

ALONE

Supporting older people
to age at home

Housing and Health: Time for Action for Older People in General Election 2020



ALONE are delighted to present our submission to your Election Manifesto and the forthcoming Programme for Government.

The number of people aged 65 and over is projected to increase from 630,000 in 2016 to just under 1.6 million by 2051. It has been well established that Ireland has an ageing population. The needs of older people **must** play a central role for this Government and in the years to come.

This submission highlights four major goals that we believe would ensure that the needs and contributions of older people are represented and addressed within the next programme for Government. We at ALONE and the older people we support need you to commit to:

- 1. Fund home supports and health services which enable older people to age at home**
- 2. Increase housing delivery targets and implement supports to prevent a worsening housing crisis for older people**
- 3. Halt increases to the pension age and triple lock the State Pension**
- 4. Appoint a Minister for Older People and Demographic Change**

We also ask you to commit to actions in these areas, which include:

1. Fund home supports and health services which enable older people to age at home

- Deliver a demand-led, quality-driven statutory home support service which meets the needs of service users.
- Expedite the actions outlined in Sláintecare (including the delivery of transitional funding) to reduce pressure on and build the capacity of our primary healthcare and acute hospital system, with additional capacity introduced to meet demographic need.
- Incorporate and fund assistive technology as part of provision of health care and support.
- Deliver a national strategy on loneliness and public commitment to the allocation of loneliness to a Government department.
- Increase funding to the fund for organisations alleviating loneliness and promoting mental health, from €3 million to €5 million, from the Mental Health Budget.
- Allocate €100,000 funding to a public campaign and €500,000 to further national research on loneliness.

2. Increase housing delivery targets and prevent a worsening housing crisis for older people

- Invest in developing a new, age-friendly model of housing and increase Rebuilding Ireland targets and delivery to meet demand.
- Prioritise delivery of actions within the joint policy statement, 'Housing Options for our Ageing Population'.
- Remove Section 34b from the Residential Tenancies Act.
- Promote indefinite/long-term leases.
- Deliver homelessness exit programmes and support specifically for older people experiencing homelessness.

3. Halt increases to the pension age and triple lock the State Pension

- Implement benchmarking and triple lock the State Pension.
- Halt further pension age increases.
- Ban work contracts which force people to retire before eligibility for the pension.

4. Appoint a Minister for Older People and Demographic Change

- The Taoiseach must move the portfolio of the Minister for Older People to create a Minister of State position within the Department of An Taoiseach.
- Reconfigure the role as a Minister for Older People and Demographic Change.

These and further actions are detailed throughout the remainder of this document.

We must highlight that this is not an exhaustive list of challenges and policies which impact older people. However, ALONE believe that by implementing progressive policies and funding in these areas, the State can improve quality of life for older people ageing at home while providing value for money for the Exchequer.

Why now?

Older people need financial security, safe housing, support with health and wellbeing and to have their voices heard. These basic needs **are not being met** for the older people we work with.

ALONE supports older people when they are in the greatest need. This may be due to financial difficulty, homelessness, loneliness, health difficulties, or any other challenges that may be experienced.

The number of older people directly supported by ALONE increased almost sixfold in five years 2013-2018. This huge increase in demand for our services indicates the extent of the challenges being experienced by older people. **Without immediate action, the number of older people in need of support will continue to increase sharply as our population ages.**

We are asking all candidates to put ageing on the agenda in this General Election and commit to put the supports in place that older people need.

About ALONE

ALONE is a national organisation that supports and empowers older people to age happily and securely at home. We support individuals and their families, work with other organisations, and campaign nationwide to improve the lives of older people. We work with all older people, including those who are lonely, isolated, homeless, living in poverty, experiencing illness or frailty, or are facing other difficulties. We support them through these challenges to help them find long term solutions.

ALONE provide Support and Befriending, Coordinated Support, Age-friendly Housing, and technology and community services. We use individualised support plans and provide one point of contact for older people to access health, social care, housing and other services to improve physical, emotional and mental wellbeing. ALONE enables outcomes including improved quality of life, community activation, and implementation of national strategies.

For further information on the proposals set out within this document please email grainne.loughran@alone.ie

1. Prioritise supporting older people to age well in the places they call home

Challenges experienced by older people:

Home Care and Supports

- Lack of support to the Home Support Scheme is contributing to the vulnerability of older people and people with disabilities.
- 7,252 people are waiting for Home Support (September 2019).
- The number of people receiving home care packages reduced by 5,531 in the year to September 2019, while the waiting list continued to increase.
- Other issues with the current home care system include, but are not limited to, the under-resourcing of home care workers, insufficient standards and quality systems, inadequate safeguarding and monitoring, and inconsistencies across CHO areas.
- There is no statutory home care scheme currently in place.

Health Services

- 2019 was the worst year on record for the trolley crisis, with more people left on trolleys in 2019 than in any year previously.¹
- The most recent OECD stats show that Ireland had a 95% bed occupancy rate in 2017; the highest occupancy rate of all OECD countries. This is way above the 75% average and includes an increase from 85% in the year 2000.²
- Acute hospitals and primary health care services are not appropriately organised or resourced to deliver care at the level of demand.
- Older people are disproportionately impacted by problems with the health service. For example, of 724 people impacted by delayed discharges in September 2019, 585 were over 65.³

Loneliness

- ALONE supports thousands of older people each year experiencing loneliness.
- More than 37% of people aged 50 and over are lonely often or some of the time. The figure stands at 36% of those aged 50-64, rising to 45% of 75-year-olds and older.⁴
- Loneliness impacts both our physical and our mental health.

¹ INMO. 2019. <https://www.thejournal.ie/inmo-trolley-crisis-4911654-Nov2019/>

² OECD. 2019. "Health at a Glance 2019: OECD Indicators." Paris. <https://doi.org/10.1787/4dd50c09-en>.

³ HSE. 2019. "Performance Profile July – September 2019 Quarterly Report".

<https://www.hse.ie/eng/services/publications/performance-reports/july-to-september-quarterly-report.pdf>

⁴ TILDA. 2018. <https://www.irishexaminer.com/breakingnews/lifestyle/healthandlife/all-the-lonely-people-epidemic-of-loneliness-is-leading-to-chronic-health-problems-832702.html>

- The magnitude of health risk associated with social isolation is seen as comparable with that of cigarette smoking.
- Older people experiencing high levels of loneliness are almost twice as likely to die within six years compared to those who are not lonely.
- Responsibility for loneliness has not been publicly allocated to the Minister for Older People and Mental Health.

ALONE propose the following actions to be included as part of your manifesto and programme for Government:

- **Deliver a demand-led, quality-driven statutory home support service which meets the needs of service users.** The new Government must commit to delivering a demand-led scheme and funding it sufficiently in order to ensure no one is left without the support they need. The Home Care Coalition estimated in October that additional funding of €110 million was required to meet current demand.
- **Expedite the actions outlined in Sláintecare (including the delivery of transitional funding) to reduce pressure on and build the capacity of our primary healthcare and acute hospital system, with additional capacity introduced to meet demographic need.**
- **Incorporate and fund assistive technology as part of provision of health care and support.**
- **Deliver a national strategy on loneliness and public commitment to the allocation of loneliness to a Government department.** Loneliness impacts all demographics and Ireland's strategy should include actions across all levels of Government and statutory organisations. This strategy should be developed by the Minister for Older People and Mental Health with responsibility for loneliness. This could connect actions across local government and all statutory organisations to ensure a coordinated approach and be created and delivered with the support of the community and voluntary sector.
- **Increase funding to the fund for organisations alleviating loneliness and promoting mental health, from €3 million to €5 million, from the Mental Health Budget.** This fund was launched in December 2019 and was welcomed by ALONE. However, the €3 million originally campaigned for by ALONE and the Loneliness Taskforce was intended to provide support specifically to organisations combatting loneliness; by also including mental health within this cohort, the support being offered to those hundreds of organisations combatting loneliness nationwide was significantly diluted. These organisations should receive consistent funding and support to enable them to meet demand for their services and this €5 million should be increased until the scale of need is fully assessed. Additional funding should also be allocated cross-sectorally as part of the loneliness strategy to promote decentralised action on loneliness.
- **Allocate €100,000 funding to a public campaign and €500,000 to further national research on loneliness.** Further research on areas including the economic and health

impacts of loneliness in an Irish context are required to inform both Government and non-statutory responses. Campaigns on loneliness in the UK have been successful in raising awareness of loneliness, informing of relevant services, and launching initiatives and similar campaigns would see similar success in Ireland.

Other actions which will help to ensure older people are supported to live happily and securely at home:

- Abolish prescription charges for medical card holders.
- Maintain the Free Travel Scheme.
- The development of an environmentally friendly, accessible, public transport system.
- Implement measures to control insurance premiums to protect older drivers.



2. Increase housing delivery targets and implement supports to prevent a worsening housing crisis for older people

Challenges experienced by older people:

Housing shortages and homelessness

- Increasing numbers of older people are presenting to ALONE experiencing homelessness, on notices to quit, or have nowhere safe and secure to go.
- The number of people aged 70 and over applying for social housing has increased by 9.9% in just one year (Housing Agency, 2019).
- The number of people aged 65+ accessing emergency accommodation has **doubled** since the introduction of Rebuilding Ireland in July 2016.
- There is also a significant number of older people who ALONE work with among the 'hidden homelessness' cohort, sleeping on friends' couches and staying in other unsuitable forms of accommodation.
- The number of people aged 65+ with a mortgage increased by 26% between Census 2011 and Census 2016.
- As our population ages, we expect the housing crisis for older people to worsen significantly.

Housing conditions

- In 2018, 20.7% of people over 55 had housing facilities problems, including experiencing shortage of space, lack of indoor flushing toilet, lack of bath or shower, lack of downstairs toilet/bathroom facilities, home too big for current needs and lack of place to sit outside (HaPAI).

ALONE propose the following actions to be included as part of your manifesto and programme for Government:

- **Prioritise delivery of actions within the joint policy statement 'Housing Options for our Ageing Population'**. These vital actions include delivering a catalogue of housing options; increasing funding of the Housing Adaptation Grant scheme; ensuring 50% of apartments in new developments are suitable for older people and people with mobility impairments to ensure access; identifying where technology supports can be funded; and ensuring 30% of all new dwellings are built to incorporate universal design principles to accommodate our ageing population. It is also vital that these

actions are adequately funded; for example, ALONE propose that €84.5m a year for older person's housing grants will be needed in the coming years.⁵

- **Invest in developing a new, age-friendly model of housing and increasing Rebuilding Ireland targets and delivery.** Based on current population trends, we suggest that the country needs an additional 59,462 purpose-built homes within existing communities.⁶ We also propose that there is an existing demand for 59,462 right-sized units available within the general market for the purpose of down-sizing, or 'rightsizing' the older person's home to suit their needs⁷ and 45,903 shared and supported housing scheme accommodation options, including 4,341 Housing with Supports units. Rebuilding Ireland must be updated to include targets for age-friendly housing which will meet this demand.
- **Remove Section 34b from the Residential Tenancies Act.** Section 34b allows for 'no reason' evictions at the end of Part 4 tenancies. For older people who have been renting their homes for a substantial period of time, Section 34b prevents them from having full security of tenure in their home.
- **Promote indefinite/long-term leases.**
- **Deliver homelessness exit programmes and support specifically for older people experiencing homelessness.**



⁵ ALONE, 2018; Housing Choices for Older People in Ireland - Time for Action <http://alone.ie/wp-content/uploads/2018/07/Housing-Choices-for-Older-People-in-Ireland-Time-for-Action-1.pdf> pg 17

⁶ ALONE, 2018; Housing Choices for Older People in Ireland - Time for Action, pg 7
<http://alone.ie/wp-content/uploads/2018/07/Housing-Choices-for-Older-People-in-Ireland-Time-for-Action-1.pdf>

⁷ ALONE, 2018; Housing Choices for Older People in Ireland - Time for Action pg 26
<http://alone.ie/wp-content/uploads/2018/07/Housing-Choices-for-Older-People-in-Ireland-Time-for-Action-1.pdf>

3. Halt increases to the pension age and triple lock the State Pension

Challenges experienced by older people:

Current state pension

- The current contributory state pension is €248.30 and the non-contributory pension is €237. This is below the poverty line.
- There was no increase to the State Pension in Budget 2020, which left tens of thousands of pension recipients worse off in the face of inflation.
- The token ‘fiver’ on the pension in Budgets does not deliver for those who need their financial difficulties to be taken more seriously by Government.
- The ‘at risk of poverty’ rate for people aged 65+ increased from 8.6% in 2017 to 11.4% in 2018, leaving an additional 20,000 older people in poverty.
- This issue is particularly important for older people living in rural areas, where an older person living alone still cannot attain the minimum essential standard of living. According to research from the Vincentian Partnership for Social Justice, “The income from the Non-Contributory Pension meets only 83% of MESL [Minimum Essential Standard of Living] expenditure need and slightly more (87%) if in receipt of the Contributory Pension.”⁸

Pension age

- As the pension age has increased, for many people a gap has emerged between their retirement and eligibility for their pension.
- Older people contractually obliged to retire at 65 are now being put on Jobseekers’ payments before they can receive their pension, which is not only lower than the State Pension, but is also simply unjust.
- The pension age is due to increase to 67 years in 2021, and to further increase to 68 years in 2028, at which point it will be the highest in the EU.
- Older workers must be appropriately supported to work for as long as they choose, but those working in labour-intensive and physical occupations, and those who have health or mobility difficulties, are not always in a position to continue to work after they turn 65. Older people are not being afforded choice as to how they manage their working lives.
- Supporters of the pension age increase argue that as our population ages, maintaining the current pension age will be financially unsustainable for the State. However the increase as a percentage of GDP will be gradual and not excessive. Gross Public

⁸ MESL update report 10’9 https://www.budgeting.ie/download/pdf/mesl_2019_update_report.pdf

Pensions will go from 5.1% of GDP in 2020, to 5.8% in 2030, to 6.7% in 2040. They will peak at 7.4% in 2050, and fall again to 6.6% of GDP in 2070.⁹

ALONE propose the following actions to be included as part of your manifesto and programme for Government:

- **Implement benchmarking and triple lock the State Pension:** The pension should be triple locked (as it is in the UK) to ensure that pension rates rise annually by 2.5%, the rate of inflation or to maintain equality to 35% of average earnings, whichever is greater. Based on 35% of average weekly earnings in Q2 2019 of €772.16¹⁰, the pension would be required to increase to €270.26; an additional €21.94.
- **Halt further pension age increases.** Working into our late 60s and beyond should be an option, not an obligation, and the planned actions to further increase pension age have not taken the needs of older people into account. A transitional pension must be reintroduced for those who due to circumstance, contract or health must retire at 65, rather than forcing people to rely on Jobseekers' supports. Any changes to the State Pension age should be implemented incrementally, with the appropriate supports in place, and with a link to increases in life expectancy and health.
- **Ban work contracts which force people to retire before eligibility for the pension.**



Other actions which will help to ensure long-term financial security for older people:

- Implement the pension auto-enrolment system with an affordable contribution system.
- ALONE support the universal pension model as proposed by Social Justice Ireland, which is residency-based. However, we also recognise plans are underway to introduce the Total Contributions Approach (TCA) model. Failing the introduction of a universal pension, we believe qualification for full contributory pension should be based off 30 years of contributions as was suggested in the 2010 National Pensions Framework, rather than 40 years as suggested in the TCA Model.
- Protect the current value of the Christmas bonus at 100%.

⁹ Department of Finance, Stability Programme Update 2019
<https://assets.gov.ie/8305/88ffede238074f2cb88fc996854a12b3.pdf>

¹⁰Earnings and Labour Costs Quarterly
<https://www.cso.ie/en/releasesandpublications/er/elcq/earningsandlabourcostsq42018finalq12019preliminaryestimates/>

4. Appointment of a Minister for Older People and Demographic Change by the Taoiseach

Challenges experienced by older people:

- The needs of older people are not being prioritised. The **National Positive Ageing Strategy** published almost seven years ago has not been implemented or funded, and has been downgraded to a set of principles rather than objectives to be actioned.
- The portfolio for Older People is located within the Department of Health, and also includes Mental Health. While older people, like all other demographics, have health needs, the placement of this portfolio unfairly reduces older people and their needs to just one area.
- The challenges and opportunities posed by our ageing population are broader than can be encompassed by the portfolio for Minister for Older People. Ireland has an ageing population which has implications across all of Government and society.

ALONE propose the following actions to be included as part of your manifesto and programme for Government:

- **The Taoiseach must move the portfolio of the Minister for Older People to create a Minister of State position within the Department of the Taoiseach.**
- **Reconfigure the role as a Minister for Older People and Demographic Change.** This will enable Government to adequately plan for the challenges and opportunities of our ageing population, to age-proof all policies, to work to implement and fund the National Positive Ageing Strategy and to enable the achievement of the other goals we have set out in this document. This is not a new idea: the European Commission now has a vice-president for Demography and Democracy.

ALONE staff members on how lack of investment in services impacts the older people we work with:

“I am working with a man living in a room of his landlord’s home, who has stage 4 cancer and a prognosis of 18 months.”

“One woman told me that after she had to travel to two or three hospital appointments in a month, she had to cut back on heating and food.”

“An older woman referred herself to ALONE because she hadn’t spoken face to face with anyone in twelve days straight.”

“I work with an older man living in an extremely isolated area who has been assessed several times over seven years for home supports and is still waiting for the service.”

“I had to bring pyjamas and clothes into a woman in hospital because she had nobody, and had been left for over a week in a hospital gown.”

“A man in his 80s became homeless in 2019. We were delighted when he got social housing; but inspections were not followed up on, the place was not secure, and an upstairs tenant stole his money.”

“A lack of transport infrastructure, even within Dublin and urban areas, means that many older people are missing vital day hospital appointments. This is causing great distress.”



For more information about ALONE and the work we do, visit www.alone.ie

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