



## Future-proofing Ireland for Older People

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*ALONE Budget 2022 recommendations to future-proof Ireland for older people*



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## 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, or are facing other difficulties. We support them through these challenges to help them find long term solutions.

ALONE provide social, practical and housing supports. 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.

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## Summary

ALONE is calling for the following in Budget 2022;

### Social Protection

- **Triple-lock State Pension, implement benchmarking and increase by €10.50 and over the next five years.**
  - Cost = €382.2 million<sup>1</sup>.
- **Set the Fuel Allowance season to 32-weeks and increase by €4 per week** to minimise the impact of the Carbon Tax and energy supplier increases on households in fuel poverty. The Fuel Allowance eligibility criteria should also be reviewed.
  - Cost = €84 million<sup>2</sup>.
- **Keep the pension age at 66.**
- **Introduce legislation to implement the Total Contributions Approach.**
  - Set the model at 30 years, as suggested in the 2010 National Pensions Framework.
  - Increase Home Caring Credits to 25 years under the model.
- **Reconfigure the Telephone Support Allowance to a Telephone and Technology Support Allowance** to help support older people to access digital technology. This Allowance should also be **increased by €5 to €7.50.**
  - Cost = €53.04 million<sup>3</sup>.
- **An Older Person Technology Grant of €250 to help support older people** to buy technology such as e-Health devices, voice enabled devices, emergency response alarms, tablets or smart phone devices and smart home sensors.
  - Cost = €34 million<sup>4</sup>.
- **Review the Exceptional Needs Payment** to ensure it is operating effectively, especially in light of COVID-19.

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<sup>1</sup> [Social Welfare Rates – Wednesday, 16 Jun 2021 – Parliamentary Questions \(33rd Dáil\) – Houses of the Oireachtas](#)

<sup>2</sup> [https://www.oireachtas.ie/en/debates/question/2021-07-13/474/#pq-answers-474\\_475](https://www.oireachtas.ie/en/debates/question/2021-07-13/474/#pq-answers-474_475)

<sup>3</sup> <https://www.oireachtas.ie/en/debates/question/2021-03-10/575/#pq-answers-575>

<sup>4</sup> Based on recipients of Telephone and Technology Support Allowance

- **Increase the income threshold for all means-tested benefits** in line with increases in the State Pension and secondary benefits.
- **€3 million in annual funding towards a dedicated Carer’s Pension for long-term family carers** as in the Programme for Government and was recommended by the Citizens’ Assembly in 2021.
  - Cost = €3 million.
- **Introduce an Automatic Enrolment System.**

## Housing

- A **funding mechanism** to ensure we have **investment in Housing with onsite Supports**, building on the model championed in Rebuilding Ireland.
- With the numbers of over 85s renting increasing 5 fold in the last 25 years, **provide a path towards long-term lease agreements to ensure security of tenure**. There are workarounds to perceived constitutional issues.
- **Incentivize right-sizing. 59,462 homes are needed for older people who choose right-sizing** which is key to ensuring housing is accessible to all and supports ageing in place.
- **45,905 supportive housing units are needed through social housing**. This is a housing target aligned to the changing demographics over the next 10 years, equating to 4,590 units per year.
  - Cost = €772.3 million<sup>5</sup> per year.
- **Implementation of the joint policy statement ‘Housing Options for our Ageing Population’** will be central to ensuring that older people are supported to age at home regardless of ownership. **Infrastructure of support coordination is a priority** and requires investment and development to fully support older people.
- **€84.5 million per year over the next 10 years via the Home Adaptation Grants** (through the Housing Aid for Older People Scheme) to support older people to upgrade their homes to age-friendly standards.
  - Cost = €84.5 million per year.

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<sup>5</sup> Based on 45,905 units at a cost of €168,252 per unit (Source: <https://www.housingagency.ie/sites/default/files/publications/Thinking-Ahead-Supported-Housing.pdf>, p.16)

- **Targeted interventions to prevent homelessness amongst older people.**
- All housing developments should incorporate **universal design principles** to allow people to age in place or to choose to right-size in communities they have lived all their lives.

## Health

- **Introduce legislation on statutory home care.**
- **Maintain the current level of investment in home care** of €666.5 million.
- **Establish the Commission on Care** as a priority and examine the provision of care for adults of all ages.

## Loneliness

- **Develop a national plan aimed at addressing loneliness across the life course**, with a focus on a whole-of-government approach.
- **Minister for Public Health to lead on addressing loneliness and the implementation of a plan on loneliness.**
- Commission **research to explore the wellbeing, health and work productivity cost of loneliness in Ireland.**
- To ensure that investment is made in interventions that are proven to reduce loneliness, a **€5 million Loneliness Fund should be established. This fund will help organisations invest in evaluations to demonstrate the impact of their work on addressing loneliness.**
  - Cost = €5 million.
- **Implement the five recommendations in *'Building Capacity for the Evaluation of Social Prescribing'*.**
- **Nationwide public awareness campaign** that highlights loneliness and social isolation, portrays a diverse range of populations to address stereotypes and directs people to support if they are lonely or how to support someone who is lonely.
- **Allocate budget for research on loneliness.**

## Social Protection

### Older People in Poverty

There are a reported 635,567 over 65s in Ireland<sup>6</sup>. This is projected to have increased to over 740,000 by 2021<sup>7</sup>, or almost 15 per cent of the population.

The latest Survey on Income and Living Conditions data indicates that 10.5 per cent of the population aged 65+ were living at risk of poverty. This equates to 74,542 people living on or below the poverty line<sup>8</sup>. While this represents a decrease on 2018, when 78,547 people aged 65+ were at risk of poverty, it still remains a substantial increase on 2017 when this number stood at 57,191.

The number of people aged 65+ experiencing enforced deprivation in 2019 was 78,852, or 11.2 per cent of this age group. Enforced deprivation means that they are unable, due to financial constraints, afford two or more basic items from a list of 11. These include basic items such as a warm waterproof coat or heat for their home<sup>9</sup>. This represents an increase of 40 per cent (23,116 people) on 2018, when the number was 55,736.

Consistent poverty is a measure of the proportion of the population who are both living at risk of poverty and in enforced deprivation. The consistent poverty rate of people aged 65+ in 2019 was 2.4 per cent, or 16,669 people. This represents an increase from 1.7 per cent, or 11,851 people in 2018. The consistent poverty rate is higher again for over 65s who live alone, at 4.1 per cent<sup>10</sup>.

The percentage of over 65s in consistent poverty is alarming, increasing to figures greater than the 2008 financial crash.

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<sup>6</sup> Central Statistics Office, 2017. *Census of Population 2016 - Profile 3 An Age Profile of Ireland*. [online] Central Statistics Office. Available at: <<https://www.cso.ie/en/releasesandpublications/ep/p-cp3oy/cp3/agr/>>

<sup>7</sup> Central Statistics Office, 2018, *Population and Labour Fore Projections*. [online] Central Statistics Office. Available at [Population and Labour Force Projections 2017 - 2051 - CSO - Central Statistics Office](#)

<sup>8</sup> [Survey on Income and Living Conditions \(SILC\) 2019 - CSO - Central Statistics Office](#)

<sup>9</sup> Central Statistics Office, 2020. *Survey on Income and Living Conditions (SILC) 2019*. [online] Central Statistics Office. Available at: <<https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2019/povertyanddeprivation/>>

<sup>10</sup> *Ibid*

At a conservative estimate, Ireland currently spends approximately €4.5 billion dealing with the consequences associated with poverty<sup>11</sup>, however, if we were to lift people above the poverty line we can help ease pressure on a range of services from healthcare, housing and welfare supports to name a few.

## State Pension

The State Pension in Ireland is designed to cover the cost of living, but not accommodation costs. It is based on the assumption that the accommodation costs of the recipient are either nil (for example, owner occupiers with no mortgage or loan) or very low (for example, older people living in Local Authority accommodation with a differential rent), and is intended to provide for the basic necessities of living – light, heat, food and so on.

Research shows that for most older people, the State Pension makes up the majority of their income. The State Pension makes up over 53 per cent of the average gross income of pensioners in Ireland<sup>12</sup>, and the reliance on the State Pension is higher among those in lower income declines compared to those in the highest three income declines (Table 1).

In addition, figures from the CSO show that State Pension will be the main source of income for 58 per cent of workers aged 20 - 69<sup>13</sup>. This reliance also increases with age, 66 per cent of those aged 45 – 54 and 79 per cent of those aged 55 – 69 said the State Pension will be their main source of income<sup>14</sup>.

**Table 1: State old-age payments as a percentage of gross income of pensioners in Ireland by income decile**

<i>Bottom</i>	<i>2<sup>nd</sup></i>	<i>3<sup>rd</sup></i>	<i>4<sup>th</sup></i>	<i>5<sup>th</sup></i>	<i>6<sup>th</sup></i>	<i>7<sup>th</sup></i>	<i>8<sup>th</sup></i>	<i>9<sup>th</sup></i>	<i>Top</i>
65.4%	81.3%	85%	85.4%	72.5%	60.2%	53.9%	40%	27.7%	17.6%

Source: Collins and Hughes (2017)

The current Contributory State Pension is €248.30 and the Non-Contributory State Pension is €237 for people aged 66 to 79 and €247 for people aged 80+. An income of €286.48 is needed

<sup>11</sup> Collins, M., 2020. *The Hidden Cost Of Poverty*. [online] Society of St Vincent de Paul, p.7. Available at: <<https://www.svp.ie/getattachment/869467cb-2d60-4fe2-b612-a8c6e4357cdc/The-Hidden-Cost-of-Poverty.aspx>> [Accessed 16 July 2020].

<sup>12</sup> Collins, M. and Hughes, G., 2017. Supporting Pension Contributions Through the Tax System: Outcomes, Costs and Examining Reform. *The Economic and Social Review*, 48(4, Winter 2017), p.492.

<sup>13</sup> Central Statistics Office, 2020. *Pension Coverage 2020*. [online] Central Statistics Office. Available at: <<https://www.cso.ie/en/releasesandpublications/ep/p-pens/pensioncoverage2020/personswithoutpensioncoverage/>>

<sup>14</sup> *Ibid*

to avoid poverty in 2021, increasing by €189.08 for each additional adult in the household<sup>15</sup>. Given this, an older person on the Contributory State Pension is €38.18 below the poverty line.

This income inadequacy may also increase for older people living in rural Ireland, who have additional expenses compared to their urban counterparts, for example increased use of own transport due to poor public transport.

The income gap between the State Pension and the amount needed to live above the poverty line is concerning, particularly as the population aged 65 and over is expected to reach nearly 1.6 million by 2051<sup>16</sup>.

ALONE believe that Budget 2022 should provide older people with an income above the poverty line and this can be achieved through triple-locking and benchmarking. ALONE believe that the State Pension should be triple-locked at 35 per cent of average weekly earnings, 2.5 per cent annually, or the rate of inflation, whichever is greater. This will not only help to ensure that older people can receive an adequate income, but also protects pensions when average earnings drop.

Based on the 35 per cent of seasonally adjusted average weekly earnings in Q1 2021 (preliminary estimates)<sup>17</sup>, the State Pension should be benchmarked at €300.73. ALONE believe that Budget 2022 should set a path towards achieving this benchmark by increasing the State Pension by €10.50 and over the next five years. This will cost an additional €382.2 million<sup>18</sup>. By increasing the State Pension to a benchmark figure, we can not only lift people out of poverty but also ease pressure on other services like healthcare and housing.

The additional increase in the State Pension could be funded through a range of measures such as reducing the marginal tax relief on private pension contributions and the Public Service Pension Related Deduction. Currently, the marginal tax relief on private pension contributions is 40 per cent.

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<sup>15</sup> Social Justice Ireland, 2021. *Poverty Focus 2021*. [online] Social Justice Ireland, p.2. Available at: <<https://www.socialjustice.ie/sites/default/files/attach/publication/6489/2021-04-22-povertyfocusapril2021final.pdf?cs=true>>

<sup>16</sup> Central Statistics Office, 2018. *Press Statement Population And Labour Force Projections 2017 - 2051*. [online] Available at: <<https://www.cso.ie/en/csolatestnews/pressreleases/2018pressreleases/pressstatementpopulationandlabourforceprojections2017-2051/>>

<sup>17</sup> Central Statistics Office, 2021. *Earnings and Labour Costs Quarterly*. [online] Central Statistics Office. Available at: <<https://www.cso.ie/en/releasesandpublications/er/elcq/earningsandlabourcostsq42020finalq12021preliminaryestimates/>>

<sup>18</sup> [Social Welfare Rates – Wednesday, 16 Jun 2021 – Parliamentary Questions \(33rd Dáil\) – Houses of the Oireachtas](#)

Those on higher earnings benefit more from this tax relief, as people in the top income decline receive 53 per cent of the pension contribution subsidies while middle income earners are reported to receive over 20 per cent. The low levels of tax relief for middle income earners would imply low contributions which will have future implications for these earners having an adequate income in retirement<sup>19</sup>.

Another measure to consider is increasing Employer PRSI. Ireland currently has one of the lowest rates of Employer PRSI at 11.05 per cent. Currently, the EU average for 2021 is 21.29 per cent, the OECD average is 20.68 per cent while the global average is 15.34 per cent (Table 2).

**Table 2: 2021 – 2017 Employer Social Insurance Rate**

	2021	2020	2019	2018	2017
<i>Ireland</i>	11.05%	11.05%	10.95%	10.85%	10.75%
<i>EU Average</i>	21.29%	21.47%	21.28%	22.38%	23.58%
<i>OECD Average</i>	20.68%	20.79%	20.61%	20.60%	22.02%
<i>Global Average</i>	15.34%	15.15%	15.13%	15.73%	16.59%

Source: KPMG

## Pension Age

ALONE welcomes the commitment from government to not to increase the pension age to 67 and to defer further increases. Working into our late 60s and beyond should be an option, not an obligation.

ALONE do not believe the State Pension age should be increased and believe that this is a sustainable position.

ALONE is aware of the arguments brought forward by proponents of pension age increase, maintaining that the current pension age will be financially unsustainable for the state. While pension expenditure is set to increase from 7.4 per cent of GNI\* in 2019 to 12.3 per cent in

<sup>19</sup> Collins, M. and Hughes, G., 2017. Supporting Pension Contributions Through the Tax System: Outcomes, Costs and Examining Reform. *The Economic and Social Review*, 48(4, Winter 2017), p.504.

2070<sup>20</sup>, age-related expenditures at the other end of the life-cycle, such as education, are set to decrease. Thus, with adequate planning and provision would allow Ireland to avoid increasing its pension age.

Proponents of pension age increases also point to an increase in the quality of life. However, this point of view fails to taken into consideration the fact that 126,100 adults over 55 are living with frailty, and could impact on their ability to meet contributions for a full pension and who may have had to retire early due to this<sup>21</sup>. Additionally, over 17,000 of these individuals over 55 live alone<sup>22</sup>.

### Automatic Enrolment

ALONE notes that an automatic enrolment system is to be introduced in Ireland, as outlined in the programme for government. However, this has been delayed until 2022. ALONE encourages the quick introduction of such system, as research shows that automatic enrolment can increase the number of workers saving into a pension, contributing to higher saving levels. For example, the use of the system in the UK has seen an additional 6.5 million start pension savings, with opt-out rates low<sup>23</sup>.

Since 2010, the pension savings gap in Ireland has increased, with factors contributing to this including lower state pensions, state pension growth lagging behind wage growth or lower annuity rates<sup>24</sup>. Based on the average extra savings required to provide a retirement income of 70 per cent of pre-retirement salary, the following is needed:

- A 30-year-old needs to save an extra €5,100 a year<sup>25</sup>.
- A 50-year-old needs to save an extra €9,700 a year<sup>26</sup>.

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<sup>20</sup> [gov.ie](https://www.gov.ie) - Department of Finance submission to the Commission on Pensions ([www.gov.ie](https://www.gov.ie))

<sup>21</sup> The Irish Longitudinal Study on Ageing, 2020. *TILDA Report on Population Estimates of Physical Frailty in Ireland to Inform Demographics for Over 50s in Ireland during the COVID-19 Pandemic*. [online] Dublin: The Irish Longitudinal Study on Ageing, p.1. Available at: <[https://tilda.tcd.ie/publications/reports/pdf/Report\\_Covid19Frailty.pdf](https://tilda.tcd.ie/publications/reports/pdf/Report_Covid19Frailty.pdf)>

<sup>22</sup> The Irish Longitudinal Study on Ageing, 2020. *TILDA Report on Population Estimates of Physical Frailty in Ireland to Inform Demographics for Over 50s in Ireland during the COVID-19 Pandemic*. [online] Dublin: The Irish Longitudinal Study on Ageing, p.1. Available at: <[https://tilda.tcd.ie/publications/reports/pdf/Report\\_Covid19Frailty.pdf](https://tilda.tcd.ie/publications/reports/pdf/Report_Covid19Frailty.pdf)>

<sup>23</sup> *Ibid*, p.20.

<sup>24</sup> Aviva, 2016. *Mind The Gap*. [online] Aviva, p.3. Available at:

<[https://www2.deloitte.com/content/dam/Deloitte/pl/Documents/Reports/pl\\_raport\\_aviva.pdf](https://www2.deloitte.com/content/dam/Deloitte/pl/Documents/Reports/pl_raport_aviva.pdf)>

<sup>25</sup> *Ibid*

<sup>26</sup> *Ibid*

The above bullet points go against the very nature of the social contract. The fact that on top of a citizen's rights and responsibilities, contributing to the economy and society, a citizen must also take into account savings for their later life. The current pension system favours those on high wages, those that can afford to save in a private pension fund.

### Total Contributions Approach

ALONE also acknowledges the proposed Total Contributions Approach (TCA) model that will be implemented by government. Under this model, a person is required to have 40 years of full contributions to qualify for a full Contributory State Pension. The model will also include up to 20 years of a new Home Caring Credits for periods spent in homemaking/caring roles<sup>27</sup>. ALONE acknowledges that this method is an improvement as people who take career breaks will be given lower rates when they retire. This is particularly important for women, who due to a lifetime gender wage gaps and work interruptions due to certain family duties, are more likely to receive a lower pension in retirement. However, ALONE is concerned around the lack of knowledge as to how the new system will operate.

ALONE concurs with the submission of the Joint Oireachtas Committee on Social Protection, Community and Rural Development and the Islands to the Pensions Commission<sup>28</sup> that the calculation should be based on 30 years' contributions, which was suggested in the 2010 National Pensions Framework, is a more appropriate amount for the TCA model.

ALONE also believe that the number of Home Caring Credits should be greater, at 25 years under this model. This will help minimise the gap between those who provide valuable caring duties with those in employment. However, legislation is needed to implement the Total Contributions and Home Caring Credits, which has yet to be introduced.

ALONE supports calls by Family Carers Ireland for €3 million in annual funding towards a dedicated Carer's Pension for long-term family carers<sup>29</sup>. This is also a commitment made in the Programme for Government and was recommended by the Citizens' Assembly in 2021<sup>30</sup>. In addition to this, ALONE also supports calls from Family Carers Ireland to increase the weekly carer payments by €8, the Carer's Support Grant from €1,850 to €2,000 and Carer's Allowance

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<sup>27</sup> Age Action, 'Towards a Fair State Pension for Women Pensioners', (Dublin 2017)

<sup>28</sup> [2021-03-08\\_submission-to-the-pension-commission-joint-committee-on-social-protection-community-and-rural-development-and-the-islands\\_en.pdf \(oireachtas.ie\)](#)

<sup>29</sup> [family-carers-pre-budget-submission-budget-2022.pdf \(familycarers.ie\)](#)

<sup>30</sup> [Recommendations of the Citizens' Assembly on Gender Equality - The Citizens' Assembly \(citizensassembly.ie\)](#)

income disregards by €35 (couples) and €17.50 (single) and with annual increases thereafter<sup>31</sup>.

## Exceptional Needs Payment

ALONE staff have highlighted that in recent years, access to HEOs in the Department of Employment Affairs and Social Protection (formerly Community Welfare Officers or CWOs) has become limited, decreasing the ability for people to access the Exceptional Needs Payment.

Granting of the Exceptional Needs Payment *“are at the discretion of the officers administering the scheme”*<sup>32</sup>. Since 2015, the number of Exceptional Needs Payments and Urgent Needs Payment have decreased from 101,600 to 92,200 in 2019<sup>33</sup>. From January 2020 to August 2020, there has also been a decrease in the number of ENPs and ENP expenditure<sup>34</sup>.

In ALONE’s experience, successful applications for the Exceptional Needs Payment can depend on individual HEOs as well as geographical location. Anecdotally, ALONE staff have highlighted that in more rural areas the criteria for granting the payment is higher compared to more urban areas. The process lacks consistency and there needs to be a unified approach to the payment.

With additional hardship being experienced by older people than before and minimum incomes, ALONE believes that a review of the Exceptional Needs Payment is needed to ensure that it is operating effectively, especially in light of COVID-19.

### **ALONE is calling for;**

- **Triple-lock State Pension, implement benchmarking and increase by €10.50 and over the next five years.**
  - Cost = €382.2 million<sup>35</sup>.
- **Introduce an Automatic Enrolment System.**
- **Introduce legislation to implement the Total Contributions Approach.**

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<sup>31</sup> [family-carers-pre-budget-submission-budget-2022.pdf](https://www.familycarers.ie/family-carers-pre-budget-submission-budget-2022.pdf) (familycarers.ie)

<sup>32</sup> <https://www.oireachtas.ie/en/debates/question/2020-09-22/40/speech/437/>

<sup>33</sup> <https://www.oireachtas.ie/en/debates/question/2020-09-22/530/speech/835/>

<sup>34</sup> *Ibid*

<sup>35</sup> [Social Welfare Rates – Wednesday, 16 Jun 2021 – Parliamentary Questions \(33rd Dáil\) – Houses of the Oireachtas](#)

- **Set the model at 30 years**, as suggested in the 2010 National Pensions Framework.
- **Increase Home Caring Credits to 25 years** under the model.
- **Increase the income threshold for all means-tested benefits** in line with increases in the State Pension and secondary benefits.
- **€3 million in annual funding towards a dedicated Carer's Pension** for long-term family carers.
  - Cost = €3 million.

## Fuel Poverty

A household that spends more than 10 per cent of their income on energy is considered to be in energy poverty<sup>36</sup>. In 2019, 8.6 per cent of individuals were without heating at some stage in the last year and nearly 5 per cent were unable to keep the home adequately warm<sup>37</sup>. That equates to 423,249 and 246,075 people respectively.

Single person households and households headed by pensioners are the highest at risk of energy poverty, along with households headed by lone parents<sup>38</sup>.

*Anne\* called to see if there were any grants available to her to get oil for her house. She doesn't have a lot of money and is starting to run low on oil. She wants to get some but says the company will only come out of a minimum of €200 - 250 is being spent.*

**Anne, 70 - 75**

Electricity prices in Ireland are the fourth highest in the EU, behind Germany, Denmark and Belgium and higher than the EU average<sup>39</sup>. Gas prices in Ireland are just above the EU average<sup>40</sup>.

<sup>36</sup> Dccae.gov.ie. 2020. *Energy Poverty Strategy*. [online] Available at: <<https://www.dccae.gov.ie/en-ie/energy/topics/Energy-Efficiency/citizens/energy-costs/Pages/Energy-Poverty-Strategy.aspx>>

<sup>37</sup> Central Statistics Office, 2020. *Survey on Income and Living Conditions (SILC) 2019*. [online] Central Statistics Office. Available at: <<https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2019/povertyanddeprivation/>>

<sup>38</sup> Department of Communications, Energy and Natural Resources (DCENR): *A Strategy to Combat Energy Poverty: 2016-2019*, (February 2016)

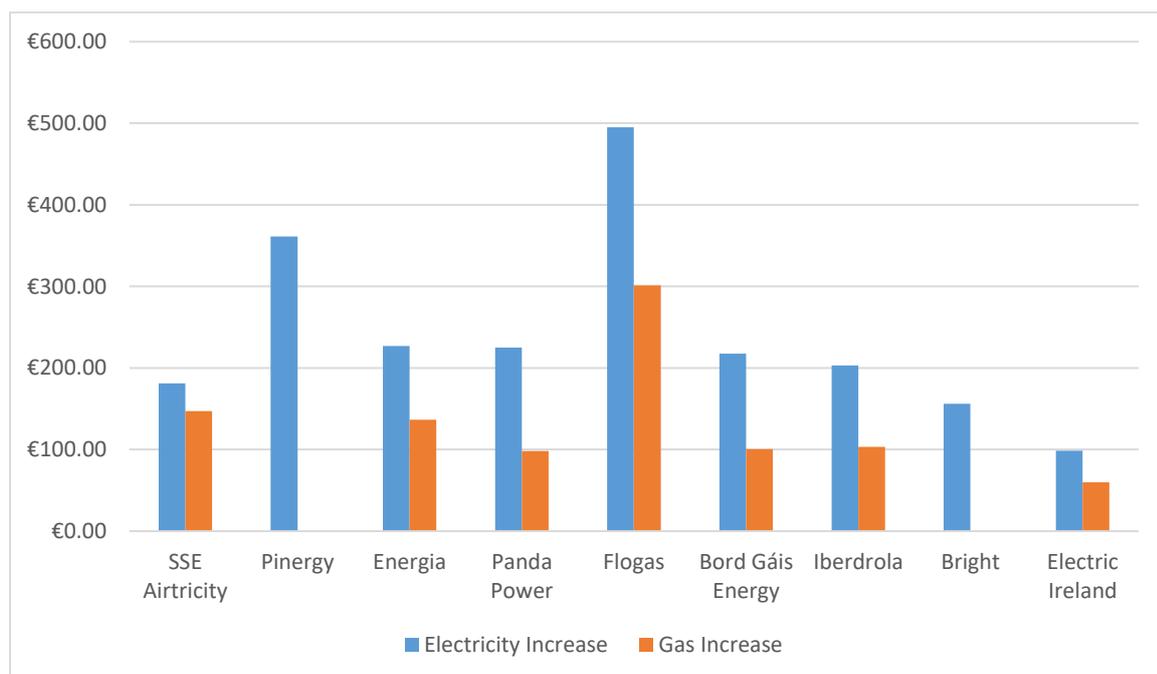
<sup>39</sup> Source: Eurostat

<sup>40</sup> Source: Eurostat

During 2020, the Fuel Allowance season was temporarily increased from 28-weeks to 32-weeks due to COVID-19, with an additional €98 being paid to recipients. Budget 2021 increased the Carbon Tax from €26 per tonne to €33.50 per tonne. Budget 2022 will see this increased again to €41 per tonne. This, in turn, will increase the cost of some fuels, particularly solid fuels used in older homes without modern heating systems.

In 2021 a number of energy suppliers increase their prices with two suppliers increasing their prices three times. In analysing the price increases, the highest increase in the average annual electricity bill was Flogas, who have increased electricity prices by €495.04. The highest increase to the average annual gas bill was also Flogas, who have increased gas prices by €301.20.

**Chart 1: 2021 Average Annual Electricity and Gas Price Increases by Energy Supplier**



Source: Energy suppliers, various

It has also been announced that the Public Service Obligation Levy would be decreased by 29 per cent. Despite this, the reduction in the Public Service Obligation Levy is unlikely to alleviate pressure on households in fuel poverty caused by energy price increases set out in

Chart 1, as most suppliers have increased prices well over the expected savings of €23.04 from decreasing the Levy<sup>41</sup>.

Budget 2022 will see the Carbon Tax increase again by €7.50. While ALONE agrees entirely with the implementation of a Carbon Tax, the organisation is concerned about the potential negative impact that the Carbon Tax may have on households in fuel poverty if the revenue raised is not ring-fenced to support a Just Transition Plan, aimed at low-income households experiencing fuel poverty.

Budget 2021 allocated one third of the revenue generated by the Carbon Tax “to boosting the incomes of the poorest in society”<sup>42</sup>, this is welcome, and ALONE continue to urge the government ensure that at least one third of the revenue from Carbon Tax is ring-fenced towards social protection measures that will help reduce fuel poverty in Budget 2022. ALONE also urges the government to consider reviewing the eligibility criteria of the scheme.

Given the significant increases in electricity and gas prices and further increases in the Carbon Tax, ALONE believe that the Fuel Allowance season should be set at 32-weeks and increased by €4. This will help provide some relief to households in fuel poverty, however, it is unlikely to take off the full amount of potential pressure that households will experience due to increases in prices. This could be funded through revenue from the Carbon Tax.

Increases in the Fuel Allowance will not totally reduce the number of those experiencing fuel poverty. It is important to also look at home energy efficiency. Ireland’s housing stock is amongst the least energy efficient in Northern Europe<sup>43</sup>. Improving the Building Energy Rating (BER) of a home from E1 to B2 can lead to energy savings of €2,524 per annum on a typical energy bill<sup>44</sup>.

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<sup>41</sup> Commission for Regulation of Utilities, 2021. *Proposed Decision Paper: Public Service Obligation Levy 2021/22*. [online] Commission for Regulation of Utilities, p.12. Available at: <<https://mk0cruieqjtk6utoah.kinstacdn.com/wp-content/uploads/2021/06/CRU21062-2021-22-PSO-Proposed-Decision.pdf>>

<sup>42</sup> <https://www.oireachtas.ie/en/debates/question/2021-02-24/569/speech/647/>

<sup>43</sup> Ahern, C., Griffiths, P., and O’Flaherty, M. (2013) State of the Irish housing stock —Modelling the heat losses of Ireland’s existing detached rural housing stock & estimating the benefit of thermal retrofit measures on this stock. *Energy Policy*, 55: 139 – 151.

<sup>44</sup> Thornton, R. and Mac Mahon, B., 2014. *Minimum Household Energy Need*. [online] Vincentian Partnership for Social Justice, p.21. Available at: <<https://www.svp.ie/getattachment/716d46e2-e390-4fce-8e4e-cc3fb2297f62/Minimum-Household-Energy-Need-VPSJ-Research-report.aspx>>

Approximately 72 per cent of Ireland's homes have a BER rating of C2 or below (over 1.1 million homes), with 23 per cent (357,504 homes) having an energy rating of E1 or below<sup>45</sup>. Improving the energy efficiency of homes of older people is important not just in reducing fuel poverty but also in helping to prevent winter deaths. According to a study carried out by the Irish Public Health (IPH), Ireland and Northern Ireland have one of the highest levels of winter mortality in Europe. They estimated that an excess of 2,800 deaths on the island over the winter months are related to fuel poverty<sup>46</sup>.

Research has also shown that people aged over 65 are seven times more likely to be hospitalised as a result of frigid temperatures, compared with those aged 18 to 44.<sup>47</sup> This suggests that older people make up the bulk of the 2,800 Excess Winter Deaths that occur in Ireland each winter season, the highest rate in Europe<sup>48</sup>. Improving home energy efficiency for older people therefore may reduce hospitalisation and potentially reduce healthcare spending.

The Programme for Government commits to retrofitting 500,000 homes and installing 400,000 heat pumps by 2030, helping to ease the financial pressure energy costs place on households. Due to the impact of poor energy efficiency, ALONE believe that households in the most poorly energy efficient homes and those most at risk of fuel poverty should be prioritised.

### **ALONE is calling for;**

- **Set the Fuel Allowance season to 32-weeks and increase by €4 per week** to minimise the impact of the Carbon Tax and energy supplier increases on households in fuel poverty. The Fuel Allowance eligibility criteria should also be reviewed.
  - Additional Cost = €84 million<sup>49</sup>.

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<sup>45</sup> Central Statistics Office, 2021. *Domestic Building Energy Ratings*. [online] Central Statistics Office. Available at: <<https://www.cso.ie/en/releasesandpublications/er/dber/domesticbuildingenergyratingsquarter22021/>>

<sup>46</sup> What is fuel poverty and how does it affect us?; <http://energyaction.ie/fuel-poverty-conference/fuel-poverty-affect-us/>

<sup>47</sup> <http://www.irishtimes.com/life-and-style/health-family/medical-matters-cold-weather-and-fuel-poverty-cause-2-800-excess-deaths-1.2099569>

<sup>48</sup> McAvoy, Helen, 'All-Ireland policy paper on fuel poverty and health', Irish Public Health Centre (December 2007)

<sup>49</sup> [https://www.oireachtas.ie/en/debates/question/2021-07-13/474/#pg-answers-474\\_475](https://www.oireachtas.ie/en/debates/question/2021-07-13/474/#pg-answers-474_475)

## Technology

Covid-19 has exasperated the digital divide. Key services for older people, such as post offices, banks and social welfare, have either closed their offices, moved totally online and operate from a 'digital first' approach. While this move online was assisted by technology, those without the skills to use online services or technology were excluded.

*"We had two separate older people call in distress as they both have pensions from other countries and they have to fill out a Form 11 for Revenue. These older people could not access the form from anywhere, they do not use the internet and the Revenue were not answering their phones. ALONE printed the form and posted out to the older people, they are both relieved."*

**ALONE Support Coordinator**

From ALONE's National Support Line, it was clear that loneliness and social isolation were greatly exacerbated due to the initial lockdown in Ireland and cocooning advice for older people.

In addition to other ALONE services, older people were also supported through daily or weekly telephone calls, and where possible technology interventions were made. An example here is where ALONE, in partnership with Vodafone, were able to provide older people with smartphones and credit vouchers. Over 960 smartphones were provided to older people to help get them access to the internet and connect with family members or friends they were unable to see due to advice regarding Covid-19 at the time. Those with low levels of digital literacy were supported by ALONE staff and Vodafone.

A number of older people cited that their phone was 'old', i.e not a smartphone, as their reason for wanting the smartphone. However, quite a high number of older people did not have a mobile phone. These phones are now being used by older people to;

- Connect with family and friends from home and abroad
- Contact loved ones in nursing homes
- Participate in online choirs and classes

- Participate in local support groups for stroke and COPD

*“Peter\* lost his wife of 62 years the week before receiving the phone.*

*When I called him he said he was very grateful for the phone, but was the “loneliest man in the world now”. I referred Michael to our telephone befriending and I spoke with him about counselling in the future when he might be ready. That we could help link him in. The phone became a link to the outside world”*

**ALONE Support Coordinator**

Healthcare services have also moved online, with older people and those with poor digital skills being excluded from accessing digital health services such as online consultations, mental health appointments and other services.

ALONE believe that Budget 2022 should look to reconfigure the Telephone Support Allowance to a Telephone and Technology Support Allowance and increase the rate by €5 to €7.50. This allowance will help cover costs associated with technology such as broadband and additional or replacement equipment, while the qualifying criteria would remain the same.

An Older Person Technology Grant of €250 should also be set up to help support older people to buy technology solutions such as;

- Information resources, such as Wi-Fi and tablets, to avail of internet services, communication devices, such as Alexa and simple (or smart) phones, to support the person to maintain contact with carers, family and friends.
- e-Health devices, for example, smartwatches, blood pressure monitors and ECG’s to enable the older person to maintain their own health at home.
- Smart home devices, such as motion sensors, door sensors and smart doorbells to ensure the safety of vulnerable older people.
- Portable emergency alarms with GPS capabilities to provide additional safety and security measures for older people.

These devices can help to further the original purpose of the Telephone Allowance to “*help prevent social isolation among vulnerable members of society*”<sup>50</sup> and to bring it in line with the needs of society in 2021. The criteria for such grant could be similar to the qualifying criteria for the Telephone and Technology Allowance.

ALONE has carried out nearly 1,900 technology prescriptions, including pendant alarms, mobile phones, and technology support interventions in 2020 and completed over 4 pilot projects displaying the benefits of technology to older people, their families, health care facilities and Approved Housing Bodies.

ALONE is currently engaged with a Sláintecare project, where ALONE supports 50 vulnerable older people, with referrals from Beaumont Hospital’s integrated care team, frailty team and Northside Homecare. ALONE is now working as a living lab with the HSE Digital Transformation Team, and as such are now training our network of Support Coordinators to prescribe technology for health, welfare and social issues.

#### **ALONE is calling for;**

- **Reconfigure the Telephone Support Allowance to a Telephone and Technology Support Allowance** to help support older people to access digital technology. This Allowance should also be **increased by €5 to €7.50**.
  - Cost = €53.04 million<sup>51</sup>.
- **An Older Person Technology Grant of €250** to help support older people to buy technology such as e-Health devices, voice enabled devices, emergency response alarms, tablets or smart phone devices and smart home sensors.
  - Based on recipients of Telephone and Technology Support Allowance = €34 million.

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<sup>50</sup> Department of Social Protection, 2018. *Minister Doherty introduces new Telephone Support Allowance*. [online] Available at: <<https://www.gov.ie/en/press-release/a10ed5-minister-doherty-introduces-new-telephone-support-allowance/?referrer=https://www.welfare.ie/en/pressoffice/Pages/pr060618.aspx>>

<sup>51</sup> <https://www.oireachtas.ie/en/debates/question/2021-03-10/575/#pq-answers-575>

## Housing

### Housing and Older People

It is important to recognise that Ireland's over 65 population is expected to reach up to 1.6 million by 2051<sup>52</sup>. With such increases in the ageing population, there is an urgent need to provide housing choices to older people which allow them to age positively in their own home or a home more suitable to their needs. This is a fact recognised by the government's own housing agency<sup>53</sup>.

As well as this, the need to accommodate the needs for Ireland's older generation is recognised in the government's National Positive Ageing Strategy. In the strategy, it sets out the need to *"Enable people to age with confidence, security and dignity in their own homes and communities for as long as possible"*<sup>54</sup>.

In ALONE's own report, *'Housing Choices for Older People in Ireland'*, it is estimated that a range of housing options across dispersed, shared, supported housing schemes and nursing home units will be needed to meet housing demand<sup>55</sup>.

ALONE believe that Budget 2022 should provide the necessary housing funding to address the increase in the ageing population and provide age-friendly solutions and integrated housing approaches for older people. The Housing Budget for 2022 must ensure that all options provide long-term safety, security and supports when and if needed.

### Housing Demand

Ireland has a number of schemes that assist people in carrying out works and repairs, allowing them to maintain their independence in their own home for older people and people with a disability.

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<sup>52</sup> Central Statistics Office, 2018. *Press Statement Population And Labour Force Projections 2017 - 2051*. [online] Available at: <<https://www.cso.ie/en/csolatestnews/pressreleases/2018pressreleases/pressstatementpopulationandlabourforceprojections2017-2051/>>

<sup>53</sup> The Housing Agency, 2018. *Housing For Older People*. [online] The Housing Agency. Available at: <<http://www.housingagency.ie/sites/default/files/Housing%20for%20older%20people%20Submission%20to%20Joint%20Ireachtas%20Committee.pdf>>

<sup>54</sup> Department of Health, 2013. *The National Positive Ageing Strategy*. [online] Department of Health, p.6. Available at: <<https://assets.gov.ie/11714/d859109de8984a50b9f2ae2c1f325456.pdf>>

<sup>55</sup> ALONE, 2018. *Housing Choices For Older People In Ireland*. [online] ALONE, p.7. Available at: <<https://alone.ie/wp-content/uploads/2018/07/Housing-Choices-for-Older-People-in-Ireland-Time-for-Action-1.pdf>>

Housing Adaptation Grants is the collective term given to the three grants; Housing Aid for Older People, Housing Aid for People with a Disability and Mobility Aid Grant. These grants are provided to eligible people to modify their own homes, allowing them to live at home, within their communities, for longer. Given the large proportion of older people and people living with a disability who own their own homes, the Housing Adaptation Grants are especially important. In 2010, a total of €77.3 million was paid in respect of 13,588 grants. These grants were subject to cuts during the austerity years, and in 2013 reached their lowest point in the decade, with €37.7 million paid in respect of 7,011 grants, less than half 2010 levels. Building on moderate increases since 2015, the total amount paid in respect of these grants in 2018 was €51.2 million in respect of 9,413 grants. An improvement on 2013, but still just two-thirds of 2010 levels (Table 1).

In addition, delays in accessing the necessary Occupational Therapists to certify a need for home modifications means that people living with disabilities may be at risk in their homes due to lack of necessary works.

ALONE welcomed the increase to Housing Adaption Grants in Budget 2021, however the scale of the issue shows there is much more to be done.

**Table 1: Housing Adaptation Grants, by Type, 2010-2018**

	<b>Housing Aid for Older People</b>		<b>Housing Aid for People with a Disability</b>		<b>Mobility Aid Grant</b>	
	<b>No. of Grants Paid</b>	<b>Value €,000</b>	<b>No. of Grants Paid</b>	<b>Value €,000</b>	<b>No. of Grants Paid</b>	<b>Value €,000</b>
<b>2010</b>	7,205	30,775	4,347	39,849	2,036	6,688
<b>2013</b>	2,815	11,247	2,506	20,885	1,690	5,548
<b>2016</b>	3,425	12,647	2,714	20,867	1,871	6,548
<b>2018</b>	3,640	13,904	3,622	29,739	2,151	7,601

Due to poor housing conditions, analysis from ALONE's *'Housing Choices for Older People in Ireland'* shows that funding of €84.5 million per year is needed over the next 10 years via the Home Adaptation Grants (through the Housing Aid for Older People Scheme) to support older people to upgrade their homes to age-friendly standards.

*"A lady was referred into our Befriending service because she said she was lonely in hospital. When I was sitting with her, out of the blue, she said to me "in the last two years, I haven't made it to the toilet. I have such difficulty with the stairs, that every time I got to the top of the stairs I'd have to change my clothes."*

*Within two weeks, ALONE helped this lady get a stair lift put in and the bathroom adapted. She said she was delighted and was able to get up and down the stairs no problem and it's a major relief. Not only did the stair enable this lady to go the bathroom, it gave her back her dignity."*

**ALONE Support Coordinator**

While the intent behind these schemes is an enhanced quality of life for the households involved, it should also be noted that there is potential for the Government to also benefit through costs avoided in the health sector – by way of the adaptation works facilitating the discharge of older and people with disabilities from hospitals – and through societal benefits, with people being facilitated in continuing to live within their communities for extended durations<sup>56</sup>.

It is estimated that 15 per cent of those aged 65 and over would 'right-size'.<sup>57</sup> Research conducted by the Irish Government Economic & Evaluation Service shows that approximately 91,000 to 121,000 older households would move if they could sell their home and purchase a purpose-built home in the same area for a lower price<sup>58</sup>. The issue here is availability, there are not enough homes for older people to right-size. One possible way to address this is through encouraging the private sector to build more purpose-built homes. Consideration could also be given to the potential of infill sites, vacant buildings and unused or under-utilised space above retail units as right-sizing units.

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<sup>56</sup> *Ibid*

<sup>57</sup> ALONE, 2018. *Housing Choices For Older People In Ireland*. [online] ALONE, p.7. Available at: <<https://alone.ie/wp-content/uploads/2018/07/Housing-Choices-for-Older-People-in-Ireland-Time-for-Action-1.pdf>>

<sup>58</sup> Irish Government Economic & Evaluation Service, 2021. *Attitudinal survey of mature homeowners*. [online] Irish Government Economic & Evaluation Service. Available at: <<https://igees.gov.ie/wp-content/uploads/2020/11/20201020-IGEEES-Mature-Home-Owners.pdf>>

Research by the Irish Council for Social Housing (ICSH) shows that tenants that have right-sized would recommend it and added that they have peace of mind, feel safe and secure and are living independently<sup>59</sup>. The research also showed benefits for the family, where tenants reported that family members were less stressed and worried about their welfare and had a positive impact on extended families<sup>60</sup>.

ALONE's housing report estimates that 59,462 homes 'on market' will be needed to allow older people to right-size, which will also release larger family homes back in the housing stock<sup>61</sup>.

Regarding supported housing schemes, it is estimated that 45,905 shared and supportive housing units are needed through social housing. These units will provide the safety and security that older people need and help ease the pressure on the rented sector, as house ownership is falling due to an increase in the numbers accessing the rental market. These schemes would include 41,564 Supportive Housing<sup>62</sup> units where there is an option to buy into such schemes.

The ALONE report also showed that quality nursing home units, as part of multi-purpose complexes, will continue to be needed, although this demand can be reduced through further provision of high-support housing and Home Care Packages.

Based on a nursing home occupancy rate of 3.7 per cent, the rate of nursing home occupancy as at the last Census (2016), demand will increase to 36,987 units by 2031 or an additional 1,000 beds per year over the next decade.

#### **ALONE is calling for;**

- **€84.5 million per year over the next 10 years via the Home Adaptation Grants** (through the Housing Aid for Older People Scheme) to support older people to upgrade their homes to age-friendly standards.
- **Incentivise right-sizing. 59,462 homes are needed for older people who chose right-sizing** which is key to ensuring housing is accessible to all and supports ageing in place.

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<sup>59</sup> The Irish Council for Social Housing, 2020. *Right-Sizing in the Approved Housing Body Sector*. [online] The Irish Council for Social Housing, p.11. Available at: <<https://icsh.ie/wp-content/uploads/ICSH-RightsizingResearch0320.pdf>>

<sup>60</sup> *Ibid*

<sup>61</sup> *Ibid*, p.31.

<sup>62</sup> Housing that is purpose designed and designated for older people to live independently

- **45,905 supportive housing units are needed through social housing.** This is a housing target aligned to the changing demographics over the next 10 years, equating to 4,590 units per year.
- **Implementation of the joint policy statement ‘Housing Options for our Ageing Population’** will be central to ensuring that older people are supported to age at home regardless of ownership. **Infrastructure of support coordination is a priority** and requires investment and development to fully support older people.
- It is recommended that all housing developments incorporate **universal design principles** to allow people to age in place or to choose to right size in communities they have lived all their lives.

## Housing with Support

It is estimated that 4,341 Housing units with Supports<sup>63</sup> will be needed. Helping older people to age in their own home is central to ALONE’s work, and by placing an emphasis on the need for Housing with Supports (HwS) model within Ireland, ALONE is calling for a system of care which provides fully funded home support for older people who want to live at home, as well as options which provide extra support for older people to live in the community.

Housing with Support (HwS) is a new model of housing and care provision in Ireland. It is underpinned by age appropriate housing design principles including own door living with onsite staff supports (non-medical), to allow people to live with dignity and independence for as long as possible and to continue to live in their community.

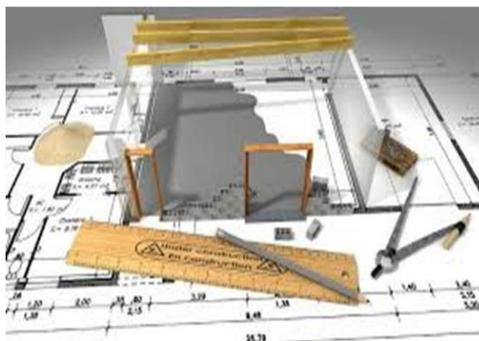
ALONE is pioneering this new model for Ireland and are part of a successful partnership with Circle VHA to design, build and deliver the first Housing with Supports scheme in Ireland, under the Government’s Demonstrator Project where ALONE will be providing the 24/7 onsite supports. HwS incorporates universal design principles with technology solutions, meaning that the HwS can provide;

- Age appropriate designed homes in the right location.
- Independent living – lifetime adaptable homes with own front door.

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<sup>63</sup> Housing that is purpose designed with embedded on-site 24-7 support. It typically includes self-contained accommodation with its own front door, and ethos of support independence, flexible care packages, access to activities and social events and various communal facilities.

- ‘Person-centred’, ‘flexible’ supports through an ‘ablement’ and ‘re-ablement’ approach. Keeping, gaining and re-gaining the skills and confidence to live independently.
- 24/7 staffing support on site (non-medical) with individual support plans optimising their functional ability, delivering activities of daily living (ADL) and instrumental delivering activities of daily living (IADL) for those who need it.
- Community integration – support older people to establish and maintain links in their community, mitigating social isolation placing an emphasis on health and wellbeing.
- Support Coordination – coordination of supports and services for older people, such as but not limited to local services, health and medical, financial, social welfare and housing.



## Location

- Centrally located no more than 5 minutes / 1 kilometre from essential amenities
- Topography – immediate surroundings should be flat ensuring ease of movement
- Close to transport links

## Homes

- 1 bedroom homes of circa 50sqm
- Own front door / private external space
- Kitchen / dining space / living space
- Bedroom – large enough to accommodate double bed and 1800 turning cycle
- Wet-room bathroom construct
- Dual aspect design
- Assistive technology enabled / Call To Assist

## Communal Space

- Communal space for tenants to socialise
- Café / Coffee Dock - Open to the public
- Reception area / Staff & Admin Space
- Activities room
- External communal spaces that are public and private
- Progressive Security

ALONE is calling for investment in Housing with Supports as an alternative to nursing homes.

To better support planning between the HSE and Local Authorities, new joint funding mechanisms need to be developed at a national level in providing Housing with Supports to

meet the demand<sup>64</sup>. In addition to this, additional state funding is also required to stimulate innovative developments, such as Housing with Supports<sup>65</sup>.

**ALONE is calling for;**

- A **funding mechanism** to ensure we have **investment in Housing with onsite Supports**, building on the model championed in Rebuilding Ireland.

## Older people in the rental market

From 1991 – 2016, there has been a 12 per cent increase in the number of over 80s renting, and a 49 per cent increase in over 85s renting<sup>66</sup>. While the number of people in these age groups renting in the private sector is relatively small, there is a concern that this will increase in the coming years. According to Census 2016, 2.4 per cent of people aged 65 and over, and almost 10 per cent of people aged between 50 and 54 are renting from a private landlord<sup>67</sup>. The number of renters aged 55 – 64 has also increased in recent years, from 37,263 in 2011 to 44,440 in 2016, an increase of nearly 20 per cent<sup>68</sup>.

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<sup>64</sup> ALONE, 2018. *Housing Choices For Older People In Ireland*. [online] ALONE, p.23. Available at: <<https://alone.ie/wp-content/uploads/2018/07/Housing-Choices-for-Older-People-in-Ireland-Time-for-Action-1.pdf>>

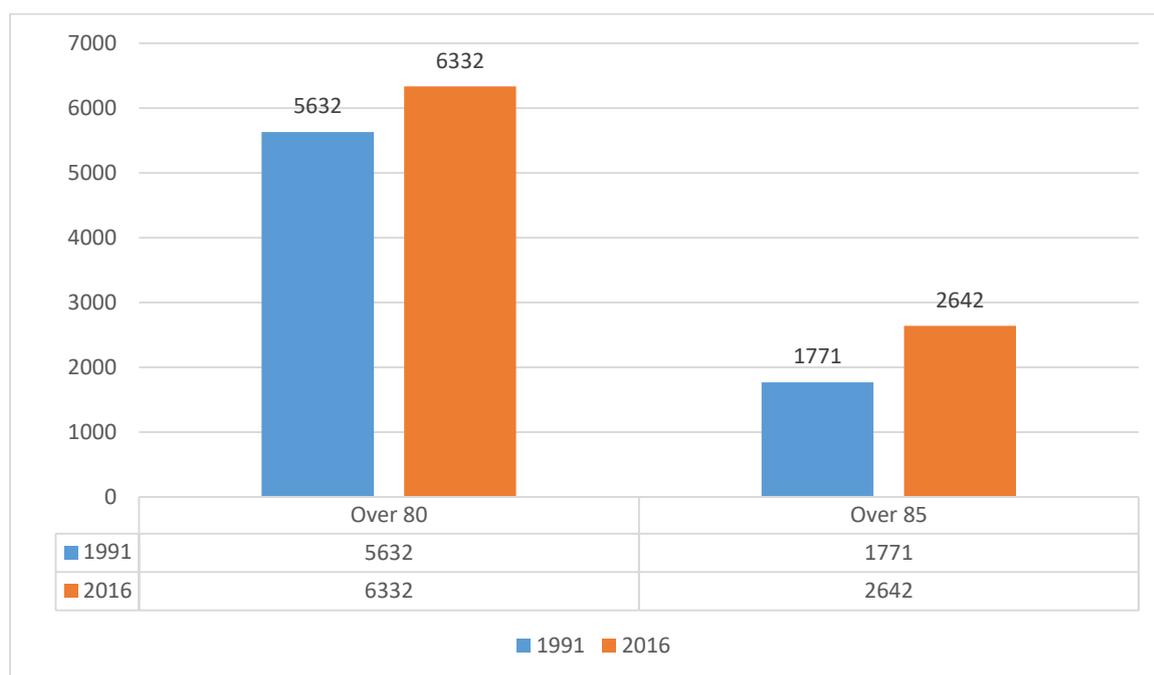
<sup>65</sup> *Ibid*, p.54.

<sup>66</sup> Central Statistics Office, n.d. *Census of Population 2016 - Profile 1 Housing in Ireland*. [online] Central Statistics Office. Available at: <<https://www.cso.ie/en/releasesandpublications/ep/p-cp1hii/cp1hii/tr/>>

<sup>67</sup> ALONE, 2018. *Housing Choices for Older People in Ireland*. [online] ALONE, p.8. Available at: <<https://alone.ie/wp-content/uploads/2018/07/Housing-Choices-for-Older-People-in-Ireland-Time-for-Action-1.pdf>> [Accessed 29 April 2021].

<sup>68</sup> Central Statistics Office, 2020. *Private Households in Permanent Housing Units 2011 to 2016*. Central Statistics Office.

**Chart 2: Number Over 80s and over 85s renting in Ireland 1991 - 2016**



Source: Central Statistics Office

In ALONE’s housing report, we highlighted that the increase in older renters is likely to have implications for the sustainability of the home for an ageing population of tenants, particularly those in the private rented sector.<sup>69</sup> The report also notes that Local Authority tenancies are also a key feature, with the proportion remaining relatively consistent throughout age cohorts. This indicates that good quality social housing has a significant role to play in allowing older people to age at home and in communities.<sup>70</sup>

Additionally, there have been increases in renting across most age ranges since 1991. The 35 – 44 age category has experienced the biggest increase, increasing by 280 per cent from 1991 – 2016<sup>71</sup>. These increases in renting across the age ranges is likely to lead to increases in older people renting in the future.

All of the available data in respect of tenure shifts is from the Census, last updated in 2016. ALONE anticipate an increase in rent among older age groups again in the next Census, due

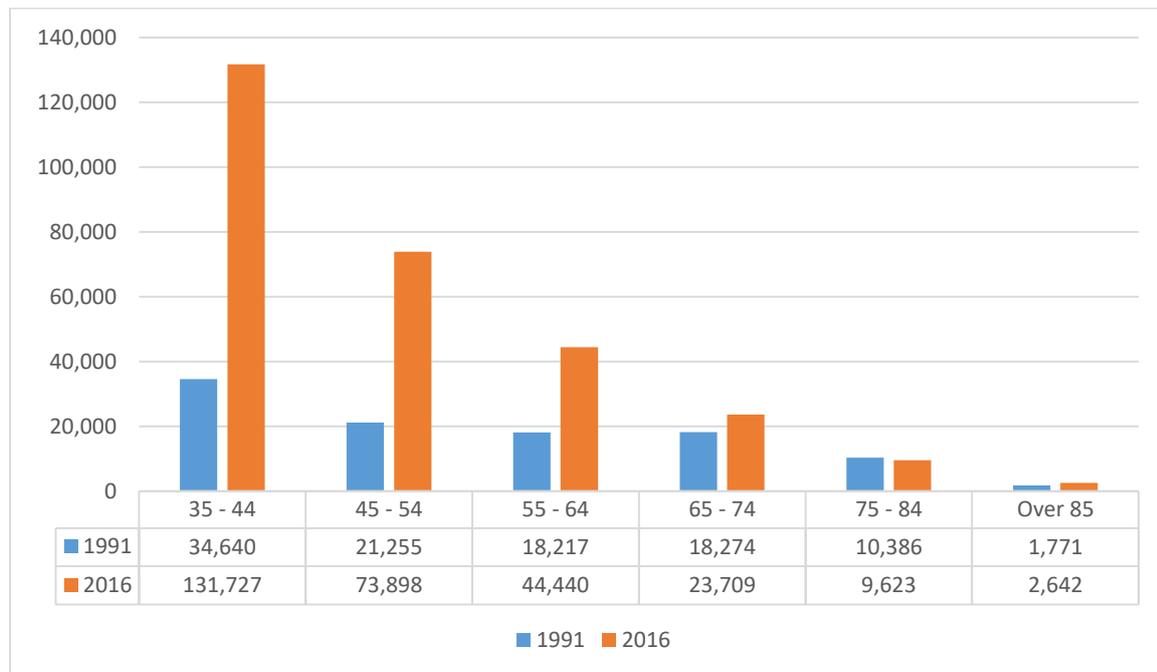
<sup>69</sup> ALONE, 2018. *Housing Choices For Older People In Ireland*. [online] ALONE, p.7. Available at: <<https://alone.ie/wp-content/uploads/2018/07/Housing-Choices-for-Older-People-in-Ireland-Time-for-Action-1.pdf>> .

<sup>70</sup> ALONE, 2018. *Housing Choices For Older People In Ireland*. [online] ALONE, p.7. Available at: <<https://alone.ie/wp-content/uploads/2018/07/Housing-Choices-for-Older-People-in-Ireland-Time-for-Action-1.pdf>> .

<sup>71</sup> Central Statistics Office, n.d. *Census of Population 2016 - Profile 1 Housing in Ireland*. [online] Central Statistics Office. Available at: <<https://www.cso.ie/en/releasesandpublications/ep/p-cp1hii/cp1hii/tr/>> .

to be published in 2022. In the absence of sufficient numbers of Local Authority, AHB or other subsidised accommodation, the sustainability of these homes on reduced post-retirement incomes is a concern.

**Chart 3: Householders renting by age 1991 - 2016**



Source: Central Statistics Office

### Security of Tenure

ALONE believe that Budget 2022 should provide the first step towards long-term leases. Despite the existence of the Residential Tenancies Board (RTB) and the introduction of the Residential Tenancies Act, 2004, there is a lack of substantive rent regulation, and security of tenure is poor. Additionally, notice periods provided to tenants require review. The Residential Tenancies (Amendment) Act 2015 increased the notice periods applicable to tenancies of four years or longer in duration, this did not apply to shorter rental durations.

With regards to security of tenure, landlords may terminate a lease within the initial six months without reason<sup>72</sup>. However, after this period, landlords may terminate a lease for many reasons, including the proposed selling of the property or a for a family member to occupy the property. Such stipulations remained largely unchanged in the recent Strategy for the Rental Sector. Additionally, violations by landlords must be closely monitored and adequate protections for tenants implemented<sup>73</sup>.

*\*Lily is in her 70s. She rented all her life and in recent months received a notice to quit. She could not find alternative rented accommodation would accept HAP and is now homeless. Lilly is terminally ill and is now living in a B&B.*

*Lilly has been offered social housing but the apartment is unpainted with no flooring, appliances or furniture. ALONE is supporting Lily to apply for funding to purchase these items but until funding comes through, Lily is still in the B&B.*

#### **ALONE Case Study**

Other European countries provide a good example of how long-term leasing can help support older people in the rental market and ensure security of tenure. Italy has a minimum tenancy of four years<sup>74</sup>, and in Portugal there are fixed term contracts with a minimum of five years<sup>75</sup>. Countries like Norway also have long-term leases extending a minimum of three years<sup>76</sup>, while in Sweden, Germany and the Netherlands there are contracts of indefinite duration<sup>77</sup>.

#### **ALONE is calling for;**

- **A path towards long-term lease agreements** to ensure security of tenure.

<sup>72</sup> Rtb.ie. n.d. *Security Of Tenure | Residential Tenancies Board*. [online] Available at: <<https://www.rtb.ie/beginning-a-tenancy/security-of-tenure>>

<sup>73</sup> RTB, 2017; A Guide to the Residential Tenancies Act

<sup>74</sup> International Union of Tenants, 2016. *Reports from IUT members to the 20th congress on rent regulation and security of tenure in the private rental sector*. [online] International Union of Tenants, p.31. Available at: <<http://www.iut.nu/wp-content/uploads/2017/07/Reports-from-24-countries-to-the-IUT-congress.pdf>>

<sup>75</sup> <https://www.globalpropertyguide.com/Europe/Portugal/Landlord-and-Tenant>

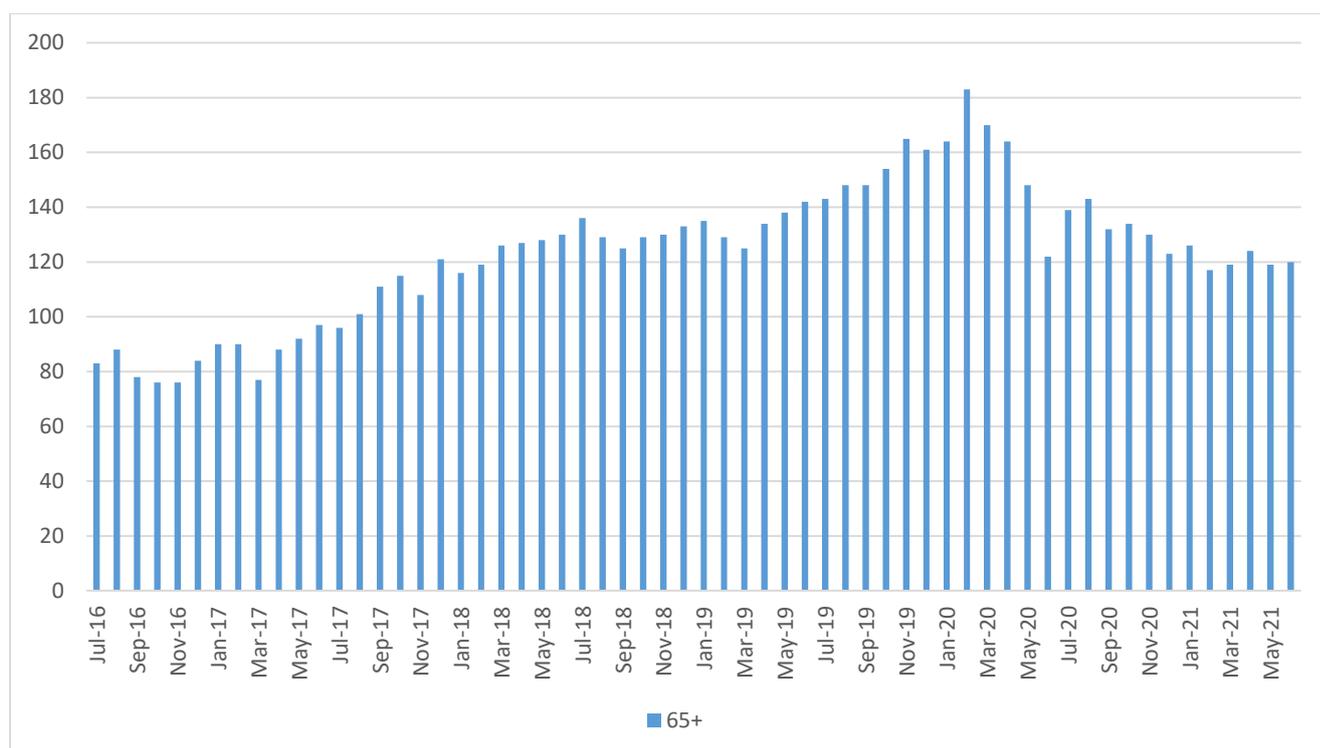
<sup>76</sup> International Union of Tenants, 2016. *Reports from IUT members to the 20th congress on rent regulation and security of tenure in the private rental sector*. [online] International Union of Tenants, p.41. Available at: <<http://www.iut.nu/wp-content/uploads/2017/07/Reports-from-24-countries-to-the-IUT-congress.pdf>>

<sup>77</sup> *Ibid*, p.7.

## Homelessness

It is widely recognised that housing is a social determinant of health that impacts a person's opportunity to live a healthy life.<sup>78, 79</sup> Since the previous Government's plan to address homelessness, Rebuilding Ireland, was launched in July 2016, the number of people aged over 65 accessing emergency homeless accommodation in Ireland has increased by 45 per cent.

**Chart 4: Homelessness in Ireland, Age 65+, July 2016 to June 2021**



Source: Department of Housing, Local Government and Heritage, Homelessness Data

<sup>78</sup> Krieger, J. and Higgins, D., 2002. Housing and Health: Time Again for Public Health Action. *American Journal of Public Health*, 92(5), pp.758-768.

<sup>79</sup> Dunn JR, Hayes MV, Hulchanski JD, Hwang SW, Potvin L. Housing as a socio-economic determinant of health: findings of a national needs, gaps and opportunities assessment. *Can J Public Health* (2006)

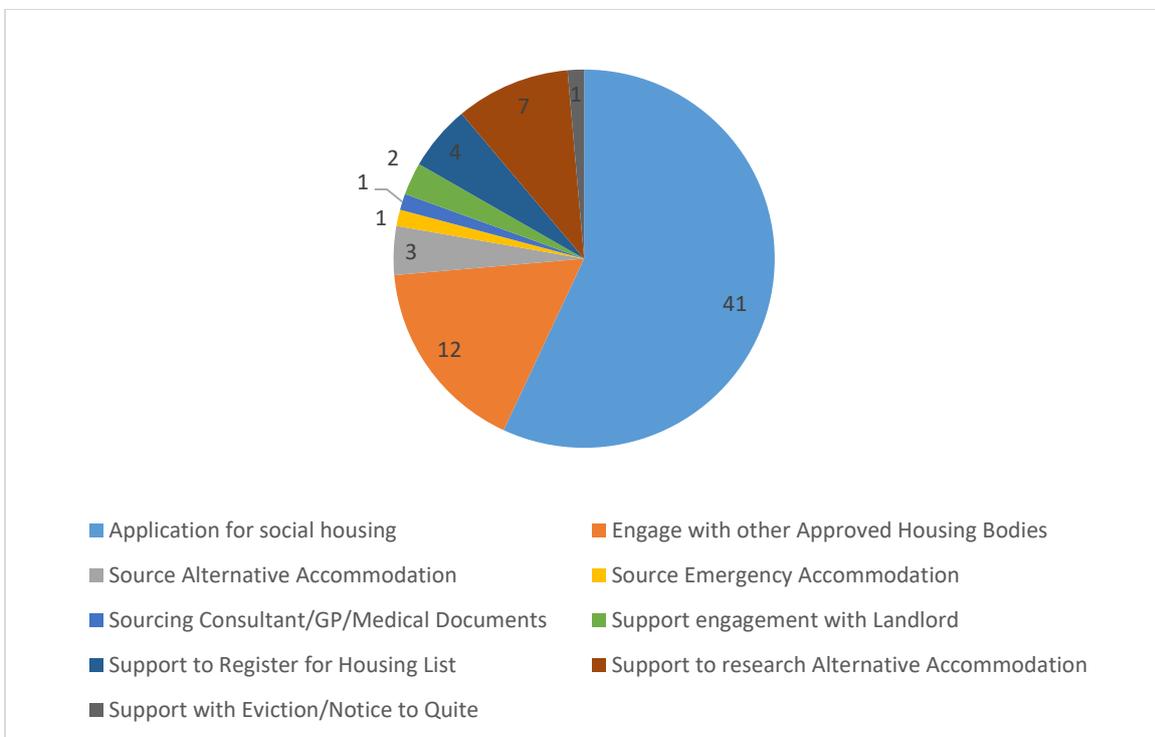
The reasons for older people entering into homelessness are not well documented in Ireland, however, the reason for anyone becoming homeless are often varied, such as increased price in private rented accommodation or evictions due to the landlord selling.

*“John\* has spent the last 13 years living in an old camper van, following an injury that led him to his job and home. John has recently moved into one of ALONE’s properties and this has offered him a valuable stepping stone from homelessness into a permanent home.”*

**ALONE Housing Staff**

In ALONE’s own statistics, 145 older people presented to the organisation’s services stating they were homeless or at risk of homelessness in 2019. An analysis of the ALONE National Support Line between March 2020 – September 2020 showed that 81 older people called who were homeless or at risk of homeless. The support needs of these older people contacting the National Support Line include;

**Chart 5: Support needs of older people homeless or at risk of homelessness from the National Support Line**



Source: ALONE

ALONE believe that Budget 2022 should provide targeted interventions to prevent homelessness amongst older people, and age-friendly homeless accommodation should also be provided which takes account of increased frailty and additional needs that older people experiencing homelessness may have. As well as this, the infrastructure of the necessary support coordination that will be required to support older people who are homeless also requires investment and development.

## Health

### Home Care

Supporting older people to age at home is central to ALONE's work. From ALONE's experience of COVID-19 and its impact on older people, there has been a demonstrated increased need to support the physical and mental health of older people. During COVID-19, personal care was one of the highest areas of need identified by older people calling ALONE's National Support Line.

Recent research has demonstrated that older people's physical and mental health have been greatly impacted while cocooning during COVID-19<sup>80</sup>;

- Nearly 40 per cent of older people reported that their mental health was 'worse' or 'much worse' while cocooning.
- Nearly 60 per cent of older people reported loneliness; 1 in 8 reported that they were lonely 'very often'.
- Nearly 70 per cent of older people reported exercising less frequently or not at all
- 50 per cent also reported a decline in their quality of life.

Similarly, the HSE's interim report on the impact of cocooning has also highlighted the likely long-term impacts on older people's physical and mental health;

- Increase risk of cognitive decline and depression
- Decrease in quality of life
- Increase risk of COVID-19 infection and severity
- Increase risk of cardiovascular disease
- Increase risk of diabetes
- Increase risk of osteoporosis and fractures

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<sup>80</sup> Bailey, L., Ward, M., DiCosimo, A., Baunta, S., Cunningham, C., Romero-Ortuno, R., Kenny, R., Purcell, R., Lannon, R., McCarroll, K., Nee, R., Robinson, D., Lavan, A. and Briggs, R., 2021. Physical and mental health of older people while cocooning during the COVID-19 pandemic. *QJM: An International Journal of Medicine*.

- Increase risk of physical frailty

*“There was an older gentleman who was having difficulty being discharged from hospital; the medical team wanted him to go to long-term care. The family were in a position to provide care for most of the week, and the older person could supplement the HSE home care package.*

*ALONE supported the man and his family with information on technology to support discharge and help the older person remain independent at home. The family and this man had enough accurate information to challenge the hospital’s reluctance to return the man home.”*

***ALONE Support Coordinator***

From ALONE’s own experience and the recent research regarding the physical and mental health impact of COVID-19, there is likely to be an increase need or unmet need of homecare. Older people need to be supported to age at home, and the right supports to do so need to be available.

The €150 million in home care provided by the HSE Winter Plan was a welcome investment, bringing the total home care budget for 2021 to €666.5 million<sup>81</sup>. ALONE believe that it is essential that this funding continue to meet the level of need.

There is an apparent reduction in the home care waiting list, however, ALONE believe that the need for home care is still there. Anecdotally, ALONE have heard of people cancelling their home care due to fears around the pandemic, ALONE believe that there is an unmet need for home care currently.

ALONE is aware that there is work on-going within the Department of Health and with the Minister for Older People in ensuring that there is a statutory right to home care.

From ALONE’s experience, staff have highlighted gap in service provision, particularly regarding daily household tasks, such as hoovering, dusting etc. ALONE believe that such a scheme should ensure choice on part of the care recipient from a ‘basket of goods’ that ranges from healthcare to home care, personal care to social inclusion. ALONE encourages the

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<sup>81</sup> <https://www.oireachtas.ie/en/debates/debate/dail/2021-04-29/speech/1/>

government to publish the proposed legislation on the statutory home care scheme as a priority.

**ALONE is calling for;**

- Introduce legislation on statutory home care.
- Maintain the current level of investment in home care at €666.5 million.

### Commission on Care

People in nursing homes were greatly impacted by COVID-19, as well as the staff providing care and the families with loved ones in these facilities. As previously stated, ALONE has heard from many older people and their families who cancelled home care due to the virus or who had home care cancelled as well. There is likely to be an unmet need for home care from these older people, and with the HSE indicating an increase in long-term health conditions amongst older people due to cocooning<sup>82</sup>, this unmet need may increase.

ALONE recognise that there is a commitment in the Programme for Government to set up a Commission on Care to “...*examine care and supports for older people.*” Such a Commission will be important reviewing the lessons learned across the caring sector and providing recommendations to improve the sector. ALONE urge the government to set up this Commission on Care as a matter of urgency.

ALONE believe that scope of the Commission should be broader in analysing care and should look at the provision of care in nursing homes, home care and other community supports to adults of all ages. By taking this life course approach, there can be a much broader analysis of the different populations receiving or providing care and the different issues affecting each sector. The Commission on Care should have service user involvement to provide a more meaningful reflection and better insights into how Ireland’s care sector responded during COVID-19.

ALONE is calling for;

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<sup>82</sup> [interim-report-on-the-impact-of-cocooning-measures-on-older-people.pdf \(hse.ie\)](https://www.hse.ie/eng/press/2020/interim-report-on-the-impact-of-cocooning-measures-on-older-people.pdf)

- **Establish the Commission on Care** as a priority and examine the provision of care for adults of all ages.

## Loneliness

Loneliness was one of the main area of need identified by older people on ALONE's National Support Line. The COVID-19 pandemic has brought the issue of loneliness and social isolation to the fore with limiting social interactions a key tool in the fight to control the spread of the virus. There can be no doubt that these measures have led to increased social isolation and loneliness across the population.

Studies have linked loneliness and social isolation to higher risks of physical and mental conditions, including heart disease, anxiety, depression, and Alzheimer's disease<sup>83</sup>. People who reported feeling lonely also have a 64 per cent increased risk of developing dementia in old age compared to those who did not feel lonely<sup>84</sup>.

In the Programme for Government, there is a commitment to developing a plan aimed at tackling loneliness and isolation.

ALONE is urging government to;

- **Develop a national plan aimed at addressing loneliness across the life course, with a focus on a whole-of-government approach.**
- **Minister for Public Health to lead on addressing loneliness and the implementation of a plan on loneliness.**
- **Commission research to explore the wellbeing, health and work productivity cost of loneliness in Ireland.**
- **To ensure that investment is made in interventions that are proven to reduce loneliness, a €5 million Loneliness Fund should be established. This fund will help organisations invest in evaluations to demonstrate the impact of their work on addressing loneliness.**
  - Cost = €5 million
- **Implement the five recommendations in '*Building Capacity for the Evaluation of Social Prescribing*'.**

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<sup>83</sup> National Institute on Aging. 2019. *Social Isolation, Loneliness In Older People Pose Health Risks*. [online] Available at: <<https://www.nia.nih.gov/news/social-isolation-loneliness-older-people-pose-health-risks>>

<sup>84</sup> Feelings of loneliness, but not social isolation, predict dementia onset: Results from the Amsterdam Study of the Elderly (AMSTEL). Loneliness and risk of Alzheimer disease. Wilson RS, Krueger KR, Arnold SE, Schneider JA, Kelly JF, Barnes LL, et al. *Arch Gen Psychiatry* (2007); 64, pp.234-240

- **Nationwide public awareness campaign** that highlights loneliness and social isolation, portrays a diverse range of populations to address stereotypes and directs people to support if they are lonely or how to support someone who is lonely.
- **Allocate budget for research on loneliness.**