

# Age-Action

## Age Equality

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

## Summary of Survey Findings, Budget 2022

September 2021



Rialtas na hÉireann  
Government of Ireland



government supporting communities

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## Method

The survey was conducted via SurveyMonkey, with paper survey questionnaires posted to contacts who are known to not use the internet. The survey was online for approximately three weeks (16 June to 7 July 2021). A total of **271 surveys** were completed in this time, including paper surveys returned by post which were typed into SurveyMonkey.

## Profile of Respondents

- 181 female (26%) and 76 male (71%).
- 26% aged 80 or older (oldest respondent was 101), 67.2% aged 65 to 79, and 3.2% aged under 65 (youngest respondent was 55).
- 94% homeowners, 3% renting, 3% other (including living in a home owned by family, living in a hostel, living with a religious community and living with family).
- 30% living in a city, 49% in a town, 22% in a rural area or village.
- Household size: 1 (living alone) (47%); 2 (45%), 3 (7%), 4-6 (2%).
- Recipient of a State Pension 81%, including Living Alone Allowance 36%.
- Recipient of an occupational pension 45%.
- Recipient of a Medical Card 39% or GP Visit Card 45%.
- Recipient of Fuel Allowance 27%.
- Private health insurance 73%.

*Figures are rounded*

## Effects of Lockdown

More than half of respondents (54%) had non-COVID medical appointments cancelled or postponed. More than half (54%) found it difficult to access services or activities that were only available online / via the Internet. One in eight (12%) experienced financial difficulties due to additional costs during lockdown (such as deliveries, inability to shop around, cost of digital devices). One in 20 (5%) lost their job or their ability to work self-employed due to lockdown. One in four raised other issues (see below).

### Example Issues specified under “Other”

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*“As I am a widow now for almost five years and none of my family live at home, isolation, only relieved by WhatsApp and Messenger texts and chats.”*

*“As I have three separate carers who shower/dress me and do light jobs for me, I was very worried that they and myself were not vaccinated until recently.”*

*“Could not attend my brother's funeral in England, could not go to meet my first great grandchildren (twins) boy and girl born in Boston.”*

*“Difficulty getting medical aid, especially with my GP.”*

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

*“Feeling of isolation.”*

*“Financially supporting members of my family who struggled during the pandemic owing to lack of job opportunity.”*

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

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

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

*“I experienced feelings of loneliness and occasional depression, and more convinced that our politicians care very little about the older folk.”*

*“I lost my job but obtained alternative part time work.”*

*“I missed close contact with my family.”*

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

*“I was unable to have my hearing aid fixed.”*

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

*“Just loneliness from not meeting friends and family and people.”*

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

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

*“Most offers/ reductions are only available online. Those not comfortable with online business pay more.”*

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

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

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## **Agreement or Disagreement with Policy Proposals**

- Increase the State Pension [**93.7%** agree or strongly agree] (N=165)
- Link the State Pension rate to average wages, with automatic yearly increases [**94.4%** agree or strongly agree] (N=182)
- Fund an investigation into COVID-19 response measures, including what happened in nursing homes [**76.2%** agree or strongly agree, but 23.7% disagree or strongly disagree] (N=177)
- Establish a Commissioner for Ageing, an official who will advocate for equality for all older persons (similar to the Ombudsman for Children) [**92.3%** agree or strongly agree] (N=186)
- Retain the currently high level of spending on healthcare, but focus the money on reducing waiting lists once the pandemic is controlled [**94.4%** agree or strongly agree] (N=183)
- Put aside an adequate sum of money to begin to implement the promised comprehensive home care policy [**97.8%** agree or strongly agree] (N=183)
- Invest more in mental health supports [**96.0%** agree or strongly agree] (N=183)
- Increase support for family carers [**98.4%** agree or strongly agree] (N=190)
- Ensure that people who are retired should be able to defer Local Property Tax (LPT) without any penalties [**81.7%** agree or strongly agree, but 18.4% disagree or strongly disagree] (N=202)
- Link increases in Carbon Tax with increases in supports for older people living in homes that are hard to keep warm [**93.9%** agree or strongly agree] (N=225)

## People's Experiences of the Cost of Living (open-ended)

A large number of survey respondents (87) mentioned price increases, "bills", the high cost of living and/or the difficulty getting by on a low income. Eleven people mentioned these in general terms, while in 73 responses specific costs were mentioned, including heating/energy (17), transport/motoring costs/car insurance (9), Local Property Tax (8), home maintenance (7), health insurance (6), home insurance (5), food costs (5), health costs/medication (6), home adaptation (3), insurance (3), inability to go on holiday (2) and other costs mentioned included rent, bins, TV/broadband, socialising/meeting friends, clothes, and DIY materials.

The next most common response (from 18 people) who mentioned frugality, living within one's means, being thrifty/shopping around, or avoiding expenses. A minority (14 people) mentioned being lucky, coping well, being comfortable or not having a problem meeting the cost of living.

Several other concerns related to the cost of living were raised, including not having entitlement to the State Pension (4), not having a Medical Card (4), supporting children/grandchildren with living costs (4), using up savings (3), negative change in income versus expenses upon the death of one partner in a couple (3), and tax-treatment of pensions (1).

Additional issues raised included digital exclusion (3), and once each, the need to raise taxes, delays to medical treatment, difficulty getting an in-person GP appointment, loneliness, and climate change.

### Example quotations

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*"I cut back on heating expenses by not using it in the morning and by turning off early"*

*"I cope with the cost of living by all the time dipping into my savings."*

*"Two in old age – one has died, the cost was between two, now one income has to cover heating the same house, property tax, bins, house insurance, maintenance."*

*"Living in the country one needs transport or finance to pay someone to drive you. If you have a car there are all the associated costs with it, also replacement costs."*

*"Got no rise on old age pension in last two budgets but they can increase their income and allowances and give rises to civil servants."*

*“Pension goes on food/fuel/insurance. No means to help insulate home even with a grant. Nothing spare for outings or presents for family etc.”*

*“The cost of house and health insurance is rising every year. It is becoming difficult to find the money to pay these bills as pensions are not keeping pace with these increases.”*

*“I left work and stayed at home minding the family of three. I did not have enough SW stamps for a pension – very disappointed. I did a lot of voluntary work in the community.”*

*“I need 24 hour care. The HSE do pay for four nights in fairness but my private savings will run out in due course.”*

*“I deprive myself of treats in order to pay private health insurance.”*

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

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

*“Hard to keep up with everything. Bills increasing all the time.”*

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

*“Everything has gone up in price; the cost of electricity, gas, TV and broadband, groceries.”*

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

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

*“Supporting older children who now rent house/apartments with increasing rents. Supporting grandchildren with college fees/rents/accommodation.”*

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

*“Struggling as the need to adapt home to deal with mobility challenges.”*

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## **Supports and Services People Rely On (open-ended)**

When it came to supports or services that older people rely on most, healthcare services were most commonly mentioned, with 113 specific mentions of medical-related supports, including hospital care/HSE services (40), the Medical Card (34), GPs (19), the GP Visit Card (12) or private health insurance/private healthcare (9), with mention of opticians, pharmacy costs, hearing tests, dental checks and mental health services.

Many respondents (50) mentioned the people or organisations who supported them, including family (15), friends (8), home help/carer (7), neighbours (6), charities (4), their spouse (3) or others including occupational services, cleaners, social support services, church groups, and social groups for active retirement.

Transport was another major theme, raised by 36 people, including appreciation for the Free Travel Scheme (22), use of public transport (10) and their need to have a car to meet their needs (7). The importance of road repairs was also mentioned as was the need for disability parking spaces, including the problem of people parking there without the necessary permit.

The importance of pension income was raised in 34 cases, mostly in relation to the State Pension, but also in relation to occupational pensions, private pensions, benefiting from a spouse's pension, a survivors pension or the Living Alone Allowance. The need for an adequate income was a common theme. Appreciation was expressed for the separate welfare payment received by an adult child living at home.

Several respondents (14) expressed the importance of various supplementary schemes and payments, including the free TV licence (6), Fuel Allowance (5) and other things including electricity allowance, VAT relief on medical items and local authority grants to improve their home. Carers' Respite Grant and Home Carers' Grant were both mentioned. Mention was also made of the special electric rates and cheaper phone packages given to pensioners.

People mentioned a wide range of basic things that they relied on most, including utilities (gas, electric) or fuel oil (10), having a telephone (8), having a computer and/or broadband internet (5), waste collection services (3), having clean, mains water (2), or the security of having their own home (2).

Some people expressed their gratitude at being healthy and active, and able to do things independently (5), whereas others described receiving no support whatsoever (7). The theme of frugality came up again, with people describing living without most things or not being able to treat themselves (3).

People mentioned a wide range of services and supports that they rely on, not least during the pandemic, including supermarket/food/meal deliveries (7) and local library services (5), and also including access to local shops, leisure facilities, parks, community gardens, day care services, breathing machines, television, having a house alarm, and pets.

In addition to naming supports they rely on, many respondents (20) specified unmet needs, including medical costs (prescriptions, dentist, optician), the high cost of living/low pension income, high insurance costs (including travel insurance), the need for Fuel Allowance for all retirees, the need for more local services and outlets for social interaction, the need for help with cleaning or other physical activities around the home, the need for help with technology, and the need for more footpaths in their area. Dealing with chronic pain was mentioned. Other concerns raised were Local Property Tax, the need for support at home (and to close nursing homes) and the lack of respect towards older people shown by public officials.

## Example quotations

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*“Friends who support me, my GP, my dog, meals on wheels, day care service – one day out.”*

*“I have a carer from HSE/home instead for an hour a day. Absolutely necessary. I have mobility problems; am on rollator.”*

*“I’m main carer of husband with dementia. Was advised not to go home without help in place. Am presently recovering from shoulder replacement surgery. Private care for ‘access’ so ‘job done’. So many on long waiting lists in bad pain.”*

*“We need a home help for cleaning etc. once a week.”*

*“My husband. He is the only family near me.”*

*“My daughter and son in law available to help out with my husband's health care and caring needs.”*

*“Support from children, especially son at home (who can’t get own home).”*

*“Old people should definitely be supported at home, and close all nursing homes.”*

*“Family is number one but what I miss most is a good relationship with my GP. Ten minutes is simply not enough time, I feel I am only in the door when I am being ushered out and this leads to a reluctance to attend my GP followed by worry and anxiety.”*

*“Health care. I worry constantly about not being able to get care if I need it because of waiting lists.”*

*“The medical card is a great source of security, and saves me being anxious.”*

*“My local hospital, which provides very good service, even in these times.”*

*“My car because living in a rural area without services is difficult.”*

*“Free travel – which I’m not using due to having to book online now.”*

*“My car, as I have mobility problems.”*

*“Get no supports.”*

*“Nothing from the State outside of the OAP, which I paid contributions for over fifty-two years.”*

*“Have it yourself or do without it; just life.”*

*“My 86 year old husband (I’m almost 80) [...] we have no outside help – no family living nearer than a four-and-a-half-hour drive away. No carers allowance”*

*“My biggest problem is that as I am 85, and now not in such good health, that I find it difficult to get a handyman. Even for little things, e.g. changing a light bulb.”*

*“Don’t have any supports or services.”*

*“Really missed the library when it was closed for so long.”*

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

*“Fuel for the long winter. Fuel Allowance is not enough. The living alone allowance needs to be studied very seriously.”*

*“Living expenses are tougher on single person households and the living alone allowance makes very minimal difference.”*

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## **Priorities for Budget 2022 or other feedback (open-ended)**

Several themes emerged strongly from respondents' priorities for Budget 2022.

The high cost of living, the need for an adequate income to meet basic living costs, and the desire for an increase in the State Pension (and other income supports such as the Living Alone Allowance) were raised by 35 people, with a further six mentioning the need to keep the State Pension eligibility at age 66, highlighting the inequality experienced by many women in access to a pension, or calling for reform of survivors' pensions. A number of people (5) focused on the need to reduce costs, either generally in terms of prices or by offering discounts to older people, or specifically to reduce insurance costs (including health insurance).

The desire for help to remain living independently at home as well as calls for more home care and more supports for carers were made by 35 people, including specific mention of assistance for people suffering from dementia and assistance for older people whose adult children have disabilities. A further three respondents called for reform of care homes/nursing homes and an end to for-profit involvement in nursing home care.

A significant number of responses (26) called for no increase in taxes, a reduction in taxes or increased tax exemptions for older people (especially in relation to Local Property Tax). Additional responses called for increased taxes, for inequities in the tax system to be removed or for inheritance tax reform, or else noted dissatisfaction with carbon tax or else argued that raising excise could worsen disadvantage. Another group of responses (12) called for greater value for money in public spending and cutting out of wasteful spending.

Many responses (25) called for investment in healthcare and easier access to medical services (including dental, optical), as well as expanded access to Medical Cards or GP Visit cards.

Housing was a concern for many people (14), including housing for younger people as well as the specific housing needs of older people. The cost of home heating, the cost of insulation/renovation or the need for more Fuel Allowance was also raised by a number of respondents (11), as was concern with homelessness. Transport was raised as a concern by ten people, especially in rural areas or for people who need to maintain a car, which is expensive.

Five respondents sought greater support for older people to afford telecommunications or internet, and a further person called for greater regulation of broadband/TV providers. A different five respondents called for more help for older people to use technology or to be digitally literate, while also arguing against the relentless push for everything to be transacted online.

As the question was open-ended, people gave a wide range of responses in terms of issues that concerned them or areas where they felt the Budget should focus investment. This included greater investment in social services/community services (4), address climate change/environmental issues (4), better information so that

people are aware of public services (3), investment to create jobs and boost the economy (3), invest in facilities like swimming pools that help people to stay active (3), calls for greater regulation of charities (2), and a range of other policy concerns, including funding for education, better policing of crime, childcare to assist young families, replacing Direct Provision, regulating au pairs, asking the Government not to sell bank shares, and seeking progress on the Assisted Decision Making Act.

COVID-19 informed a number of responses, including two specific calls for investment to end the pandemic and two other calls for investigations into COVID-19 deaths in nursing homes.

Finally, values were very important in a wide range of responses, including eight specific responses which called for greater respect for older people and Government action against ageism, which called for fairness in the Budget decisions, or which called for a Commissioner for Ageing to be established.

## Example quotations

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*“More focus on the social basics, shelter, food and drink, and medicine.”*

*“I will still continue to live quite a frugal life and make the money stretch.”*

*“Look at all the rising cost of living, one of the highest in Europe.”*

*“I would like the pension to be increased.”*

*“Lower food prices [...] pensioners cannot afford those high prices.”*

*“Increase in pension to match increases in cost of living.”*

*“To keep retirement age at 66 years.”*

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

*“I strongly believe that care/nursing homes should NOT be a business!! A non-profit, but NOT charitable structure ought to be developed that goes well beyond the contented confinement thinking that is the current discourse.”*

*“I don’t like the idea of private nursing homes. They should be run by the state.”*

*“A complete study and overhaul of nursing homes. More inspections of nursing homes.”*

*“Increased support for family carers and professional carers.”*

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

*“To get more assistance for people living on own; it is so difficult when not in good health.”*

*“Supports to help older people remain in their own homes for as long as possible.”*

*“Fair deal to be available to get home care.”*

*“More help for carers. Income tax exemption limits should be raised.”*

*“The thousands of carers in Ireland should be more respected and rewarded, and not taken for granted!”*

*“Increased support for people with dementia and their families.”*

*“Help for senior citizens caring for disabled adult children.”*

*“Increase taxes but let’s have some transparency and accountability.”*

*“I would like a reduction in the property Tax for OAPs.”*

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

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

*“I feel a great deal of money is misspent or wasted on projects which have not been properly researched. There should be greater oversight on public spending.”*

*“Reduce pay for civil servants, TDs, and limit their expense claims.”*

*“There should be more accountability in charities there is not enough checks done as to how money is being spent.”*

*“Improve access to the health service per SláinteCare.”*

*“Increased financial support for health and social services.”*

*“Urgent support and investment in mental health services.”*

*“Implementation of SláinteCare”*

*“Medical Card for all over 75 years.”*

*“I would like very much the money is put in to help the homeless.”*

*“Better and cheaper homes for our children.”*

*“Housing – more building and rent controls.”*

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

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

*“Lower fuel costs.”*

*“More ways to deal with cold houses.”*

*“Better rural transport.”*

*“So many older people remain digitally excluded.”*

*“Not everything should be online! I want to talk to a real human and not a robot.”*

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

*“Climate change measures.”*

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

*“A fairer society for all in terms of expenditure and supports.”*

*“Recognising pensioners’ right to be heard.”*

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

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