

ALONE Pre-Budget  
Submission 2024

**ALONE**  
**#OneMillion**  
**Over60**



YOU'RE NOT ALONE

## About ALONE

ALONE is a national organisation that enables older people to age at home. We have 200 staff, more than 5,000 volunteers, and we have supported more than 22,000 older people so far in 2023.

Our work is for all older people and aims to improve physical, emotional and mental wellbeing. We have a National network of staff and volunteers who provide an integrated system of Support Coordination, Practical Supports, Befriending, a variety of Phone Services, Social Prescribing, Housing with Support and Assistive Technology.

We use individualised support plans, to address health, financial benefits and supports, social care, housing, transport and other arising needs using technology and through harnessing other services.

We work to empower the whole sector of community support for older people through our Community Impact Network that provides Training, IT support and resources to other organisations.



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## Introduction

As we know, Ireland has an ageing population. This has been made all the clearer by the recent summary results of the 2022 Census, which saw the population of over-85s increasing by 25% compared to 2016. More than 1 million people in Ireland are now aged 60+ (1,048,985), making up 1 in 5 of our population. The total number of older people aged 65+ living alone has also gone up by more than 32,500 people, from 156,799 to 189,574 – an increase roughly the equivalent of the population of Navan, in six years. Roughly one in four people aged 65+ live alone.

Our work at ALONE highlights to us the difficulties older people are experiencing in meeting the increasing cost of living. Continued inflation and the energy crisis have had a severe impact on the older people ALONE work with, and many have been forced to make difficult choices as a result. Paying for food, fuel, heating and transport are areas older people have cited to ALONE as causing difficulties. This has particularly been the case for older people living alone.

CSO data shows that more than 1 in 3 people aged 65+ living alone are at risk of poverty, the highest rate of all households surveyed. Unsurprisingly, people aged 65+ living alone also had the lowest household income, at €16,840. Furthermore, by age group, the largest year on year change in the at risk of poverty rate was in persons aged 65 or over more generally, going from 11.9% in 2021 to 19.0% in 2022.

2023 MESL figures indicate that older people living alone experience income inadequacy in both urban and rural areas: “The cost of a MESL for an older single adult living alone has increased significantly from 2022. Income supports have not kept pace with this rate of change”. They also note that older people living alone in rural areas experience “deep income inadequacy.”

These are extremely concerning figures, but ALONE believe that these measures underestimate the true level of hardship being experienced by many older people. For example, while a full examination of the cost of ageing has not been carried out, the additional cost of disability, which so many older people are impacted by, is not generally taken into account in standard affordability measures.

MESL figures, for example, while very useful and indicative, do not outline all additional costs for disability and health difficulties in its ‘basket of goods’ for older people. Just one example of this is the MESL consideration of travel for older people in urban areas, whereby “the free travel pass removes the need for private transport related costs for urban based older adult households, in the MESL expenditure budgets”. While recognising that MESL cannot account for all situations, ALONE’s experience is that older people in urban areas do not all have the same access to public transport (particularly those living outside of Dublin)

and it does not in many cases cater to all their transport needs; we also find that significant numbers of older people in both rural and urban areas are forced to rely on taxis to get to hospital and medical appointments, at considerable cost. In addition, the at-risk-of-poverty rates as calculated by CSO-SILC are based primarily on median and mean income levels, and do not take into account required expenditure.

The most recent Census figures show that one third of people aged 65-69 have a disability, and this rate increases significantly with age; 60% of people aged 80-84, and 75% of people aged 85+ reported having a disability. A report for the Department of Social Protection in 2021 estimated that the additional cost of disability ranged between €8,700 and €12,300 per annum. These financial difficulties relating to disability are brought to light in ALONE, for example, when an older person needs to adapt their home to meet their needs and cannot afford the cost.

In addition, older renters are a growing cohort who are not being adequately supported. Older renters are more likely to be living alone and renting for longer periods than their younger counterparts in the sector. They are also more likely to be in receipt of rental assistance (ibid). Those aged 65+ and renting from a private landlord are likely to be spending more than 35% of their disposable income on rent.

While the once-off payments delivered in last year's Budget were of significant support to older people, they are now long gone. The core rates for supports such as the Fuel Allowance, the Living Alone Allowance, and the Telephone Support Allowance were not increased, and the increase to the Pension of €12 was significantly lower than the €20 campaigned for by ALONE and other advocacy groups. MESL figures show that due to the cost-of-living crisis, anything less than a €27.50 adjustment in core social welfare rates will be a real term cut.

It is ALONE's belief that we need to have a serious conversation about the living standards experienced by older people today, and furthermore on those that people of working age today will experience in the future as our population continues to grow older. This year, ALONE will ask Government to do the right thing and support our older population.

## ALONE survey on financial issues being experienced by older people

ALONE has carried out a Pre-Budget survey among a random sample of older people we work with. The survey results are anonymised.

460 people responded to the survey.



**75%**

75% of respondents say they have been impacted or severely impacted by the cost of living crisis; 13% say they have not been impacted, and just over 1 in 10 (11%) preferred not to say.

More than half of respondents (55%) find it difficult to pay their bills from time to time, or regularly.



**55%**



Heating and energy costs are the most worrying costs for older people we are working with, followed by household maintenance costs, food prices, healthcare costs and transport.

54% said their situation was “unchanged” following the last Budget, and 35% said they were worse off. Just 11% said they were better off.



**35%**



Increasing the State Pension, the Fuel Allowance and the Living Alone Allowance are (in that order) the changes that respondents believe would help them most in the Budget.

Respondents were also invited to comment on the impact the increased cost of living has had on their lives. Here, many people mentioned high electricity and heating bills.

They spoke about the rising cost of food or mentioned cutting back on food to get by, while others talked about going without food to pay electricity and heating. Some spoke about turning off heat/electricity in order to save money.

Some commented that they had cut out socialising, buying clothes, or buying gifts for grandchildren.

Many spoke about how their pension was not enough to be able to live on, often citing rising energy prices as a factor in this. Several mentioned their health issues were impacted by the rising energy bills.

Many mentioned the “stress” and “worry” they were experiencing, while a smaller number mentioned they had emptied savings or used life insurance to get by. A selection of quotes from the surveys are included below.

“I am barely able to make it from one week to the next, sometimes juggling bills accordingly”

“Food costs have really effected (sic) me and as a result I [eat] only once a day and I just can't keep up with the ESB bill. I am dreading the winter and the cost of fuel for the fire.”

“I have spent my life insurance on bills in the house and nobody knows and I am really worried about it”

“Being on a fixed income the cost of getting anyone to help has rocketed. Being unable to do things I took for granted now costs over 100euro, maintaining the house and garden has become a nightmare”

“As food prices have increased, I can no longer afford fresh meat and I am not eating regularly or properly.”

“Since my partner died 2 years ago my financial position and increased costs are having a hard impact on my life.”

"I had an (sic) horrible winter because I didn't heat the house enough, and didn't eat properly, it impacted my health. I have savings but I feel like the cost of living crisis is robbing me of everything and I won't have anything for emergency."

"Delay in paying bills because of increased medical bills."

"Every week the shopping is up and up."

"I find it very hard to pay my utility bills in time"

"We all live in a very stressful time. I worry all the time if I will have enough money to see me through the rest of my life"

"Trying to make ends meet. Everyday things seem to go up. You only pay one bill and the next one is arriving in the post"

"When it's cold I wrap myself in a blanket rather than put the heating on it's too expensive."

"Some weeks it's a choice between heating or eating"

"The increase in prices of food and essentials is faster than increase in benefits"

"Savings all gone"

"My husband died last year and now I pay the bills myself and the money doesn't spread as far. I can pay the regular bills, but it is the unexpected ones I worry about, the house and the appliances are old and things need fixing. My daughter helps out where she can."

"My house is heated by coal, it increased to 30per bag which I can't afford, I don't light my fire until 6 o'clock and the house is very cold no warm water either"

"Pension barely covers day to day expenses"



"My biggest worry is heating for my home. Winter is my nightmare because of the uncertainty surrounding fuel."

"My wife passed away at Christmas and so many bills came together. and ESB was so high."

"It's worrying as it's coming into winter and it's going to be hard to heat my home and feed myself"

"I find it hard to last the week with my money"

"My food, gas, electricity bills have nearly doubled and I am only on an invalidity pension"

"In past times my husband could do all household maintenance. Now we have to pay for painting gardening cleaning & all other household problems."

"I'm a polio Survivor I suffer from the cold really bad I can't afford to keep up with my heating"

"Prices are gone extortionate . A full weeks pension to pay electricity."

"I spent last winter largely wrapped up and used extremely limited heating to save costs. Also, I received approx one third of Gov. heating grants as the house I was living in had one meter for 7 apartments in antiquated set up. I find this was a miserable situation for any older person"

"My only income is widows pension its hard to make end meet but my family help out"

"I have to prioritise the whole time and wait with things like necessary house maintenance (sic) the whole time. Be very careful how I use energy and heating. I eat simple so I am already staying on a low budget. Transport is a huge issue as I have to use taxi even to get to a medical appointment."

"Buy less and paying more for less especially even in the big Discount Stores, food price inflation and a fixed low pension causing stress and poor mental health"

"Worry about bills due to expenses from having a sick husband."

## ALONE data on financial issues being experienced by older people

ALONE's interventions and work also highlight the financial difficulties being experienced by older people. In the last year, we have seen a significant increase in the number of older people coming to ALONE who are experiencing financial difficulties.

Of the older people assessed by ALONE in Q1 2023, 2,202 people provided details of their living arrangements; more than two-thirds lived alone (68%).

ALONE's data shows:

**There has been a significant increase in the number of interventions ALONE has been providing in relation to financial supports.**

ALONE saw a sharp increase in older people needing financial support in Q4 2022 and Q1 2023, compared to earlier in 2022.



Legal and financial interventions provided by ALONE increased by more than six times between Q1 2022 and Q1 2023.

Although finance was the third most common issue of older people newly engaging with ALONE during Q1, ALONE staff are providing the highest number of interventions in this area (as opposed to for other issues such as loneliness, housing etc). This indicates that the older people contacting ALONE regarding their finances require a significant amount of support in this area.



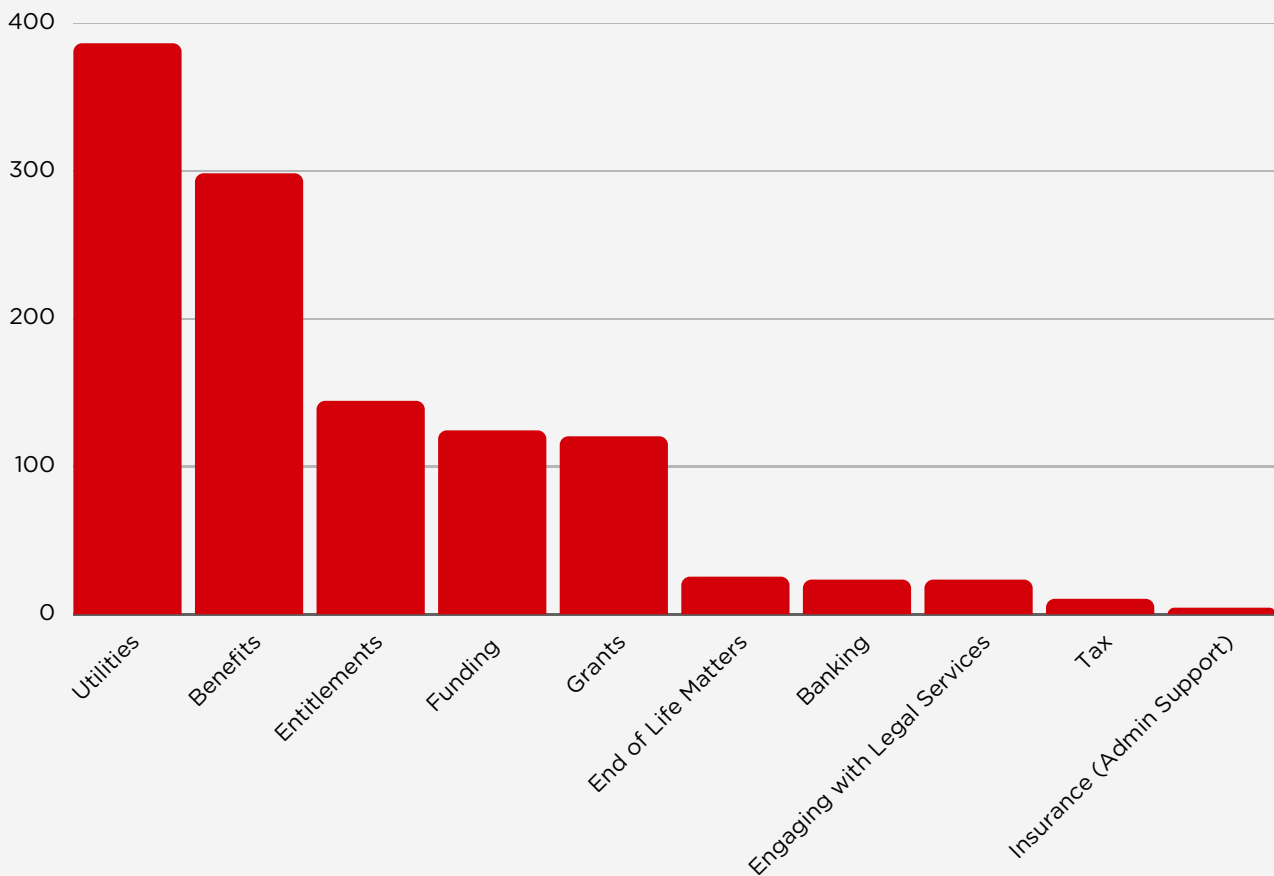
**Issues with utilities and accessing benefits were the most common.**

900 people assessed by ALONE in Q1 2023 indicated that they had issues with Finance. Of those, 386 people (43%) had issues with utilities, 298 people (33%) had issues with benefits, and 144 people (16%) had issues with entitlements. A breakdown of the financial issues being experienced can be found in the graph below.



Of those with utility issues, 84% (n=325) had issues with payments, arrears, or a payment plan.

Issues with the Winter Fuel Allowance was the most prevalent issue for those with Benefits issues (59%, n=177), followed by the Household Benefits Package (24.5%, n=73).



ALONE believe the increase in the cost-of-living, and its disproportionate impact on older people, has resulted in the significant increase in the need for Legal and Financial supports provided by ALONE.

<b>Summary of Budget Recommendations</b>	<b>Relevant Department</b>
Implement benchmarking of the State Pension and increase by a minimum of €27.50 this year	<b>DSP</b>
Simplify the processes for applying for entitlements to enable accessibility for older people	<b>DSP</b>
Increase the rate of Telephone Support Allowance from €2.50 to €10 per week	<b>DSP</b>
Increase the Fuel Allowance by €35 to maintain cost of living support	<b>DSP</b>
Benchmark and increase the Living Alone Allowance from €22 to €32 per week	<b>DSP</b>
Accelerate the activities of the Commission on Care, as committed to in the Programme for Government	<b>DoH</b>
Significantly increase funding to the Home Support Scheme for 2024 to increase hours delivered to older people and people with disabilities, and remuneration for home care workers, to enable increased recruitment and retention of staff within the sector	<b>DoH</b>
Increase funding of service provision within communities, including for Housing with Support	<b>DoH</b>
Commit €5m funding and a personnel resource in the Department of Health to advance the committed-to action plan to combat loneliness	<b>DoH</b>
Significantly increase mental health supports for older people, including through specific mental health policy, evidence-based programmes and research	<b>DoH</b>

<b>Summary of Budget Recommendations</b>	<b>Relevant Department</b>
Significantly increase funding for Housing Adaptation Grants by €85m and collate additional data on the grants so that true estimations of need can be gathered	<b>DHPLG</b>
Fully implement and fund actions relating to the Joint Policy Statement: Housing Options for our Ageing Population; publish a workplan for the joint framework between the Departments of Housing and Health	<b>DHPLG</b>
Commit to a minimum of 25% of all new builds for social housing to be developed to age-friendly and universal design standards	<b>DHPLG</b>
Increase development, investment in and evaluation of promising housing models, inclusive of supports, particularly via AHBs. Reform CAS to make this possible	<b>DHPLG</b>
Commit to developing and funding the position of Commissioner for Older People	<b>Dept Taoiseach</b>
Deliver the €10m fund to support people experiencing energy poverty, committed to in the Action Plan to Combat Energy Poverty	<b>DECC</b>
Deliver on the actions committed to in the Action Plan to Combat Energy Poverty, and update the Action Plan for 2024	<b>DECC</b>

## Department of Social Protection Budget recommendations from ALONE



**Due to the cost-of-living crisis, anything less than a €27.50 adjustment in core social welfare rates will be a real term cut. This is the absolute minimum required to prevent individuals and families being pulled deeper into poverty.**



**Adequate social welfare increases in Budget 2024 must be part of a broader strategy to benchmark our system to an adequate level and allow people to live with dignity.**

**Recommendation 1: Implement benchmarking of the State Pension and increase by a minimum of €27.50 this year**

### **The current situation**



The Republic of Ireland is unusual in that the State Pension is not currently benchmarked against anything – it is at the mercy of political will. It is one of two OECD countries that do not use a formal system of benchmarking.



The pension was increased by €12 in Budget 2023 to €265.30. It had been recommended by multiple advocacy groups, including ALONE, that core social welfare rates be increased by a minimum of €20 to keep up with inflation.



Minister Heather Humphreys has said that “a smoothed earnings method to calculating a benchmarked/indexed rate of State Pension payments will be introduced as an input to the annual budget process and will be submitted to Government in September each year, commencing this year”. However, benchmarking as an ‘input’ is not enough – a real benchmark must be applied to the State pension, as has been committed to by Government, with legislation passed to achieve this.

## Why it needs to change



Poverty rates are increasing significantly among older people: CSO data shows that more than 1 in 3 people aged 65+ living alone are at risk of poverty, the highest rate of all households surveyed<sup>10</sup>. Unsurprisingly, people aged 65+ living alone also had the lowest household income, at €16,840. By age group, the largest year on year change in the at risk of poverty rate was in persons aged 65 or over more generally, going from 11.9% in 2021 to 19.0% in 2022. MESL figures also show that older people living alone in both urban and rural areas are experiencing income inadequacy.



We need to provide certainty to older people about their financial situation: Once-off payments provided as part of Budget 2023 were welcomed but need to be formalised so that older people do not have to live week to week, waiting for once-off payments. At ALONE, we believe that older people should be provided with a reasonable income and this should not be influenced by whether Ireland is in an election year or not.



We know there is a better way of doing things - we just haven't done it: Multiple Government reports, including the Roadmap for Social Inclusion, the Roadmap for Pensions Reform, and the National Pensions Framework have outlined the benefits and reasons in favour of benchmarking and it has been committed to by Government. Page 39 of The Roadmap for Social Inclusion 2020-2025 reads, "To address this concern, and in response to recommendations made by various advocacy bodies and other groups, this Government has committed to the introduction of a system of benchmarking rates of pension payment both to average wages and to inflation". In response to the 2023 Budget, ESRI representatives advised the Committee on Budgetary Oversight that "if indexation does not occur next year, there will likely be high levels of inflation that may be priced into market incomes but will not be priced into people's fixed incomes. These people will see a sudden swing in their living standards, and the ESRI advised that this should be avoided. They noted that people should be given certainty on their living standards, with welfare payments benchmarked or increased closely in line with inflation".

## What needs to change

Government needs to live up to their commitments to benchmark the state pension. The Roadmap for Social Inclusion 2020-2025 describes a 'smoothed earnings' system, whereby payments would, as a default, be benchmarked against the average earnings measure using the 34% target benchmark commitment of the Roadmap for Pensions Reform. It also includes a goal to 'Apply the benchmark in adjusting Pension changes for Budget 2021', but this goal was not met. ALONE have outlined various Government commitments to implement benchmarking of the pension below.

**Seasonally adjusted average weekly earnings were €900.71 in Q4 202212, meaning the pension would need to increase to €306.24 from €265.30 to meet the target for benchmarking - an increase of €41.**

It should be noted that preliminary estimates for Q1 2023 are that the seasonally adjusted average weekly earnings were €907.48. This would mean (when these figures are finalised) that the pension would be required to increase to €308.54 - an increase of €43. It should therefore be expected that further pension increases will be required next year to meet the benchmark, as the trend of wage increases continues.

Last year in our pre-budget submission, ALONE recommended that Government implement the significant increase required to the State pension over two years. This was to enable Government to develop the legislation required to formalise benchmarking in the interim. To ALONE's knowledge, this has not been done. However, a firm commitment to implement the required increase to the pension over two years (beginning with an increase of at least €27.50 this year) and to develop the required legislation, would nonetheless be welcomed by ALONE.

Implementing pension benchmarking is an opportunity for Government to make a real and long-term impact on the lives of older people today, and all of us as we get older. If Government is no longer planning to implement benchmarking of the pension and other social welfare payments, we ask that this is acknowledged and explained in an open forum.



# Government commitments to benchmark the State Pension

Taoiseach Leo Varadkar said recently that



“I am not exactly sure that we made a commitment to benchmarking or indexation”.



However this commitment is laid out in several Government documents, detailed below.

## Roadmap for Social Inclusion, 2020-2025 ; Published 2020

**Statement of Commitments**

The commitments of the Government outlined in this chapter, which will be subject to monitoring and reporting under the governance process for this Roadmap, are set out in the table below:




No.	Commitment	Responsible Departments	Timeline
22	Finalise an approach for benchmarking pension payments for Government decision.	DEASP	Q1 2020
23	Subject to Government decision, develop and prepare any necessary changes to legislation to give effect to a benchmarking approach.	DEASP	Q1 2020

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No.	Commitment	Responsible Departments	Timeline
24	Apply the benchmark in adjusting Pension changes for Budget 2021.	DEASP; DPER	Q4 2020
25	Consider and prepare a report for Government on the potential application of the benchmarking approach to other welfare payments.	DEASP	Q3 2020

## Progress Report on the Roadmap; published 2022

22	Finalise an approach for benchmarking pension payments for Government decision.	DSP	Q1 2020	2022	In Progress	A New Social Contract		15
The Pensions Commission report endorsed the approach to benchmarking and indexation of State Pensions outlined in the Roadmap and recommended its implementation. The Government is considering the Commission's report and will respond to the recommendations in due course.								

No	Commitment Details		Delivery Details			National & International Links		
	Commitment	Responsible Depts.	Timeline from Roadmap	Expected Date of Completion	Status at end of June 2022	PIG Mission(s)*	UN SDG**	EPSR Action Plan***
23	Subject to Government decision, develop and prepare any necessary changes to legislation to give effect to a benchmarking approach.	DSP	Q1 2020		To Commence			12; 14
Delivery of this commitment is awaiting the outcome of commitment 22.								
24	Apply the benchmark in adjusting Pension changes for Budget 2021.	DSP (lead) DPER	Q4 2020		To Commence			15
Delivery of this commitment is awaiting the outcome of commitment 22.								
25	Consider and prepare a report for Government on the potential application of the benchmarking approach to other welfare payments.	DSP	Q3 2020		To Commence			12; 13; 14
Delivery of this commitment is awaiting the outcome of commitment 22.								

## Roadmap for Pensions Reform 2018-2023; Published 2018

The foreword for 'A Roadmap for Pensions Reform 2018 - 2023' was signed by An Taoiseach Leo Varadkar TD, also by the then-Minister for Finance and Public Expenditure Reform Paschal Donohue TD and then-Minister for Employment Affairs and Social Protection, Regina Doherty TD.

On the list of Actions at the end of the Roadmap document, setting a formal benchmark of the pension is the very first one, with a target date of Q4 2018 for completion.

ACTION NO.	ACTION AND OWNER	DUE DATE
1.1	Set a formal benchmark of 34% of average earnings for State pension contributory payments. (DEASP)	Q4 2018
1.2	Institute a process whereby future changes in pension rates of payment are explicitly linked to changes in the consumer price index and average wages. (DEASP/DPER)	Q4 2018

It should be noted that benchmarking the pension is not a new policy commitment. It was also included as a commitment in the National Pensions Framework; published 2010

## Recommendation 2: Simplify the processes for applying for entitlements to enable accessibility for older people.

### **The current situation**

One difficulty older people experience is simply accessing their entitlements at all. Other than the State Pension, entitlements available to older people who are eligible include the Living Alone Allowance, the Telephone Support Allowance, the Household Benefits Package, and the Fuel Allowance. However, there are a range of different qualifications for different benefits, and different ways of applying, so it is not as simple as being entitled to these once you reach pension age.

### **Why it needs to change**

For the Household Benefits Package, if you are over 70, you are not means tested and don't have to be getting a pension. But for the Fuel Allowance, you are means tested. For the Living Alone allowance, you need to be 66 or over. The GP visit card, which is not means tested, is available for people over 70. Free travel (for those who have access to public transport) is available to people who are over 66.

There are also different ways of applying for each of them. To avail of free travel, an older person needs a public services card. They must send the Living Alone allowance form to the Department of Social Protection. For the GP visit card, they must apply online or download a form and post it to the The National Medical Card Unit. If they are in receipt or in need of HAP or housing assistance, home care, the drugs payment scheme, housing adaptation grant, carers allowance etc - all supports require different forms, all have different systems and eligibility criteria, and are sent to many different organisations and Government departments. This makes simply understanding and applying for the relevant entitlements extremely difficult. It is also administratively burdensome, as the older person must answer the same questions repeatedly across different forms.

## What needs to change

It is ALONE's view that by streamlining the documents and processes, older people would more easily engage with the system and the Department would save time and money currently being spent on the administration of various entitlements with complex criteria.

We recommend simplifying the processes for applying for entitlements to enable ease of accessibility for older people. For the Department of Social Protection, this would mean:



Developing a 'one-stop shop' approach for accessing and applying for pension, fuel allowance, Living Alone allowance, the Household Benefits package, Telephone Support Allowance and other entitlements.

This may mean, for example:



Adapting the form and process for applying for the State Pension, so that the person does not have to fill out an additional form to apply for the Living Alone allowance, Household Benefits Package and/or Free Travel



Streamlining of eligibility criteria (eg age at which one becomes eligible for various entitlements) across the entitlements available from this Department, as far as possible.



Merging the Telephone Support Allowance with the Household Benefits Package or Living Alone Allowance

## Recommendation 3: Increase the rate of Telephone Support Allowance to €10 per week

### The current situation

The Telephone Support Allowance is a highly targeted support to the cohort of people who are in receipt of the Living Alone Allowance and the Fuel Allowance.

The Telephone Support Allowance is €2.50 per week (€130 per year) and has not been increased since it was introduced in 2018. It replaced the Telephone Allowance, discontinued in 2013, which was €9.50 per month (€114 per year) and provided to a broader cohort as part of the Household Benefits Package.

Approximately 150,000 customers are in receipt of the TSA payment, and the full year cost of the scheme was estimated at €18.6 million.

### Minister Heather Humphreys has said

“

“The primary objective of the TSA is to allow the most vulnerable people at risk of isolation, including the elderly and those with disabilities, access to personal alarms or phones for security”.

”

## Why it needs to change



The scheme only goes a small way to supporting older people with the costs: The Senior Alert Scheme provides a much-needed and valued resource for older people. The equipment and one year's monitoring is free (via the Department of Rural and Community Development). After the first year you will be asked to pay a monitoring fee for the alarm, which is approximately €60-€90 per year depending on your provider. At €2.50 per week, €130 per year, the Telephone Support Allowance does not enable an older person to pay a Senior Alert Scheme monitoring fee of €90, and also pay telephone and internet costs. Their telephone and internet costs would have to be less than €4 per month for this to be feasible. Meanwhile, broadband costs can range from roughly €30 to more than €70 per month.



A significant number of supports have moved online, but many older people cannot afford broadband: Older people ALONE work with cite the cost of broadband as a significant barrier to getting online, using assistive technology, accessing e-health supports, and accessing online appointments. ALONE has previously provided a cohort of older people with dongles providing free internet for a period to enable them to access assistive technology, but at the end of that period many were unable to continue to afford to pay for internet access. A lack of broadband also prevents older people from accessing social welfare supports via mywelfare.ie, access vital information and supports, conduct online banking and more. This is particularly important for older people living alone in rural areas, as we see continued closures of services in rural areas such as banks and post offices.



There is already a significant digital divide and cost of internet must not aggravate it: TILDA research has shown that “of those aged 50+ living alone in Ireland, 30% are without home access to the internet”<sup>16</sup>. This percentage is likely to increase among people aged 60+ and in older cohorts. While the reasons for this were not interrogated by TILDA, cost should not be a barrier to internet access for older people living alone. ALONE are partnered with the Vodafone Foundation and HiDigital to roll out training to older people to enable them to learn how to use the internet, but this is of minimal benefit if people cannot afford to access the internet at home.

## What needs to change

ALONE believe there should be a significant increase in the Telephone Support Allowance to support older people living alone and in receipt of the fuel allowance to afford internet and phone costs.

Increasing the Telephone Support Allowance to €10 per week would increase the cost of providing this support to roughly €74.4 million based on 2022 figures.

While costly, this would provide targeted supports to those most in need of them, and would still cost less than most of the one-off payments provided by the Department of Social Protection in the last year. We also believe that this support should be renamed as the Telephone and Internet Support Allowance to reflect its use.

## Recommendation 4: Increase the Fuel Allowance by €35 to maintain cost of living support

### The current situation

The Fuel Allowance is €33 per week, and is paid from the end of September to April for 28 weeks.

Over 2022 and 2023, a number of energy credits and additional once-off supports were provided to support people receiving the Fuel Allowance with their increasing energy bills.

In 2022, two extra payments of €100 and €125 were provided; in the 2023 Budget, Fuel Allowance recipients received a once-off payment of €400 and all households received €600, in the form of three energy credits, towards their bills.

For those in receipt of Fuel Allowance, an equivalent support if provided through the Fuel Allowance alone would be an additional €35 per week for the 28-week duration of the Fuel Allowance season.

## Why it needs to change



Energy costs continue to rise and one-off payments have ended: The additional supports provided were extremely welcome but the once-off nature of the payments means that recipients are in the same situation as they were pre-Budget last year - except that costs have risen again. The Fuel Allowance criteria were expanded in last year's Budget to enable more people to avail of it which was welcomed, but the amount itself was not increased.



ALONE's experience highlights the severe difficulties being experienced by older people in relation to fuel and energy costs: During the winter season, from 25th October 2022 to 31st March 2023, ALONE worked closely with the Department of the Environment, Climate and Communications (DECC) to find ways of supporting the most marginalised older population in Ireland, especially during cold periods when they faced additional challenges. ALONE focused on delivering effective, timely interventions such as supporting older people with applications for Additional Needs Payments, referrals to access hardship funding/energy credits from energy suppliers, providing advice on staying warm and well at home, obtaining additional specialised financial support from SVP and MABS, and continuously advocating to ensure that effective assistance was available throughout the winter. Though the additional Government supports (such as the energy credits) were of assistance, for many older people these did not fully solve the problem of affordability.

The two busiest weeks on ALONE's NSRL during the partnership with DECC were at the end of December (the week before Christmas), and at the end of March. These may have been times when older people had other pressing costs (e.g., related to Christmas) or when Government supports were ending; of note, the Fuel Allowance season ended on 7 April.



## What needs to change

ALONE would urge that the Department of Social Protection increase core welfare payments, rather than providing one-off measures alone in Budget 2024 to provide certainty to beneficiaries about their income.

ALONE would urge that the one-off payments are formalised for people in receipt of Fuel Allowance by increasing the Fuel Allowance by a minimum of €35 per week. While this sounds like a significant increase, an increase of this level will still only maintain the support provided through one-off payments to this cohort last year and will not increase it. Although inflation is predicted to ease in the coming months, prices are not going to come down to what they were previously.

For this reason, ALONE would also suggest providing double payments of the Fuel Allowance the week before Christmas and the last week of Fuel Allowance season, two periods ALONE noted significant concern among older people relating to their energy costs. This will support and enable older people to stay warm and well over winter and meet their costs. However, ALONE expect that even with this increase, a significant cohort of older people will still need additional supports from organisations such as ours.

## Recommendation 5: Benchmark and increase the Living Alone Allowance

### The current situation

The Living Alone Allowance is €22 per week. In Budget 2023, a €200 Lump Sum Payment was paid in November to people receiving a Living Alone Allowance; however, the rate was not increased.

Recent figures estimate this cohort is made up of 191,800 older people and 42,200 working age recipients (an estimated total of 234,000 beneficiaries). As evidenced earlier in this document, older people living alone are most susceptible to being at-risk-of poverty, and CSO data shows that more than 1 in 3 people aged 65+ living alone are at risk of poverty, the highest rate of all households surveyed. Unsurprisingly, people aged 65+ living alone also had the lowest household income, at €16,840. The Living Alone Allowance is a targeted benefit that supports those struggling most.

## Why it needs to change



The €22 rate is not benchmarked against anything and the rate does not appear to be calculated to any specific rationale: Like the State Pension, the Living Alone Allowance is not currently benchmarked against anything. The €22 per week does not adequately protect older people against the added cost of living alone. This is surely evidenced by the fact that the rates of poverty are so much greater among this cohort.



Increasing the Living Alone Allowance can have a significant impact on poverty rates for older people: Although relating to 2022 data and therefore out of date, the ESRI has previously highlighted the difference that changes to the Living Alone Allowance and the Fuel Allowance make on poverty rates. “Increasing the Living Alone Allowance or the Fuel Allowance reduces poverty by around 0.3 percentage points overall, with particularly large effects on elderly poverty (-2.2 percentage points)”.

## What needs to change

Again, ALONE would urge that the Department of Social Protection increase welfare payments, rather than providing one-off measures alone in Budget 2024 to provide certainty to beneficiaries about their income.

ALONE recommend that research is completed to find an appropriate benchmark for the Living Alone Allowance that will enable older people living alone to reach the same standard of living as their counterparts living with a partner or family member.

In the interim, ALONE recommend that the Living Alone Allowance is increased by a minimum of €10, to €32. This must also be combined with the increase to the Telephone Support Allowance, referenced earlier in this document.

# Department of Health Budget recommendations from ALONE

## Introduction

The below are just a sample of the headlines in recent months that highlight the crisis in care and health and wellbeing supports for older people.

We are negatively impacting lives by our inaction. For every week or month that there are delays in establishing the Commission on Care or in the work of the Strategic Workforce Advisory Group; for every postponement of the introduction of adult safeguarding legislation; for every action we do not complete in the Nursing Homes Covid-19 Expert Panel report; for every element of funding that does not make it into the final home care tender; for every delay to Sláintecare; for every day care centre that has not yet reopened, or transport service that does not have enough funding...

...there are more older people waiting days for hospital trolleys, experiencing elder abuse, not receiving the home care they need, experiencing isolation, moving prematurely to nursing homes, not able to access hospital appointments...

**We deserve better. Health services and supports for older people require significant additional funding in Budget 2024.**

**18% increase in safeguarding concerns for the elderly**

**Irish Independent, 22 June 2023**

Home / Opinion / Editorial

**Editorial: This should be a watershed moment to assure the elderly we care about their safety**

**RTE, 15 June 2023**

**Midwest Radio,  
21 June 2023**

Almost 6,500 people are currently waiting to access Home Help support across the country  
© Published: Wednesday, 21 June 2023 11:56

Health  
**Warning over people who are older, mentally ill or 'do not fit in' being institutionalised**

**The Irish Times,  
9 June 2023**

 The Irish Times

### Private nursing homes will close if funding 'crisis' not addressed, report warns

One in three private nursing homes lost money last year, according to PwC analysis.

**Irish Examiner,  
5 June 2023**

**Irish Times, 31 May 2023**

### 'I'm 78 years of age boy, don't forget about me': Elderly woman rang gardaí while dying in Mercy hospital

Alice Donowin's daughter has fought for over two years to find out what happened during her mother's time at Cork's Mercy University Hospital before her death from covid-19

**Dáil to hold emergency session to discuss denied refunds of illegal nursing home fees**

**Irish Examiner, 4 January 2023**

**Irish Examiner, 30 January 2023**

### Elderly woman waited 27 hours for trolley at University Hospital Limerick

'My mother was not seen by a doctor for 19 hours'

### Home care services weeks away from 'chaos' without new tender, sector warns

Failure to agree new HSE tender before old one expires would put services in 'legal limbo', says representative group

**The Irish Times, 11 April 2023**

**Extra.ie, 1 March 2023**

 Extra.ie

### Fears For Older People Still Living In Isolation

Older people need to shake off the fear induced by the Covid-19 pandemic, stop isolating and start socialising again, the CMO has pleaded.

1 Mar 2023

**22,000 elderly people waited over 24 hours for emergency care in 2022**

**Newstalk, 1 March 2023**

## Recommendation 1: Accelerate the activities of the Commission on Care, as committed to in the Programme for Government

In the Programme for Government, a commitment was made to establish a Commission on Care: “Learning from COVID-19, we will assess how we care for older people and examine alternatives to meet the diverse needs of our older citizens. We will establish a commission to examine care and supports for older people.” Three years on, this Commission has not been formally established.

Minister Mary Butler has said that “in 2022 preliminary desk research was undertaken within the Department of Health in preparation for the establishment of the commission on care. In 2023 the scoping and planning for the commission on care (inclusive of timelines) is being further advanced as a priority”.

This is extremely disappointing to ALONE, given that the Government is now more than halfway through its term. Various queries ALONE and other organisations have raised in recent months (relating to the appointment of a Commissioner on Ageing, for example) have not been sufficiently responded to as they will reportedly be part of the remit of the Commission on Care; but the Commission does not exist.

The HSE’s interim report on the impact of cocooning highlighted the likely long-term impacts on older people’s physical and mental health; including increased risk of cognitive decline and depression, cardiovascular disease, diabetes, osteoporosis and fractures, physical frailty, and decrease in quality of life.

**These impacts are being experienced by older people today. Thus far, no actions have been recommended by the Commission on Care.**

Therefore, ALONE would recommend a dual approach to be taken by the Commission, or in the interim, by the Minister and the Department of Health:



A short to medium term view, considering urgent recommendations to be actioned in the short to medium term to improve the lives and wellbeing of older people who are still feeling the impact of the pandemic.



A long term view, considering the approaches to be taken long-term to care and support of older people, including housing options for older people, the home support and nursing home schemes, and other significant areas.

## Recommendations



Establish and publish the Terms of Reference for the Commission on Care.



Accelerate an urgent review of the experiences of older people during and since the pandemic, and make short to medium-term recommendations to Government and policy-makers on actions to be carried out to mitigate against its worst impacts.



Continue work on reviewing strategies relating to older people and engage in a review of care and support for older people in order to make longer-term policy recommendations.



Engage in dialogue with older people themselves; the community and voluntary sector, including ALONE; and organisations working with older people to input into the work of the Commission.

## Recommendation 2: Significantly increase funding to the Home Support Scheme to increase hours delivered to older people and people with disabilities, and remuneration for home care workers, to enable increased recruitment and retention of staff within the sector

Funding for the Home Support Scheme has increased significantly in recent years, which has been welcomed by ALONE. Home care support spending has risen by 58%, from €443 million in 2019 to €700 million in 2023<sup>22</sup>. An additional €50 million in funding was allocated in the last Budget. This was in addition to a budget increase of roughly €150 million in 2021. In addition, the establishment of the National Home Support Office in 2022 and the completion of the pilots of the statutory scheme were welcomed.

The 2023 HSE targets are for delivery of:



24.26m hours to 56,145 people



intensive home supports for 1,150 people to support acute hospital discharge and long-term residential alternative

However the Service Plan also notes that

**“While every effort will be made, delivery of this target will be challenging given the dependency on the recruitment of additional healthcare support assistants across the sector”.**

As of May 2023, 6,400 people were on the waiting list for Home Support, mainly due to a lack of carers.

Demand for the service is only increasing. The ESRI report on ‘Demand for the Statutory Home Support Scheme’ states that, “When we include increases in support to recipients, substitution of LTRC [long term residential care] for home support and expansion of demand, simulated demand for home support increases by over 13,000 people, or by over 30,000 people being supported by public home support. Were this to occur, we project that this would result in 12.5 per cent of all over-65s living at home in Ireland receiving home support through a new statutory scheme”.

The Health Service Capacity Review 2018 stated that “Capacity requirement for home care is set to experience significant growth to 2031, with an additional 11,000 (70%) HCP, 130 (70%) IHCP, and 7.2 million (69%) HHH anticipated”.

**Due to increasing demand, the Home Support Service will require significant additional funding in the coming years. Government must prepare for this now.**

There are therefore several strands to the requirement for funding increases in Budget 2024 to the home support service:



to deliver additional hours in line with the needs of the population



to continue the work to develop and implement the statutory scheme including funding and development of the National Home Support Office





to provide a fair rate of pay for home care workers, including remuneration for time spent travelling between service-users' homes, to enable recruitment and retention of workers. In general, home care is low paid and undervalued work. There is a critical need to standardise home care rates of pay and benefits across Ireland.



to include the wage and remuneration commitments in the Strategic Workforce Advisory Group Report in future tenders and Budget considerations, and implement pay parity for Section 39 organisations



to increase operational funding to deliver on the recommendations of the Strategic Workforce Advisory Group, including:



a national campaign to raise the profile and promote the training opportunities available for a career as a HCA and home support worker



European level recruitment events



Development of a medium-term (3-5 year) recruitment plan to give further effect to the recommendation on increasing direct provision of home support



ICT solutions to be installed and implemented to improve the efficiency of provision

Furthermore, while a Government announcement of increased funding to the service will always be welcome, this could actually represent a reduction in the number of hours being funded, given the needs for better remuneration and workforce initiatives. Therefore, we must see clear commitments to both increased hours of support, and increased funding for the service, in this year's Budget.

## Recommendation 3: Increase funding of service provision within communities, including for Housing with Support

The Health Service Capacity Review 2018 states: “Policy, international comparison and stakeholder input all suggest that a shift in care, as appropriate, to a lower level of acuity, closer to home in a more continuous rather than episodic manner is preferable, and thus system reform in this direction should be implemented.

**Changes in demographics (volume and ageing) and non-demographic (wellness, technology advancements etc.) mean that new models of care are not only possible, but necessary.”**

As well as increasing home support provision nationwide, funding is required for increased service provision within communities in Budget 2024.



### **Develop a budget line for funding of services within Housing with Support developments**

ALONE and Circle VHA are developing the Demonstrator Project for Housing with Support in Inchicore, Dublin 8. A key element of the demonstrator project is that it must be replicable both by the organisations involved and by other organisations. The supports within Housing with Support will be funded by the HSE for the demonstrator project but a budget line must be developed now so that others can develop these projects. ALONE have also called for the Department of Housing to adapt CAS funding and increase capital spend to enable further delivery of housing with support.

## Recommendation 4: Commit funding and a personnel resource in the Department of Health to advance the committed-to action plan to combat loneliness

ALONE has been told that a lack of resources has prevented action being taken to develop the action plan to combat loneliness. Loneliness is as dangerous to health as smoking, yet has not received a similar level of response.

Recent EU research has shown that Ireland has the highest levels of loneliness in the EU – 20% of us feel lonely most or all of the time. UK research has shown previously that funding initiatives to combat loneliness can lead to positive returns on investment.

In Q1 2023, ALONE's data showed that 36% of older people newly contacting ALONE had not been out socially in more than a month, and 9% had not been out socially in more than a year. Older people ALONE work with are continuing to isolate themselves, in part due to lingering fears and anxiety relating to the pandemic. Cost of living increases are also having an impact on ability to socialise. Some day care centre facilities and rural transport are not fully operating to pre-pandemic levels, and some social activities have never fully returned.

Studies have linked loneliness to depression and mental health difficulties and also to diseases such as Parkinson's, diabetes, cancers, strokes, and even early death. Increased health risks add costs to the State as a result of increased pressure on health services.

Government committed to developing the action plan to combat loneliness in the Programme for Government, the Healthy Ireland Strategic Plan, and the Roadmap for Social Inclusion, and ALONE and the Loneliness Taskforce will continue to call attention to this area.

Research has shown that members of the LGBT community, people living with dementia or cognitive impairment, people with a physical disability, mobility issues, or an intellectual disability, carers, people from ethnic minorities, and people with pre-existing mental health difficulties, are all at increased risk of loneliness. Loneliness is quite often higher amongst those in ill health, on lower incomes, those who are unmarried, living alone or who have lower levels of education.

ALONE is a member of the Loneliness Taskforce. The Loneliness Taskforce is a coalition of organisations and individuals who work to address loneliness.

The purpose of the Taskforce is to increase awareness of loneliness and to continually advocate for policy change to address loneliness at a local and national level.

The Loneliness Taskforce is chaired by Dr John Hillery. Its membership consists of: ALONE, The Alzheimer Society of Ireland, Acquired Brain Injury Ireland, Disability Federation of Ireland, Family Carers Ireland, Prof Roger O’Sullivan, Prof Brian Lawlor, The Irish Longitudinal Study on Ageing, Samaritans Ireland, Mental Health Reform, Muintir na Tíre, Jigsaw, The National Women’s Council of Ireland, and LGBT Ireland.

### **Recommendations of the Loneliness Taskforce:**



Develop a national plan aimed at addressing loneliness across the life course, taking into consideration the need for a ‘whole-of-government’ approach that captures direct and indirect influencing strategies across different government departments.



A consultation process should begin to develop a plan on addressing loneliness. This consultation process will seek to carry out focus groups with key stakeholders (NGOs, state bodies, government officials, PPNs, etc) and will deliver a plan which is action-focused. One way of carrying out this consultation process is through the Loneliness Taskforce facilitating, as the group has expertise in the area.



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.



Carry out a scoping exercise and consultation to develop a common measurement tool of loneliness across the life course. We believe that the Central Statistics Office is best suited to this.

5

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.

6

Implement the five recommendations in 'Building Capacity for the Evaluation of Social Prescribing'.

7

Nationwide public awareness campaign that highlights loneliness and social isolation, which 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.

7.1

Create a centralised location of resources on training and education on loneliness.

7.2

Utilise local community fora, PPNs and other forums to share training and education resources.

8

Support the establishment of a Centre for Studies on Loneliness and Isolation

8.1

Allocate budget for research on loneliness in future research funding calls

8.2

Support the development of research networking and capacity building in the area of loneliness

## Recommendation 5: Significantly increase mental health supports for older people, including through specific mental health policy, evidence-based programmes and research

While the ageing of our population is being noted in relation to services like home care, nursing homes etc, this does not appear to have been considered in the context of our mental health services.

Mental health difficulties among older people are under-recognised both by the medical profession and by older people themselves. TILDA research has shown that 78% of older adults who have evidence of depression, and 85% who have evidence of anxiety, do not have a doctor's diagnosis.

This is supported by ALONE data. The number of interventions to support mental health carried out by ALONE has increased by almost 300% in the past year. In Q4 2022, 29% of the 1,926 older people we assessed for our services identified they had issues relating to their mental health, but over half of these had not attended a GP for support.

Those who have are experiencing significant delays in accessing support, and waiting lists of 18 months are more. ALONE staff cite that many of the older people referred to us with mental health difficulties are struggling acutely, but there is no service there for them to avail of.

However, there is no specialist group to drive the actions for older people under Sharing the Vision. There are specialist groups for youth mental health transitions, acute bed capacity, women's mental health, primary care, and digital mental health, but none for older people.

A Model of Care for Specialist Mental Health Services for Older People was published in 2019, but the pilot for this has not yet begun. The Model of Care outlines the key role of specialist mental health services for older people, care pathways and interfaces with other services, the role of multi-disciplinary team members, training and education, research, governance, and performance management.

Sharing the Vision commits to 'the development and implementation of a range of actions designed to achieve the goals of the National Positive Ageing Strategy for the mental health of older people' and has this listed as a short term action – which now has 'minor delivery issue' listed beside it. The list of actions has not been published, and the implementation plan cites previously established examples, including ALONE's own work and actions committed to under other strategies, as evidence that this recommendation is being progressed.

There is nothing to reduce stigma and increase awareness and education around mental health for older people, nothing around fully capturing the level of untreated mental illness among older people, assessing the barriers older people experience in relation to mental health, etc.

## Recommendations for Budget 2024



As committed to in Sláintecare, 10% of the health budget should be allocated to Mental Health



Implementation of the Model of Care for Specialist Mental Health Services for Older People must be adequately funded and begun.



Create a specialist group of experts in this area to drive actions for older people under Sharing the Vision



Specific mental health policy, evidence-based programmes and research for older people must be committed to, funded, and implemented as part of Sharing the Vision. A list of actions should be developed in collaboration with experts and stakeholders working with older people, as part of a specialist group.

# Department of Housing Budget recommendations from ALONE

## Introduction

ALONE has a considerable range of recommendations regarding housing which have been submitted to the relevant areas within the DHPLG over the last year. ALONE, in partnership with Threshold, also published 'The Double Deficit', a report into the experiences of older renters, which can be found on our website.

ALONE's recommendations relate to a range of areas including housing adaptation grants, Local Authority Housing Delivery Action Plans, the Joint Statement on Housing Options for our Ageing Population, delivery of Housing with Support, CAS funding, social housing for older people, quality standards in the private rental sector, rightsizing, homelessness prevention, social housing income eligibility criteria, and supports for decluttering.

Ireland's ageing population must be taken into account in relation to our housing sector. Age is associated with higher levels of disability and health difficulties. Our needs from our housing often change as we get older. Given the significant lead-in time involved in housing development, significant action is required now to prevent a worsening housing crisis among older people.



## Recommendation 1: Significantly increase funding for Housing Adaptation Grants and collate additional data on the grants so that true estimations of need can be gathered

ALONE staff report that it is a race against time to apply for housing adaptation grants in some areas before the scheme runs out of money. The money is not ringfenced even though the grants are approved. In some areas our staff set applications aside in order to send them on January 1st, once the scheme is funded again.



In Waterford, we have been told there is a waiting time of two years.



In Galway, we are waiting on money for Housing Adaptation Grants that were approved in 2022. For example, for a lady who is a fall risk and a high priority case, but will be waiting until at least December this year to get that work done. She is housebound as a result of this.



In Mayo, restrictions have been introduced on grant allocation.



In Louth, additional funding had to be allocated as the scheme closed midway through the year to new applicants

According to a survey report published in June 2018 under the Healthy and Positive Ageing Initiative (HaPAI), a survey of people aged 55 and over (Gibney, et al., 2018), 21% reported having 'housing condition' problems, which included rot in windows, doors or floors, structural problems, and damp or leaks in walls. 8.2% reported having housing facility problems, which included all who have any of the following four housing facility problems: lack of bath or shower; lack of inside toilet; and a shortage of space.

ALONE applied this information to the population projections issued by the CSO, which indicated that in 2016, 234,848 people aged 55 and over are experiencing problems with housing conditions and 113,453 are experiencing housing facility problems.

According to ALONE's research, taking the estimated 234,848 people aged 55 and over experiencing housing condition problems, if each received the average Housing Aid for Older Persons grant for 2016 (€3,600), this would amount to a total spend of €845.5m; or, €84.5 million per year for ten years.

21,686 grants amounting to €85.5 million have been issued since 2018. Taking it that the recipients' housing needs have been met on the basis of receipt of the grant, this still leaves 213,162 people aged 55+ with housing condition problems. The average payment from DHPLG per grant has increased to €4,000 in that time. This would mean a funding requirement of €852,648,000; over ten years, this would equate to €85.3 million per year -for just one of the three grants available.

**In 2022, DHPLG funding for the Housing Aid for Older People scheme was €24.5 million. ALONE's belief is that this should, at minimum, be doubled next year, to deliver roughly 12,000 grants in total.**

ALONE acknowledge that, due to a lack of available data, these numbers are not exact; for instance, the figures do not take means and eligibility into account. However, these numbers indicate a level of need far beyond what the grant scheme is currently providing.

ALONE have made additional recommendations to the Department regarding increasing the maximum grant amounts available, increasing income eligibility caps, including decluttering as support which can be funded through the grants, and providing 100% grant funding in cases of financial hardship. These changes would also add funding demands on the scheme.

**Pending additional data from the review of housing adaptation grants currently being carried out by the Department of Housing, ALONE recommend that the Budget for 2024 increases funding for housing adaptation grants by a minimum of €25 million.**

## Recommendation 2: Fully implement and fund actions relating to the Joint Policy Statement: Housing Options for our Ageing Population; publish a workplan for the joint framework between the Departments of Housing and Health

The Joint Policy statement released by the Departments of Health and Housing was warmly welcomed as a significant step forward in housing policy for older people, and organisations supporting older people have described it as being key to planning for the housing needs of our ageing population.

However, the reports from the Implementation Group have indicated that the Group has now ended their reporting on the progress of the implementation of the actions identified in the Statement. This is despite the fact that many of the actions identified have not been implemented, something that is acknowledged by the Implementation Group itself. The final report, which was uploaded on June 2nd last year, states that “More in-depth consideration of outstanding Actions at Subgroup level has concluded that advancing the objectives of these actions may require revised perspectives and approaches”.

The report also states that “To address these [outstanding actions], and to maintain the momentum established since 2019 to the linked policy issues that are so vital to older persons policy the two Departments are developing a new framework for joint co-operative policy making and implementation, at national and local level, for housing and supports for our increasing ageing population. These remaining actions will form a key element of the work programme envisaged under this framework and will be advanced and concluded in this way.”

As there has been no further update on the gov.ie website page since this report was published last year, it cannot be established what has been achieved so far via this new framework. Nor is there a timeline for delivery of the remaining actions. However, the implementation of Housing Choices was not included as a priority action in the most recent update of Housing for All. ALONE ask that the workplan for this group be published and that the group is formalised as a long-term structure.

### Recommendation 3: Commit to a minimum of 25% of all new builds for social housing to be developed to age-friendly and universal design standards

ALONE are working with several older people living in social housing across the country who cannot leave their homes because their apartments are on the second or third floor of a building with no lift. In many cases, transfers are unavailable due to the lack of available accessible social homes.

Meanwhile, the Summary of Social Housing Assessments 2022 show that the proportion of households with a main applicant over 60 years of age has been growing year on year since 2016. There were 6,901 older people aged 60+ on the waiting list in 2022, making up 12% of those on the social housing waiting list. The number of people aged 70+ on the social housing waiting list in 2022 increased to over 2,000 for the first time, reaching 2,023 people.

Previous reports by the Joint Oireachtas Committee on Housing have noted that alternative forms of housing to general housing and nursing homes for older people are “limited”.

AHBs have been charged with delivering 40% of the new social housing to be delivered between 2022 - 2026 and several have scaled up their operations. However, in spite of our ageing demographic, there is no public commitment to development under CAS, or for AHBs to develop housing for older people. There is also no incentive for AHBs to do so.

Housing for older people is more complex provision than general needs, particularly as few AHBs specialise in this area. It takes a significant length of time between establishing CAS funding, planning, age-friendly design, build and tenancing. Older tenants will in some cases have higher support requirements also. General needs housing is often more straightforward. The other challenge with CAS funding is that it becomes financially unfeasible for AHBs to maintain the properties at the end of the 30 year term.

There are a small number of AHBs that specialise in housing specifically for older people and many of these are small one-off developments. This has been noted by the Minister previously who has said that “the target for CAS delivery has generally been 400 units, which takes into account the capacity of the AHBs involved which are frequently smaller, locally-based organisations.”

The target takes capacity into account, but it is our belief that this should be the other way around: capacity must be adjusted to meet a demand-led target. The 2016 Census data shows that 43% of households (n=62,562) renting from a Local Authority were aged 50+, and 24% (n=34,756) were aged 60+35. Given these data and projections of an ageing Irish population, it is reasonable therefore to state that a minimum of 25% of new builds of social housing should cater for those aged 60+ and be designed to age-friendly standards.

It is important to note here that age-friendly and universally designed housing does not have to be solely for use of older people. Not only can it be used by the general population, but increased convenience and accessibility associated with universal design features result in it having benefits for people of all ages and levels of ability.

ALONE's review of the Local Authority Housing Delivery Action Plans shows that some Local Authorities make no reference to developing age-friendly housing at all, and still others commit to minimal percentages of 1-2% of age-friendly or universally designed housing. Furthermore, in several Local Authorities, development targets for age-friendly housing have been set against current demand for age-friendly housing, with future demand not taken into consideration. While any increase in development of age-friendly housing is welcome, it will not be sufficient to meet demand in the coming years, given that this cohort is increasing.

New housing tenures such as cost-rental will not be suitable for most older people due to their reduced post-retirement income. Government must ensure that their solutions to the housing crisis of today do not contribute to a further housing crisis in the years to come.

## Recommendation 4: Increase development, investment in and evaluation of promising housing models, inclusive of supports, particularly via AHBs. Reform CAS to make this possible

The Health Service Capacity Review 2018 identified the need to increase the quantum of nursing home beds from 30,000 community beds in 2016 to 41,900 to 43,000 beds (lower and upper range) by 2031. As of end 2022 there were approx. 31,800 private, public and voluntary nursing home beds.

This would mean an increase of at least 10,250 nursing home beds from now. To meet projected demand, we need to develop more than 1,200 nursing home beds per year – and/or we need to invest in alternative supportive housing options.

There is currently a gap in the service continuum for older people between the provision of home support hours to support an older person to age at home, and nursing home places.

Simultaneously, the Department of Housing has identified the need for more effective utilisation of existing housing stock.

**Housing with Support** has the potential to provide a solution to these challenges. Housing with Support is a specialised housing option primarily for older people that falls between living independently in the community at one end of the spectrum, and living in a nursing home or other form of long-term care at the other end. Key characteristics of Housing with Support include:



Occupants having specific tenure rights to occupy self-contained dwellings.



Occupants also having specific agreements that cover the provision of flexible care, on-site support, domestic, social, community or other services.



Wider community benefits by way of access to clearly defined communal areas.



Purpose-built accessible building design that facilitates Ageing-in-Place (it is not just for the infirm).



Provision of access to various communal facilities and spaces



The use of assistive technologies.

### **Exchequer implications of establishing Housing with Support**



The 2020 report by the Housing Agency, 'Thinking Ahead: The Financial Benefits of Investing in Supported Housing for Older People' found that there was a strong positive financial benefit to the Exchequer from the provision of each type of Supported Housing with varying care requirements; Independent, Assisted and Specialised: "The benefits primarily accrue due to Supported Housing, either by directly replacing more expensive nursing home beds or delaying the need for an older person to access nursing home care. Benefits are also generated due to reduced health and social care needs of those in Supported Housing compared to those living in standard accommodation".



It also notes "additional social benefits" including: "providing options to enable older people to remain living in their communities, the impact on wellbeing of the individual and their family and community, the value of freeing up housing in communities for other households and the impact on health due to the vulnerabilities of congregated settings."



ALONE have projected national demand for Housing with Supports in Ireland at 4,340 units. The cost of the Demonstrator Project in Inchicore (see below) is roughly €15 million, for delivery of 52 units. Annual funding of roughly €62.5m per year for 20 years would deliver 4,340 units, increasing rightsizing opportunities and reducing nursing home requirements.

## Demonstrator Project in Inchicore, Dublin 8



The learnings from the Inchicore project suggest that current funding mechanisms are not exactly suited to funding Housing with Support, given the additional costs associated with the provision of the level of communal facilities required for this model, and the particular focus under CAS on people qualified for social housing support.



Recommendations from the 'Evaluation of Phase 2 of the Dublin City Age Friendly 'Housing with Support' Model in Inchicore', written by the Housing Agency, include:



A dedicated cross-departmental capital funding scheme needs to be put in place that recognises the additional costs of universal and Ageing-in-Place design, and that makes provision to cover the additional costs of the larger communal spaces, if required, where there are limited existing community facilities. This new funding stream should be flexible enough to allow financial contributions from private sources and to facilitate a mix of tenant types. CAS funding is not suitable for this type of development as it does not provide the funding necessary for the scale of communal facilities required, and it also limits the type of tenants that can be accommodated in the development despite the commitment of government to continuing the policy of having mixed tenure communities.



Wider roll-out requires a clear budget heading for funding the annual operation of these types of projects. As part of this process, it would be useful for the two lead Departments (Health and Housing respectively) to have a Memorandum of Understanding that while the construction costs will be provided by the Department of Housing, the operational costs will be provided by the Department of Health through a service level agreement with the HSE.

Housing with Supports must be a key element in our provision of supports to older people going forward. For this to be achieved, we must adjust CAS to make provision of this type of housing feasible and furthermore, support AHBs to develop it.



## Department of the Taoiseach Budget recommendations from ALONE

### Recommendation 1: Commit to developing and funding the position of Commissioner for Older People

As a member of the Age Alliance, ALONE is calling for the development of the role of Commissioner for Older People.

In the space of 30 years, the make-up of Ireland's population will change considerably. Often, we talk about the needs of Ireland's ageing population as if this represents a change in demographics to be considered in the future. The truth is, our population has already gotten considerably older in recent years, and will continue to do so.

**Within ten years, we have seen an increase in the population aged 65+ of more than 250,000 people - and despite this, questions about how appropriate supports and services will be provided has not been fully answered.**

We believe that now is the time for the introduction of a strategic position of Commissioner at Government level to prepare for our ageing population and respond to their needs, and are advocating specifically for this role to be introduced.

A Commissioner for Ageing would be in line with recent Government protocol for establishment of bodies of this type. For example, the Data Protection Commission was established in 2018 as the national independent supervisory authority in Ireland with responsibility for upholding the fundamental right of the individual to have their personal data protected, initially with one Commissioner.

In the context of an ageing population, ensuring the needs of older people are met and planned for will be more important than ever. The work of Age Friendly Ireland has been welcomed in recent years and operates as a shared service centre of local government. What is missing is an independent champion at national level, to ensure and advocate for the mainstreaming of ageing across Government strategies and plans. Almost every Government strategy and action plan, whether it is relating to health, transport, housing, the environment, or connectivity, must be considered in the context of our ageing population and the ageing demographic they will serve.

In Northern Ireland, funding of £1.4 million for the Commissioner of Older People was allocated in 2023; in Wales, the position was allocated just under £1.6 million in funding. We believe therefore that this could be a relatively cost-effective measure.

## Department of the Environment, Climate and Communication Budget Recommendations from ALONE

During the winter season, from 25th October 2022 to 31st March 2023, ALONE worked closely with the Department of the Environment, Climate and Communications (DECC) to find ways of supporting the most marginalised older population in Ireland experiencing energy poverty, especially during cold periods when they faced additional challenges. ALONE focused on delivering effective, timely interventions such as supporting older people with applications for Additional Needs Payments, referrals to access hardship funding/energy credits from energy suppliers, providing advice on staying warm and well at home, obtaining additional specialised financial support from SVP and MABS, and continuously advocating to ensure that effective assistance was available throughout the winter.

### Recommendation 1: Deliver the €10m fund to support people experiencing energy poverty, committed to in the Action Plan to Combat Energy Poverty

The Action Plan to Combat Energy Poverty stated that a €10 million fund would be established “as an additional safeguard measure for those who may not be able to access other emergency financial supports, and to help ensure no one has to go without heat or light this winter”.

However the fund has not yet been set up. It is vital that this fund is included in Budget 2024, and that it is made operational.

The biggest gap in supports regarding energy that ALONE sees is relating to support for people who use gas and/or solid fuels. Those who use pre-pay meters are also at risk, though we can provide some supports for this cohort.








In cases where an older person is reliant on solid fuels or gas, their only realistic option is to apply and wait for an Additional Needs Payment. Though this is a useful support, waiting and processing time can be several weeks, and it is not feasible for older people to go without heating for that long during the winter. This emergency fund must be made accessible to this cohort.

## Recommendation 2: Deliver on the actions committed to in the Action Plan to Combat Energy Poverty, and update the Action Plan for 2024

The Action Plan to Combat Energy Poverty is a shorter document than the previous Strategy to Combat Energy Poverty. The actions in the action plan all had delivery dates within 2023, and we look forward to the update on these activities in the coming months.

However, Budget 2024 must also include sufficient funding for new actions and targets for an action plan for 2024.


As well as the other actions listed in this Pre-Budget Submission to DECC, ALONE's recommendations for inclusion within the Energy Poverty Action Plan include:


-  Expand the eligibility criteria for the Better Energy Warmer Homes Scheme (BEWH) Fully Funded Energy Upgrade to include all people in receipt of a State Pension, with the relevant BER eligibility.
-  All over 66s, particularly those in receipt of Fuel Allowance, should qualify for introductory energy offers.
-  Reintroduce the Oil Stamps Saving Scheme/Stay Warm Saving Scheme.
-  Increase consumer support by training frontline, NGO and community workers on energy poverty, following the example set by STEP in the EU.
-  Include energy advice phonenumber numbers on energy bills (to be implemented by the CRU).
-  Add NGO presence to the Energy Poverty Advisory Group to represent the lived experience of those impacted by energy poverty.
-  Update Irish-specific research on energy poverty, to include annual reporting on Excess Winter Deaths in Ireland and a review of Additional and Urgent Needs payments relating to energy costs.



YOU'RE NOT ALONE

Thank you for taking the time to read this report. If you have any questions or would like to discuss our findings further, please don't hesitate to reach out to us.

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