.

It was this which prompted us at ALONE to develop BConnect technology. ALONE provides smart home technology, emergency response devices, a health-monitoring app, and training and support

to the person and their family to provide them with the support they need to live independently at home. ALONE technology can support someone to feel safe at home after a fall or an illness, or provide extra support after discharge from hospital. However it can also be preventative, and can empower people to have the best quality of life possible as they get older. Since we began developing BConnect technology some years ago, we have seen how this area has huge potential to revolutionise ageing in place. Most importantly, behind every piece of technology, there is a person on the other end who is available and willing to provide support when it's needed.



## Taking control

Technology can enable people to take control of their own health and wellbeing at home, all in the knowledge that ALONE staff are just a button away. We provide packages of assistive technology in the home, including motion and temperature sensors which detect movement and provide alerts in case of low temperatures; door detectors,



**Supporting older people  
to age at home**

which alert in case a door is left open or is opened at unusual times; and other assistive technologies. When we receive alerts, we can then contact the person to ensure everything is okay.

One user of the technology, Cathal, had a series of falls before getting in touch with ALONE. The technology supports him to feel secure at home, knowing that if he was to have a fall now, support would be available to him.

Many people we have worked with have learned more about themselves, and have changed their behavior as a result of using our health monitoring app, which is available on a tablet device. The app asks the person to fill out a daily survey about their activities, including questions such as whether they left the house, their mood etc, and provides them with information relevant to them. This enables people to self-monitor their health and activity and offers independence and choice to the person in how they manage their own health needs.

For example, one woman using ALONE technology had been experiencing low moods. Using the app, she identified that her low mood was happening at times when she hadn't been getting out of the house. Now, she can make sure that she is getting out and about as much as she needs to keep her emotional wellbeing high.

Technology is not without its challenges. Sometimes there can be a sense of uncertainty or fear about using technology in the home and at first, we often hear responses like "I'm not used to modern technology" or "I wouldn't be able to use

that". BConnect technology is designed to be accessible and easy to use even for those for whom BConnect is their first experience with technology. Often, technology at home opens the doors to a whole world of technology that people hadn't previously known was available to them.

It is often thought that technology can contribute to loneliness and isolation. However, BConnect is not designed to replace talking to a doctor or a support worker in person. As well as ensuring people feel safe at home, ALONE technology can highlight challenges like loneliness and link the person with the support they need to overcome them. For example, our sensors can highlight if someone hasn't left their house for a few days, if that is not like them. This prompts the ALONE team to respond, and we can link the person in with activities and events or introduce a regular volunteer visit or telephone call if desired.

## Financial and pensions advice

As well as BConnect technology, if the person wishes ALONE's team of Support Coordinators can provide support with challenges including financial and pension difficulties, linking with local events and activities, accessing housing maintenance, grants and adaptations, navigating the healthcare system, enabling hospital discharge, and accessing housing and tenancy support.

ALONE's vision is for every older person to have the opportunity to age happily and securely at home. We envisage that technology will enable many more people to achieve this vision. Rather than shying away from new technologies, we must embrace them, and use them to ensure that people in Ireland are empowered to age in place for as long as they wish.

**To access ALONE's services, or for more information, contact ALONE on 0818 222 024 or email [hello@alone.ie](mailto:hello@alone.ie)**



**Seán Moynihan is CEO of ALONE, a national organisation that supports and empowers older people to age happily and securely at home.**

# Education and training needed to support older workers

Successful ageing in place requires financial stability and continued access to the labour market. In this article **Nikki Gallagher** of SOLAS looks at the training and reskilling needed by older workers to continue participating in the labour market.

## OLDER WORKERS

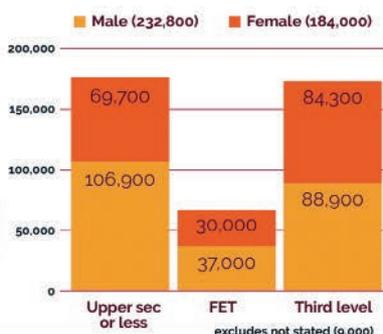


## PERSONS AGED 50 TO 59 IN EMPLOYMENT

### Highest level of education attained

**UPPER SECONDARY EDUCATION OR LESS**  
**176,600** people had upper secondary or less, **60%** were male

**THIRD LEVEL QUALIFICATIONS**  
**173,200** people had a third level qualification. Two thirds had attained this level **before 2000**



### Sector & Occupation



Those aged **50 to 59** are primarily employed in **health, industry, wholesale/retail and education**

Very few are employed in **ICT**



#### The main occupations are:

- Teachers, nurses, accountants
- Government admin
- Farmers, construction trades
- Care workers, sales assistants
- Drivers, cleaners



### Impact of technological change

Technological change is expected to particularly impact those employed in elementary, administrative, sales and operative roles.



There were **146,300** people aged **50 to 59** employed in these occupations, representing just over one third of this cohort.

Furthermore, there were **50,000** employed in industry which is among the fastest changing sectors.

The provision of supports for 50 to 59 year old workers will facilitate increased participation in older workers in future years.

## SOLAS report on older workers

The SOLAS Quarterly Skills Bulletin Q2 2019: Older Workers was carried out by our Skills and Labour Market Research Unit found that the number of people aged 50 years or older living in Ireland has increased by 330,000 over a 10-year period since 2008.

The report focused primarily on those in employment aged 50 to 59, and found that the overall workforce participation rate for the 50- to 59-year-old cohort has increased by almost five per cent (from 70.9 per cent in 2008 to 75.3 per cent in 2018), driven by an increased number of women in employment. For the purposes of the report, older workers are classified here as people aged 50 years and over.

It also looked into the education levels of older workers. The findings include:

- Of the 425,000 persons employed aged 50 to 59, 41% had an upper secondary education; and
- Of those in employment with

a third level qualification, two thirds had gained their qualification before 2000.

### Lifelong learning

Engaging in lifelong learning is key to successfully ageing in the labour market. With an increase in the number of older people in employment, they must be supported to ensure they can stay in the workforce for as long as they want to. Engaging in lifelong learning is key – for workers of all ages.

The further education and training system has a suite of

### The further education and training system has a suite of options which can facilitate the reskilling and upskilling of older workers...

options which can facilitate the reskilling and upskilling of older workers like Niall and Betty. This can allow people to remain in the workplace for as long as they want to, creating an age-friendly workplace environment, bringing

a wealth of experience to any role.

Technological change is going to have an impact on those employed in certain sectors in the coming years, namely the elementary, administrative, sales and operative roles. Just over one-third of the population aged 50 to 59 are employed in these occupations, and measures must be put in place to ensure that workers are given opportunities to reskill.

### People aged 60 and over

The report also looked into those aged 60 and older. Of this age group, 22 per cent of the population were in employment in 2018. Breaking this down further:

- 61 per cent were male;
- Just over 38 per cent were self-employed;
- Agriculture, health and wholesale/retail were the sectors with the most people in employment aged over 60.

Working life can be prolonged by a change of career and – as in Niall's case – taking the step to pursue a lifelong passion. Supports must be put in place to ensure people get the help they need to work at what they want to, for as long as they want to.

Further information on SOLAS can be found here: [www.SOLAS.ie](http://www.SOLAS.ie).

**Nikki Gallagher** is Director of Communications & Secretariat of SOLAS the Irish Education and Training Authority.

## How lives were changed with training

**Niall Murphy**, 55, had spent over 27 years working in the motor industry, travelling the world, when the recession hit. Figuring he would be at least 70 before the industry returned to full strength, he decided to take a year out to assess his future. Looking around his house, he counted the hundreds of cookbooks he had collected on his travels and realised what had always been his passion – food.

Niall enrolled in a part-time hospitality course, which allowed him to gain industry experience while studying, working as a pastry chef. He continued studying and working in the food industry, wrote and published a cookbook, and is now a culinary instructor with Kildare and Wicklow Education and Training Board.

**Betty Kelly** worked in the Rowntree Mackintosh sweet factory in Dublin, before leaving to rear her children. When her children became teenagers, Betty completed a 'return to work' course over 20 years ago at the age of 49, on workplace skills such as typing, and got a job as an Optical Receptionist at the age of 50. Now aged 71, Betty still works one day a week in the opticians.



▲ Adults who have reduced their levels of driving report fewer social networks, lower social participation, higher depressive symptoms and loneliness.

## Who's in the driving seat?

**An essential element of ageing in place is the ability to remain independent. Driving is associated with higher levels of social participation, and better mental health and wellbeing, than travelling as a passenger or by public transport according to new research by TILDA writes Dr Orna Donoghue, TILDA Project Manager.**

A recent study from The Irish Longitudinal Study on Ageing (TILDA) at Trinity College Dublin has highlighted the importance of independent travel for older adults.

The study showed that driving, being driven by a partner/spouse or taking public transport are associated with greater social networks, higher levels of social participation, lower depressive symptoms and better quality of life, compared to being driven by family,



▲ Dr Orna Donoghue

friends or taking taxis, with the greatest benefits observed for older people who drive themselves.

Adults who have reduced their levels of driving and particularly, those who have stopped driving or non-drivers report fewer social networks, lower social participation, higher depressive symptoms and loneliness and lower quality of life, compared to current drivers.

Most adults aged 50 and older in Ireland most frequently drive themselves (72%), with 12% and 6% relying on lifts from family/friends/taxi and a spouse/partner respectively. Public transport use varies widely by location from 2% in rural areas to 23% in Dublin. Driving allows a level of freedom and independence that is often not available with public transport and therefore it is hugely important for social engagement and social participation, both of which lead to improved physical and mental health and wellbeing.

### Supporting older drivers

Ideally, older adults would be supported to drive for as long as it is safe for them to do so and for as long as they would like to do so. However, many people drive less frequently or stop driving as they get older, and this can be a huge upheaval, especially if this change is not by choice.

In Ireland, a medical report from a GP is required to renew a driving licence from the age of 70. The requirements for older drivers vary across Europe but the European Commission

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## Driving allows a level of freedom and independence that is often not available with public transport, and therefore it is hugely important for social engagement and social participation...

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recently recommended a standard approach where 'fitness to drive' is based on relevant health and functional abilities required to drive safely rather than age or diagnosis of specific diseases.

### Alternative transport

Early planning and the availability of suitable alternative means of transport are vital to facilitate the transition from driving to not driving. Family and friends play a hugely important role in providing transport for older adults, allowing them to complete many daily activities and to maintain their social networks.

However, some older adults are reluctant to ask others for lifts, so they prioritise what they see as the essential trips such as grocery shopping or healthcare visits rather than the discretionary or social trips, which are also very important for mental health and wellbeing.

Recognising the importance of these discretionary and social activities and being aware of the potential conflict between need and perceived burden may help older adults and their families/friends identify solu-

tions that ease this concern.

### Improving transport networks

As the population ages, there is an increasing need for improved transport networks. Urban planners should consider innovative ways to promote public transport while maintaining services that meet the specific needs of older adults including linked transport services, user involvement in determining public transport schedules, priority seating, car donation and car share schemes as well as maintaining the availability of local amenities and services within the community.

TILDA is funded by The Atlantic Philanthropies, the Department of Health and Irish Life plc.

For more information, please contact Dr Orna Donoghue, Project Manager, TILDA, Trinity College Dublin, [odonogh@tcd.ie](mailto:odonogh@tcd.ie)

### References

- Donoghue, OA; McGarrigle, CA; Kenny, RA. (2019) 'Who's in the driver's seat? Impact on social participation and psychosocial wellbeing in adults aged 50 and over.' *Transportation Research Part F: Traffic Psychology and Behaviour*, 64: 522-531.
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- Davey, JA. (2007) 'Older people and transport: Coping without a car' *Ageing & Society*, 27: 49-65.

# Who cares?

## Why we need to do more to support family carers

**It's estimated that about 80% of care in Ireland is provided by family members and friends, but the situation of family carers has got worse during the last decade. If we are to achieve older people's strong desire to age in place, more must be done to support Ireland's family carers, writes Clare Duffy of Family Carers Ireland.**

### Staying at home

Home is a special place and research consistently shows that older people want to continue living and being cared for in their own homes, allowing them to maintain their independence and connection with their local community while saving the State millions in avoided health and social care costs.

In many cases achieving a person's preference to remain at home is only made possible because of the care provided by family and friends. CSO figures suggest that the value of the unpaid care provided by Ireland's 355,000 carers could be worth a staggering €10 billion each year.<sup>1</sup>

Despite their contribution, research published in May 2019 by Family Carers Ireland, the College of Psychiatrists of Ireland and UCD shows that the

situation of family carers has become worse in the 10 years since 2009.<sup>2</sup> The study, a repeat wave of a similar survey undertaken in 2009, shows that carers' health, both physical and mental, has deteriorated over the last decade, with a significant rise in carers reporting mental ill health and financial worries.

In the last decade there has been a 70% increase in the number of carers diagnosed with depression; a 24% increase in carers reporting poor health; a 30% increase in those experiencing anxiety and a 65% increase in the number of carers who have no access to respite. The study also showed 75% worry about money, and 27% of those who provide more than 50 hours of care each week do not receive Carer's Allowance or Carer's Benefit.

Today 1 in 10 people in Ireland is a carer. By 2030, we will need twice as many carers to meet the needs of our ageing population and the increasing number of people with a disability or chronic condition.

### Better support

Unless urgent action is taken to better support carers and address years of underspending on home care, respite and carer payments, families will be unwilling to take on a caring role and the pressures on our already overburdened health and social care system will

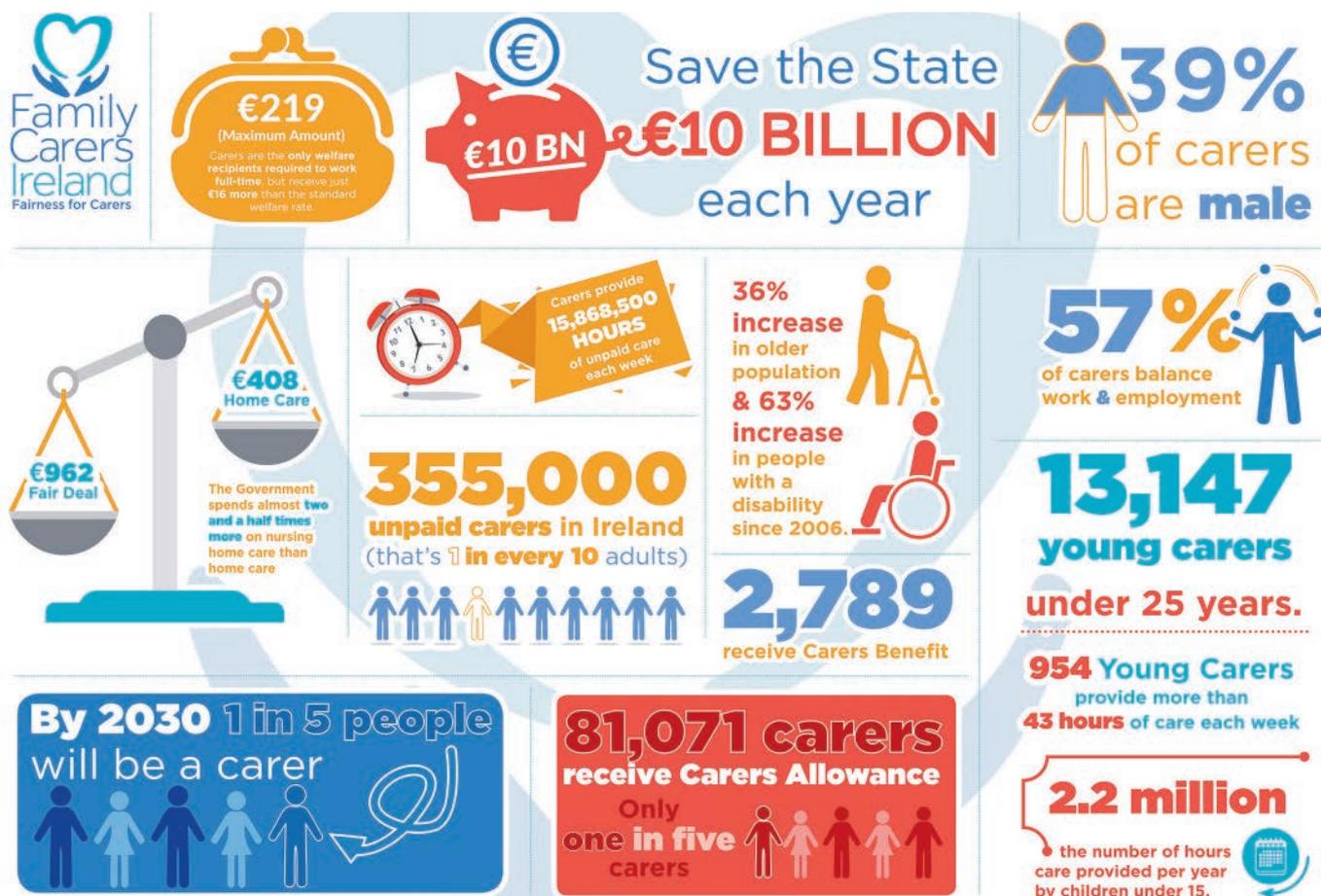


▲ Clare Duffy, Policy and Public Affairs Manager at Family Carers Ireland.

significantly increase.

Budget 2020, set to be announced on October 8th, is an opportunity for government to signal its commitment to carers. Family Carers Ireland has five priorities for Budget 2020:

- 1 Reform the Carers Allowance means test** – Increase the income disregard; extend allowable deductions; increase savings disregard from €20,000 to €50,000; make Carers Allowance exempt from tax; exclude Carers Allowance in the means test for the Working Age Payment.
- 2 Increase the hours a carer can work/study from 15 hours to 18.5 hours** – Continuing to work while caring for a loved is a necessity for many carers who depend on income from employment to supplement their social welfare payment and to meet the additional costs associated with caring. It is also critical for carers to retain a foothold in the labour



market while contributing to their social insurance record and protecting their future pension entitlement.

- 3 Increase Homecare Funding by €110m** – Measures are urgently needed to address the consistent underfunding of homecare which is leaving thousands of people stuck in hospitals or forced into nursing homes when they could return home or stay at home if appropriate care was provided.
- 4 Replace the Mobility Allowance and Motorised Transport Grant** – The failure to replace the Mobility Allowance and Motorised Transport Schemes, withdrawn in 2013 has meant that thousands of people with a disability have no access to transport support.
- 5 Extend the GP Visit Card to**

**carers in receipt of the Carer's Support Grant** – In order to reach a greater number of full-time carers and in keeping with Government's own policy of universal access, the GP Visit Card should be made available to the all carers in receipt of the non-means tested Carer's Support Grant.

Family Carers Ireland is a national charity which works to improve the lives of family carers. We have 20 Carer Resource Centres located across Ireland providing a range of supports and services including a Freephone Careline (1800 24 07 24); Home Care Services; Counselling and Advocacy; Information on Rights and Entitlements; Carer Support Groups; Personal Alarms; Legal Advice; Support for Young Car-

ers; Respite Service and dedicated Carer Training.

For more information, see [www.familycarers.ie](http://www.familycarers.ie), email [info@familycarers.ie](mailto:info@familycarers.ie) or phone 1800 24 07 24.

## References

- 1 CSO's Irish Health Survey 2015 identified that 10% of the sample population stated they were carers. 355,000 is 10% of the Irish population aged over 15 years. €10 billion is calculated based on a replacement value of €12 per hour.
- 2 Family Carers Ireland, College of Psychiatrists of Ireland & University College Dublin (2019) Paying the Price: The Physical, Mental and Psychological Impact of Caring, Dublin, Ireland: Family Carers Ireland.

# There's **no place** like home

Thinking of moving or returning to Ireland? 'Coming Home' no matter where 'home' is, is a process that most migrants reflect upon at some point in their lives abroad, writes **Karen McHugh**.

For some, the decision and process to return to Ireland is straightforward – be it to return after a few years working/studying abroad or return in retirement while for others the return may be forced or involuntary.

Regardless of the reasons or factors, the most important message Safe Home Ireland likes to get across to anyone considering returning or moving to Ireland is to do your homework first and, where possible, plan the move well in advance. This is particularly important for those who lived abroad for a long time. There are so many online resources, social media groups as well as Irish Advice Centres in Ireland and all around the world who should be able to guide you through the process.

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**... Do your homework first and, where possible, plan the move well in advance.**

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## **Finding accommodation:**

Qualifying older Irish emigrants, can apply for limited social housing options in Ireland while still resident abroad, via Safe Home Ireland. To apply for housing under this scheme, applicants must be older Irish-born emigrants (aged 57 years plus); living in rented accommodation abroad; capable of independent living; and unable to provide accommodation from their own means (such as income or savings) on return to Ireland. This is a lengthy and challenging process and particularly now in the current housing crisis, so we urge you to contact our office for more information on all that is involved.



**SAFE HOME IRELAND**  
EMIGRANT SUPPORT SERVICE

On return to Ireland, assistance from Safe Home Ireland is ongoing and includes referrals to local support services, as well as assistance filling out paperwork and determining eligibility for benefits.

## **Personal Public Service Number:**

One of the first things you will need to do on return is secure an Irish National Insurance number – called a Personal Public Service Number (PPSN). If you worked or claimed any welfare benefits in Ireland after 1979, it could well be that you may already have a valid PPSN and can locate this by contacting the Client Identity Services section of the Department of Employment Affairs and Social Protection.

If you do not have a PPSN, you will need to book an appointment with your nearest PPS registration centre by phone or by setting up an online account. You can apply for a PPSN from abroad, but this only applies in exceptional circumstances, contact Safe Home for additional information on this.

## **Securing your income:**

Most contributory/private pensions, such as old age or widowed pensions can be paid in any country so you can have your pension from another country paid in Ireland. We recommend you contact your pension/benefit provider in advance of your move to confirm how a permanent move to Ireland will affect your ongoing entitlement. If you have worked in more than one EU/EEA country or in a country with which Ireland has a Bilateral Social Security Agreement, then your periods of insurance can be combined with Irish insurance to see if you would qualify for a pension from each

country. If you are getting a pension under EU Regulations or a Bilateral Agreement you may be eligible for the Household Benefits Package.

### Habitual residency:

If you are age 66 or over and you have worked in Ireland previously and have a record of social insurance contributions here, you may be eligible for a State Pension (Contributory) and you can apply for this while you are still living abroad. If you do not have sufficient social insurance contributions to qualify for a State Pension (Contributory), once you are living in Ireland you could apply for a State Pension (Non Contributory). You will need to satisfy the Habitual Residence Condition and a means test to qualify.

Returning Irish emigrants who are resuming a previous residence in the State may be considered habitually resident on arrival. However, we stress the importance of bringing home a good 'paper trail' of documentation to show that ties have been severed abroad. This together with being able to show connections to/in Ireland will be key to meeting habitual residency requirements. (See *list of useful links at the end of this article.*)

### Brexit and UK pensions

Both the UK and Irish Governments have committed to taking all necessary measures to ensure that the agreed Common Travel Area rights and privileges will be protected in all outcomes. This should ensure that Irish and British citizens will be able to move freely and reside in either jurisdiction and enjoy associated rights and entitlements including access to employment, healthcare, education, social benefits, and the right to vote in certain elections. If you worked in UK you must be within four months of your State Pension age to claim a UK State Pension. For further information and application process contact the International Pension Centre for more information.

### Opening bank accounts

It can be difficult to open a bank account on arrival in Ireland as most banks require at least one form of proof of address (usually a recent utility bill in your own name at your Irish address) to show they are resident in Ireland. This can pose problems for returning emigrants as most bills are charged

monthly. If you do not have a utility bill, some banks will accept a letter from a Government body, sent to you at your Irish address.

'Coming home' offers so many opportunities and can be a very exciting prospect for most returning emigrants, however, we must point out that there are still many challenges in returning so preparation is key. Safe Home Ireland covers a range of relevant Frequently Asked Questions on our website on [www.safehomeireland.com](http://www.safehomeireland.com). The Citizen Information Board also have a specific 'Retiring to Ireland' section on their website



### Karen McHugh's bio

Karen McHugh is CEO of Safe Home Ireland which provides a range of supports and services to returning Irish Emigrants throughout Ireland. Karen joined Safe

Home in 2015 and is a twice returned emigrant from London and during her time in London she managed an Irish Welfare Centre in the London borough of Brent. Karen is passionate about migrant issues, having lived and worked abroad for many years as well as worked with emigrants and immigrants in Ireland.

### Useful Links

- <https://www.dfa.ie/media/globalirish/Diaspora-Directory-2-FINAL.pdf>
- <http://www.welfare.ie/en/Pages/Social-Insurance-and-EC-Regulations.aspx>
- [https://www.citizensinformation.ie/en/social\\_welfare/social\\_welfare\\_payments/extra\\_social\\_welfare\\_benefits/household\\_benefits\\_package.html](https://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/extra_social_welfare_benefits/household_benefits_package.html)
- <https://www.welfare.ie/en/Pages/Personal-Public-Service-Number-Registration-Centres-by-Count.aspx>
- <http://www.welfare.ie/en/Pages/Bilateral-Social-Security-Agreements-with-Other-Countries.aspx>
- <https://www.migrantproject.ie/returning-to-ireland/social-welfare-habitual-residence/>
- <https://safehomeireland.com>
- [https://www.citizensinformation.ie/en/moving\\_country/moving\\_to\\_ireland/coming\\_to\\_live\\_in\\_ireland/retiring\\_to\\_ireland.html](https://www.citizensinformation.ie/en/moving_country/moving_to_ireland/coming_to_live_in_ireland/retiring_to_ireland.html)



# Towards a **fairer** society for an ageing population

## Age Action Budget 2020 priorities

**Budget 2020 is the Government's opportunity to signal its determination to act on the needs and concerns of over 600,000 people, as well as to honour the pledges and commitments already made. Age Action looks forward to working with Government to assist them to do just that, writes Celine Clarke of Age Action.**

The older people who took part in our pre-Budget 2020 consultations emphasised two issues: that any State Pension increase should be introduced in January and that any increase in income should be met with a corre-

sponding increase in income thresholds for means tested payments.

Age Action's Budget 2020 priorities outlined below reflect the lived experience of older people and are proposed to sup-

port a fairer society for an ageing population.

### **No formula**

Ireland is unusual in setting the pension rate in the budget every year without using any particular formula. Indexing of current and future pension rates facilitates proper planning, it provides peace of mind for older people and crucially it depoliticises the budget process.

This was recognised in the Government's own document, A

August 2019

AgeingMatters

*Roadmap for Pensions Reform 2018 – 2023*, which committed Government to benchmark and index the State pension. The enactment of the Roadmap's proposals will bring Ireland into step with most other countries in the EU that apply a formula for indexing the State Pension to some combination of prices, wages or GDP.

While pensions have increased by a welcome €5 per week over the last few years, there is no clear and transparent formula informing these increases.

Age Action is urging the Government to consider applying a triple lock formula for pension increases – namely, guaranteeing that the basic State pension will rise by a minimum of either 2.5%, the rate of inflation or average earnings growth, whichever is the larger.

One consequence of recent increases to the State Pension is that they have resulted in many people being subsequently pushed just over the threshold for secondary benefits and losing their entitlement to some of these benefits.

For example, many of the calls received by Age Action's Helpline following the application of Budget increases in 2018/2019 have been from people no longer eligible for the medical card by virtue of the €5 pension increases. Given this context, it is crucial that any pension increases are matched by corresponding threshold increases, and for the system to work cohesively to protect against poverty.

A major challenge for policy makers is the absence of any detailed analysis of the cost of

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## **One consequence of recent increases to the State Pension is that they have resulted in many people being subsequently pushed just over the threshold for secondary benefits and losing their entitlement to some of these benefits.**

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ageing. Without such benchmarking data, it's not possible to know what the appropriate levels for pensions and secondary income supports should be, and the impact of budgetary adjustments cannot be fully assessed. Age Action urges Government to commission research on the cost of ageing to ensure that sufficient resources are available to meet the needs of an ageing population and to inform a life course approach to policy making.

### **A fairer pension system**

- Increase the weekly State Pension by €9 per week to build towards achieving the Government's commitment in the National Pensions Framework of a State Pension set at 34 / 35 per cent of average weekly earnings [Cost: €297.2 million]

### **Addressing the cost of ageing**

- Increase the income threshold for all means tested benefits in line with increases to the

State Pension and secondary benefits.

- Increase the cost of the Living Alone Allowance by €5 per week [Cost: €55 million]
- Increase the Fuel Allowance rate by €2.35 and reintroduce a 32 week payment period [Cost: €62 million]
- Commission research on the Cost of Ageing to inform Ireland's policy development to meet the needs of an ageing population.

### **Enabling older people to age in place**

- Increase the Home Supports budget by 25% to begin to meet unmet need in 2020, while the statutory Home Care scheme is being developed. [Cost: €110 million].
- Remove the medical card prescription charge of €1.50 per item for over 70s medical card holders. [Cost €36 million] and reduce medication charges for over 70s GP Visit Card holders as per the review of medication charges under the Sláintecare eligibility and entitlement programme.
- Ensure full funding of key Sláintecare commitments: such as Year 1 targets for expanding entitlements and system capacity (removal of hospital charges, reductions in medication charges for all medical card holders and 50% reduction in Drug Payment Scheme thresholds for single headed households); and investment of €500 million in transitional fund and the establishment of the National Health Fund. [Cost €895.6 million].

# Age friendly cities and communities in Ireland

On the 17th April 2019 Ireland became the first country in the world to become fully affiliated with the World Health Organisation's Global Network of Age Friendly Cities & Communities.

This means that each of the 31 Local Government led programmes under the Age Friendly Ireland initiative have an Age Friendly strategy and are committed to ensuring that they are more inclusive and supportive of older people as they age by addressing their expressed concerns across a range of interrelated domain areas.

The WHO Global Network for Age-friendly Cities and Communities was established in 2010 to connect cities, communities and organizations worldwide with the common vision of making their community a great place in which to grow old. As a response to global population ageing and rapid urbanisation, it focuses on action at the local level that fosters the full participation of older people in community life and promotes healthy and active ageing.

Established in January 2014 as an intermediary organisation, Age Friendly Ireland coordinates the national Age Friendly Cities and Counties Programme. Age Friendly Ireland helps cities and counties to be more inclusive of older people by addressing their expressed concerns under eight headings: Outdoor Spaces & Buildings, Transportation, Housing, Respect & Social Inclusion, Social Participation, Communication & Information, Civic Participation & Employment, Community Support & Health Services. Age Friendly Ireland produces tools and methodologies to support age friendly practitioners to implement and further grow their Age Friendly Programme.

## Older people are central to the programme

Each Age Friendly City and County establishes a local Older People's Council. The Council is open to all older people. The Council exists to represent the views of older people on the Alliance which is the body that leads the city or county's programme. The Council also takes responsibility



for implementing many of the changes identified through the consultation process.

The Older People's Council:

- reflects the diversity of the older population;
- enables the participation of the most vulnerable older people;
- is represented on the local City or County Alliance;
- responds to the real concerns and issues of older people, identified through direct contact and consultation;
- is directly and appropriately involved in monitoring the implementation of the Age Friendly Strategy; and
- is a recognised link group to the local Public Participation Network.

For more information, contact Age Friendly Ireland, Shared Service Centre, Meath County Council, Buvinda House, Navan, Co. Meath. Phone (046) 909 7000 or email [info@agefriendlyireland.ie](mailto:info@agefriendlyireland.ie)

Sept 30th - Oct 6th 2019

[www.positiveageingweek.com](http://www.positiveageingweek.com)

# Positive Ageing Week

AgeAction

For all older people



# U3A – learning for learning’s sake

As part of our work on Lifelong Learning, Age Action co-ordinates the University of the 3rd Age (U3A) Programme throughout the country. A U3A group is a learning circle for those aged 55 and over which is developed and led by participants, covering a diverse range of topic areas, such as art appreciation music/choir groups, local history and zoology, etc.

The philosophy is learning for learning sake and for the enjoyment of learning. People share their knowledge and wisdom with each other. ‘University’ here refers to the ‘university of life’ - there are no exams and no qualifications are needed to

join. Activities also include creative writing, stress management, inviting speakers to give talks, social outings and trips etc

There are currently 26 groups across the country – in Monaghan, Dublin, Kildare, Donegal, Cork, Waterford, Wicklow, Limerick, Roscommon, Galway, Cavan, Sligo, Leitrim and we are expanding rapidly.

For information on the U3A network please contact [u3a@ageaction.ie](mailto:u3a@ageaction.ie) or call us on 01 475 6989

We can help you find the group that is closest to where you live and put you in touch

## 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](mailto:membership@ageaction.ie) Tel: (01) 475 6989