



Policies for Ageing Well at Home in Ireland



Introduction

ALONE and *Social Justice Ireland* believe that people should be supported to age well in the community, and that this should be Government's over-arching policy goal in the context of an ageing population. Housing and related supports are key challenges in achieving this goal. In this paper we highlight some of the key needs and challenges facing our older people and our ageing population over the medium and long terms. Focusing on the central infrastructural issue of housing and related supports, we outline a list of costed policy recommendations to be included in Budget 2025 and future Budgets.

ALONE is a national organisation that enables older people to age at home. ALONE works with all older people, including those who are lonely, isolated, frail or ill, homeless or living in poverty. ALONE provides an integrated system of supports to older people and last year supported 37,000 older people across a range of services, including practical supports such as housing provision, visitation support and befriending, and researching and documenting the problems faced by older people in Ireland. ALONE works towards a vision of Ireland where older people can age happily and securely at home and are strongly connected to their local communities.

Social Justice Ireland is an independent think tank and social justice advocacy organisation that seeks to address public policy challenges in a way that contributes to an inclusive society where everyone's rights and responsibilities are honoured. As society faces several major transitions, including demographic, how we manage these changes is crucial. If managed well, change offers the opportunity to create a just society for everyone and at every stage of life.

Demographic change requires policy makers to plan for the needs of an ageing population. According to Census 2022 (CSO, 2023), there were 1,048,985 people aged 60 years and over living in Ireland on Census night, an increase of 19.7 per cent on Census 2016. The number of people aged 65 and over increased by 21.8 per cent in the same period, while the highest rate of increase was among those aged 70 and over (27 per cent) and 85 and over (25 per cent). Looking to the future, the Central Statistics Office (CSO, 2024a) projects that the proportion of individuals aged 65+ will increase by 140 per cent between 2022 and 2057; an increase of more than 1 million people. By 2040, it is projected that over 1.3 million people will be aged 65+, constituting 22 per cent of the population, up from 15 per cent in 2022. Furthermore, almost 400,000 people will be aged 80+ in 2040, double today's figure. That people are living longer is a success story, but it means that public policy must support the additional needs that arise as more people live longer and as the demography of our population changes. It is imperative that incomes, services, and infrastructure are sufficient to meet the needs of an older population.

In this paper, we provide policy options intended to create the conditions whereby people can age in comfort and fulfilment in Irish society. This requires housing options that allow ageing in place in one's own home and community for as long as possible and as well as

possible. Below, we recommend a suite of housing option and additional supports that will take account of the changing needs of people as we age, including health, community and social inclusion. A lifecycle approach to housing delivery is one which accounts for the entire lifecycle of individuals within communities. This involves building houses with the understanding that as people age their needs change accordingly. Such an approach can facilitate those with deteriorating conditions to continue to live a life with dignity and in their own home for as long as possible. Universal Design, a housing technique providing universal metrics to accommodate for the needs of all ages, is useful in achieving this. Many existing homes may require modernisation and improvement to ensure they remain safe, energy efficient, and suitable for current and future residents. An adequate number of new builds to meet demand should be constructed in line with this approach. In all of this, the adequate provision of community-based supports is essential. As people age and their needs evolve a variety of services need to be available to people to support them to age at home.

The policy recommendations outlined in this paper, provide a pathway towards ensuring a greater quality of life for older people in Ireland. By creating the right conditions, we can enable people to remain a part of their community and age in place in maximum comfort and dignity in their homes.

Summary of Policy Recommendations

Infrastructure: Housing Options to Support Ageing Well at Home
Considering demographic change, we recommend Government outline plans to encourage construction of the right type of housing for an ageing population and set a target of 123,000 smaller housing units as part of the overall housing stock by 2040.
To reach a social housing target a of 20 per cent of all housing stock as recommended by the Housing Commission, an additional 240,000 social housing units is required in addition to the existing <i>Housing for All</i> target of 90,000 social housing units. We recommend Government commit to a minimum of 25 per cent of all new builds for social housing to be developed to Universal Design standards.
We recommend Government invest an additional €287m, funded from surplus windfall revenues, to build 1,640 social housing units in 2025 according to Universal Design principles. This would facilitate people aged 65+ who live in private rented, local authority and voluntary body rented accommodation to move to homes more appropriate to their needs as they age (“right-sizing”).
Furthermore, we recommend Government provide Dedicated Older Persons’ Housing options as part of the social housing stock, and set targets of 17,215 supportive housing units, 5,656 co-housing and retirement village units, and 1,721 housing with support units to be delivered by 2040. To achieve this, Government should invest an additional €287

<p>million, funded from surplus windfall revenues, to build 1,640 Dedicated Older Person's housing units in 2025.</p>
<p>The proposal to deliver 1,640 Dedicated Older Person's housing units in 2025, includes 115 Housing with Support units. While construction involves a one-off capital expense, the delivery of "supports" requires recurring annual investment. Delivery of 115 units in 2025 would establish a recurring cost of €5.3m per annum from 2025 onwards. Government should invest €5.3m in 2025 to deliver the supports for 115 Housing with Support units.</p>
<p>As well as supporting new builds, we recommend Government set a target of €260m investment in housing adaptation grants by 2040, to upgrade existing housing stock. This represents an increase of €167m on the existing allocation of €93m. This can be achieved through an annual increase in funding of €11.2m until 2040. Additional resources should also be dedicated to support the drawdown of these grants.</p>
<p>Services and Supports: Policies to Enhance Conditions for Ageing Well at Home</p>
<p>We recommend Government expand investment in Enhanced Community Care (ECC), including: €100m in the further expansion of the ECC Programme and rollout of Community Health Networks to alleviate pressure on acute services and ensure treatment is provided at the appropriate level of need; €600m (funded from surplus windfall revenue) infrastructure allocation set out in Sláintecare, with a particular focus on ECC and supporting the Health Regions implementation plan; €50m in Community Nursing Facilities and rehabilitation beds.</p>
<p>The Community Service Hub model, part of the Enhanced Community Care programme, facilitates holistic support plans that consider the overall needs of an older person, contributing to the vision of person-centred healthcare at the heart of Sláintecare. We recommend an annual increase in funding to reach an investment target of €18.4m in 2040 to meet growing need, starting with an additional €974,000 in 2025.</p>
<p>We recommend Government increase the annual Carer's Support Grant from €1,850 to €2,000 at a cost of €21m; and pilot a Universal Basic Services and a Universal Basic Income Scheme for Carers at a cost of €10m in line with the Programme for Government Commitment to a Carers' Guarantee.</p>
<p>The Community and Voluntary sector provide a range of key supports for older people, from befriending and social inclusion supports, to home care and assistive technologies. Government should increase funding in this area by €60m in Budget 2025.</p>
<p>In Budget 2025, we recommend Government provide for the creation of a Commissioner for Ageing and Older People with funding of €1.2m in the initial year, followed by €3.9 million per annum in subsequent years.</p>

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Current Context: Ageing at Home in Ireland

According to the most recent CSO Population and Migration Estimates, for April 2023, there are 806,300 people aged 65 years and over in Ireland (CSO, 2023f). As a percentage of the total population, this represents a 1.7 per cent increase since 2017, or 153,900 people. Of the 806,300 people aged 65 and over, 188,900 are aged 80+. An ageing population will have a broad impact on the demand on resources, including housing. Assuming the present rate as a proportion of the 65+ population persists, we project that the number of 65+ households will increase by 70% from 481,505 to 819,753 by 2040.¹ Ireland has been struggling with a housing and homelessness crisis for almost a decade. The recently published report by the Housing Commission rightly emphasises the need to fully account for the economic and social costs associated with unmet housing needs (The Housing Commission, 2024a). As Ireland's demographic profile shifts, the effects of the failure of housing policy are likely to extend to older people.

Housing Tenure of Older People at Present

Table 1: Housing tenure by age group per Census 2022 (CSO, 2023a)

Age	Owner occupied with loan/mortgage	Owner occupied without loan/mortgage	Rented from private landlord	Rented from Local Authority	Rented from a Voluntary Body	Rent free	Not Stated	All
All Ages	531,207	679,718	330,632	153,192	29,880	31,864	80,235	1,836,728
45-54	183,542	83,501	55,300	35,905	6,631	4,575	14,507	383,961
55-64	86,993	166,908	27,231	29,425	4,638	4,148	11,621	330,964
65+	27,179	374,417	16,986	31,124	5,789	8,827	17,183	481,505
Total 45+	297,714	624,826	99,517	96,454	17,058	17,550	43,311	1,196,430

Source: CSO, Census of Population 2022 Profile 2 - Housing in Ireland

According to Census 2022 (CSO, 2023a), 83.4 per cent of people aged 65+ own the home where they live. 7.7 per cent of people aged 65+ rent from a local authority or voluntary body, while 3.5 per cent rent from the private sector. While still a small portion of the overall figure (17,000), the number of households in this age-group renting in the private sector has increased by 83 per cent since Census 2016 (ALONE, Threshold, 2023). Census 2022 data also showed that the proportion of people living alone increased consistently with age. Over one-

¹ Author's projection based on CSO population and labour projections, 2023-2057 and Census of Population 2022 Profile 2 - Housing in Ireland.

quarter of people aged 65+ lived alone (189,574 people) and this rose to 44 per cent for people aged 85+ (30,072 people); the majority of these being owner-occupiers: 145,819 persons 65 years and over (CSO, 2023b). Meanwhile, according to the CSO's Older Persons Information Hub, 22,769 people were usually resident in a nursing home (CSO, 2023e). The increasing number of older people in private rented accommodation, as well as the numbers of those living alone has implications for planning housing options for the future, especially as these trends develop into the future.

Private Rented Accommodation

As previously noted, reliance on the private rented sector to provide housing has increased significantly amongst older people in recent years. The number of people aged 65+ in the private rented sector was shown to have risen dramatically according to Census 2022 (CSO, 2023a). While the number of households rented from a private landlord has increased by 8.3 per cent from Census 2011 to Census 2022, the number of households where the householder was aged 65+ has actually doubled in the same period. In fact, the increase in the 65+ group constituted one third of the total increase in the private rented sector between census 2011 and census 2022.

As noted by the RTB and Amárach Research, the implications of this shift include rising costs, a lack of predictability, a lack of agency in one's rented home, and a shrinking supply of affordable housing (Amárach & RTB, 2023). For older people, this causes unique problems such as difficulties adapting their house for their age, being a less attractive tenant to a landlord who may wish to avoid being asked to make adaptations, and increasing financial concerns particularly when relying on state pension or housing subsidies. In 2021 the CSO reported that just under half of renters over 65 were spending in excess of 35 per cent of their disposable income on rent (CSO, 2021). The current pension model assumes that by the time a person reaches retirement they are no longer in a position where they are still paying a mortgage or rent. If these considerable costs are still being met by older people, it will render the value of their pension sorely inadequate.

Additionally, the lack of tenant security and often poor conditions of rental housing mean that these tenants are not always guaranteed safe and secure homes as they age. A report from ALONE and Threshold suggest that one quarter of older people in the private rented sector expect to continue renting into older age. 42 per cent of participants in the study reported experiencing high stress caused by the precarity of their housing situation (ALONE, Threshold, 2023). The study found that older renters experience concerns of housing insecurity, sub-standard or unsuitable accommodation, inappropriate behaviour by landlords and feelings of vulnerability. It also found that these vulnerabilities were exacerbated by those associated with older age, illness and infirmity, family composition and low income. This shift towards more older people renting suggests an increasingly precarious housing situation for future older generations. At the extreme end, the number of people aged 65+ accessing emergency homeless accommodation in April 2024 (n=217) increased by 70 per

cent since the introduction of Housing for All in September 2021 (Department of Housing, Local Government and Heritage, 2024).

Poor Housing Conditions

In addition to concerns about ageing in the private rented sector, older people often face issues with housing conditions and adaptation to meet their changing needs, both homeowners and non-homeowners. A 2018 survey found that a quarter of people aged 55 and over reported having difficulties associated with housing maintenance (Gibney, Ward, Moore, Moran, & Shannon, 2018). A further 10 per cent reported 'housing condition' problems, which included rot in windows, floors or doors, and damp or leaks in walls. More than 20 per cent reported having housing facility problems, including lack of bath or shower, lack of downstairs bathroom facilities, lack of indoor flushing toilet, or lack of place to sit outside. This also included those reporting a shortage of space, or others reporting their home being too big for their current needs. In 2016, 75 per cent of tenancies inspected were found to be non-compliant with Standards Regulations (National Oversight and Audit Commission, 2016). However, as there has been no more recent inspection than this it is difficult to have an idea of what today's standards are like. One third of older people who received a personalized needs assessment from ALONE report experiencing housing related issues (ALONE, 2024a) (ALONE, 2024). Furthermore, a greater proportion of non-homeowners than homeowners (35.4 per cent compared with 29.4 per cent respectively among those who received a needs assessment from ALONE) report experience housing issues (ALONE, 2023).

Most recently, according to Eurostat, 12.6 per cent of Ireland's population aged 65+ are living in a dwelling with a leaking roof, dampness in walls, floors or foundation, or rot in window frames or floor (Eurostat, 2024). This equates to more than 98,000 older people who need adaptation and maintenance, even before accounting for further home adaptations required to meet the needs that arise from illness or disability associated with ageing. Poor housing conditions is a major contributing factor to energy poverty, as poor insulation results in increased energy bills which have driven many older members of our community into deprivation in recent years. In terms of household finances, the CSO found that 19.8 per cent of households consisting of one adult aged 65 years or over made ends meet 'with difficulty' or 'with great difficulty' (CSO, 2023d). Housing adaptation and retrofitting are crucial steps in providing more energy efficient, warmer homes, as well as responding to developing needs as people age.

Additional Needs in Older Age

There are infrastructural factors that can also determine whether people feel that they can age at home: older people must be supported and connected with society as a whole if they are to remain in their own homes. This involves public transport that is well-linked and accessible for people with mobility issues. This is particularly important in rural areas. Digitalisation also plays an important role, expanding broadband internet and ensuring media literacy amongst older people. As well as this, community supports should be in place to assist

older people with their digital needs. By fostering communities and enabling the participation of older people, we can create opportunities for inter-community support and knowledge-sharing.

As people age, they require a range of supports and varying levels of care. *Social Justice Ireland* and the Home Care Coalition have both expressed concern that the ageing of the population is not being properly planned for with further policy reforms needed to reduce financial and emotional pressures on carers (Social Justice Ireland, 2024) (Home Care Coalition, 2024). Community and primary care-based healthcare enables a person to stay in their home for longer, through increased access to healthcare supports, and maintaining community connection.

Nursing Homes and Absence of Alternative Care Options

In the absence of appropriate supports to continue live and age at home, many older people are left with few alternatives but to move into nursing homes, when the support they require is not actually of a level that requires the level of care provided by nursing homes. Many people report moving to nursing homes to have access to on-site healthcare services (ALONE, 2018). For some of these people, community-based healthcare provision or strong home care support would be more suitable and preferable. This has already been reflected in a government policy shift towards other community services such as home support (PWC, 2023). The Department of Health's Expert Panel on Nursing Homes noted that there is increasing evidence that highly dependent persons can live safely and more happily in domestic settings, provided their required homecare supports are in place (Department of Health, 2021). There is also evidence of unmet need for home care and consequent overreliance on residential care. For example, Ireland provides relatively low levels of formal home care by comparison with several other countries, with research suggesting that 38 per cent of older people who need home care do not have their needs met. (Russel, Grotti, McGinnity, & Privalko, 2019). The HSE acknowledges that there can be delays between approval of funding and availability of carers to commence delivery of home support hours in some regions, with 6,432 people recorded as waiting on care staff in March 2023 (HSE, 2023).

An over-reliance on nursing homes for housing older people in Ireland is of significant concern. Nursing home care being prioritised over community-based care in government funding and legislation, along with the avoidable difficulties older people face in their homes, as outlined in this paper, mean that many people are in nursing homes who may not need to be. As the population continues to increase, our nursing homes will come under increasing pressure (ALONE, Threshold, 2023). An estimated 45,000 additional nursing home beds will be required to fill projected demand based on population changes, by 2031 (BDO; Nursing Homes Ireland, 2021). This figure is inflated as a result of many people being admitted to nursing homes who are not in need of residential care, and who would benefit from an alternative housing situation (Moore & Ryan, 2017). For these people, a form of community-based housing may be a preferable alternative to a nursing home.

Amongst the issues that the Covid-19 pandemic highlighted was fragmentation in how long-term care is provided and the relative detachment from the health service of private nursing homes (Houses of the Oireachtas Special Committee on COVID-19 Response, 2020). Shortcomings in the response to COVID-19 within long-term care settings, especially in 2020, and high levels of deaths among residents, point to the need for a more community focused approach to long-term care of older people in the future as well as better linkages and oversight between public and private sectors (Houses of the Oireachtas Special Committee on COVID-19 Response, 2020). The Special Committee on COVID-19 Response was clear that “the State is over reliant on institutional care for our vulnerable population.” It is important that the warnings of this Committee are heeded.

An additional problem with nursing home reliance is the financial barrier involved for those in rental accommodation which poses a difficulty in accessing nursing home care (ALONE, Threshold, 2023). The Nursing Homes Support Scheme (‘Fair Deal’), offers financial support for older people to access nursing homes, on the assumption that there is an asset that can be charged. The lack of such a property can limit a person’s financial ability to access a nursing home. As such, the present over-reliance on nursing homes for people with additional needs, in the absence of alternative options, leaves many without adequate access in line with the wealth gap. This further embeds the consequences of wealth inequality in our country. This issue will be intensified by the rising number of people who find themselves renting into older age as mentioned above (83 per cent increase between 2016 and 2022).

Policy Environment: Ageing at Home in Ireland

Several policies indicate the government’s willingness to support older people to live at home. However, some of these have not been sufficiently implemented, and others miss some important elements needed to ensure older people can live at home in comfort.

Published in 2013, the *National Positive Ageing Strategy* (Department of Health, 2013) provides a framework for cooperation to address age-related policy and service delivery across Government and society. The strategy aims to “promote older people’s health and wellbeing so that older people can continue to contribute to social, economic, cultural, and family life in their own communities for as long as possible.” No implementation plan has yet been developed to translate this strategy into action. Indeed, the strategy was eventually reduced to ‘guiding principles’ despite a unanimous recommendation by the 2017 Citizens’ Assembly that the Government urgently prioritise and implement existing policies and strategies concerning older people, including the National Positive Ageing Strategy (The Citizens’ Assembly, 2017).

Government’s commitment to the Enhanced Community Care Programmes under Sláintecare, including Integrated Care Programmes for Older People, is certainly welcome in the context of supporting older people to live well at home for longer. However, the lack of transparency makes it difficult to establish if funds provided to maintain existing services are

sufficient within the overall allocation, as well as the continued failure to invest in the infrastructure required to rollout Sláintecare, which is having an impact on all areas of the health service (Social Justice Ireland, 2024). The HSE's Roadmap for Social Inclusion is another important policy if we are to support people to age well in their own homes. It promised to "Develop a plan aimed at tackling loneliness and isolation, particularly among older people" (HSE, 2020). However, ALONE, as a founding member of the Loneliness Taskforce, has expressed concern that Government is not living up to this commitment (The Loneliness Taskforce, 2024).

The recently published report by the Housing Commission emphasises the need to fully account for the economic and social costs associated with unmet housing needs. The report reveals an underlying shortage of up to 256,000 homes based on the 2022 census figures (The Housing Commission, 2024a). This deficit represents pent-up demand, even before considering future population growth and inward migration. Between 2011-2022, the population grew by 560,887, while the housing stock increased by only 117,276 units. On average, for each new housing unit, there were at least four additional individuals, indicating significant "supply-side issues, with annual output falling below population-driven demand creating price pressures in the housing market" (Parliamentary Budget Office, 2023). Ireland's investment in housing has been the lowest among the EU 14 countries, falling below half the EU 14 average. This underinvestment in housing has undoubtedly contributed to the ongoing housing crisis (Clark, Kavanagh, & McGeady, 2024). Additionally, in 2023, there was an annual decrease of 21.9 per cent in the number of planning permissions granted for new construction dwellings, raising concerns about the potential impact on future housing supply (CSO, 2024). While these unmet housing needs disproportionately affect younger adults, as Ireland's demographic profile shifts, these effects are likely to extend to older people.

The Housing Commission found in their analysis that houses built in the UK are built 21-29 per cent cheaper than in Ireland, and at approximately 40 per cent lower cost in Denmark (The Housing Commission, 2024). The report suggests a greater standardisation of housing designs to reduce costs, and encourages a review of "the extent and the way in which standards are set, including the recognition of household size requirements and the ageing of the population" (The Housing Commission, 2024a). These recommendations would both reduce the costs which currently make the Irish construction sector a high-risk proposition for investments, as well as significantly expand the number of suitable and comfortable housing options available for older people.

In terms of standardisation, Universal Design standards have been embraced by the government through the incorporation of Universal Design principles by the National Standards Authority of Ireland (National Standards Authority of Ireland, 2024), and the call in Housing for All to "work to deliver housing for older people in line with Age Friendly and Universal Design principles" (Department of Housing, Local Government and Heritage, 2021). The adoption of Universal Design principles in the construction of new builds ensures that homes are accessible and usable by everyone, regardless of age or ability, by incorporating

features that accommodate a wide range of needs and preferences. For older adults, this means creating safe, comfortable, and intuitive spaces that accommodate diverse needs, such as wider doorways, non-slip flooring, and lever handles. These designs prioritise ease of use, minimize hazards, and provide adequate space for mobility, enhancing independence and quality of life.

The government's housing strategy, *Housing for All* commits to delivering 90,000 social homes, 36,000 affordable homes, and 18,000 cost rental homes, as well as 170,000 private homes (Department of Housing, Local Government and Heritage, 2021). While the plan includes an aim of securing capital funding for housing for older people, as well as increasing the housing options available to enable ageing-in-place, ALONE and Threshold note that *Housing for All* lacks due attention to the specific needs of older people (ALONE, Threshold, 2023). *Housing for All* commits to creating "a new national policy on right-sizing to highlight the potential of right-sizing for households that no longer fully occupy their current privately owned accommodation and exploration of options to support and incentivize right-sizing on a voluntary basis" (Department of Housing, Local Government and Heritage, 2021). As was noted by the Housing Commission in its 2024 report, there are issues with conveyancing in this context, and some households who wish to "right-size" are unable to do so as they cannot secure bridging finance (The Housing Commission, 2024a). Despite the goals outlined in *Housing for All*, many have expressed concerns that these targets are not adequate to meet actual housing needs. In particular in the context of "right-sizing" for an ageing population, finding smaller one- and two-bedroom homes, built according to universal design standards, is a significant challenge due to lack of supply of this type of housing. It is highly doubtful that any right-sizing policy which does not also include commitments to increase supply of smaller one- and two-bedroom homes and housing with support units will be successful. In 2021, Age Friendly Homes conducted a survey of older people and their housing. As part of this, a questionnaire on right-sizing was distributed to older people nationwide, covering social demographics, geographic locations and household occupancy, both private ownership and social tenancy (Age Friendly Homes, 2021). They received 532 respondents. In their survey, 44% of respondents indicated a willingness to explore the possibility of right-sizing.² A further 14 % said they were unsure about willingness to move.

The Government's 2019 *Housing Options for Our Ageing Population* report published by the Department of Housing, Local Government and Heritage and the Department of Health, underscored the importance of aligning appropriate housing solutions with the varying care and social support needs of older individuals (Government of Ireland, 2019). This policy statement outlines critical principles, including ageing in place, supporting urban renewal, sustainable lifetime housing based on Universal Design, recognising the transformative potential of assistive technologies and the importance of social interventions

² However, it should be noted that this figure is significantly higher than in previous questionnaires of larger sample sizes, as acknowledged in the report.

and support services. Older people and people living with disabilities have a range of needs, from the very minimal to the very complex in care. Housing design for older people and people living with disabilities should incorporate a life-cycle approach to ensure that those with deteriorating conditions can continue to live a life with dignity and in their own home for as long as possible. This approach would see the adoption of Universal Design principles in the development of housing responses, as committed to in the Government's policy statement on housing for our older population. (Government of Ireland, 2019).

The final report of the Implementation Group on Housing Options for Our Ageing Population, issued in June 2022, provided an overview of progress made in fulfilling these commitments (Department of Housing, Local Government and Heritage; Department of Health, 2022). Ultimately, while the 2019 *Housing Options for our Ageing Population* policy statement outlined 40 strategic actions to be completed by 2021, many remain incomplete. These include the need to review the social housing allocation model, enhance consultation between the HSE and local authorities, and explore opportunities for revising the Capital Assistance Scheme to better address the specific needs of older persons. More generally, policies and strategies aimed at older people have repeatedly faced delays and indefinite postponements, both before and after the introduction of the *National Positive Ageing Strategy*. Key commitments from the current Programme for Government and other initiatives remain unfulfilled. The *Roadmap for Social Inclusion* (Government of Ireland, 2020) pledged to benchmark pensions by 2021 and develop plans to combat loneliness and isolation, both of which remain incomplete. Long-standing policies such as transport options for older people and a statutory home support scheme, promised since the 1968 'Care of the Aged' report, have not been implemented.

A range of grant schemes have made progress in making older people's homes more suitable as they age. The *Housing Aid for Older Persons*, *Housing Adaptation Grant for People with a Disability* and the *Mobility Aids Grant Scheme*, all launched in 2007, aim to improve the living conditions of older people. This is done through the funding of minor home repairs, accessibility adaptations such as adding a stair-lift or wheelchair accessibility or making changes to improve mobility in the home. The government's Budget 2024 commitment of €93 million to fund 13,000 grants for adapting homes for older people and people with disabilities underscores the ongoing efforts to address these housing challenges. (Department of Housing, Local Government and Heritage, 2024a). While this €8 million increase in 2024 is welcome, the target of 13,000 grants to be awarded during 2024 based on the funding allocation (Department of Housing, Local Government and Heritage, 2024b) is lower than the 13,588 grants funded 14 years ago in 2010. Since then, the 65+ population has increased from 515,100 people to 806,300. Furthermore, a commitment to publish the waiting lists for these grants has not been realised. The *Better Energy Warmer Homes Scheme* (2009) aims to improve the energy efficiency of homes owned by people on low incomes. This can help address issues of energy poverty, particularly amongst older people, and improve living

conditions more broadly. However, this scheme is only available to those able to afford their own home and also experiences significant waiting lists.

In a recent report of the Alliance of Age Sector NGOs graded government progress on policies relating to older people (Alliance of Age Sector NGOs, 2024). The Age Alliance report acknowledges that the Government has made notable progress in some areas concerning the rights and needs of older people. A 'B' grade was awarded for the recent national campaign against ageism by the Irish Human Rights and Equality Commission (IHREC) and the introduction of the 'Long-Term Carer Contributions' scheme, which aids long-term family carers in qualifying for the State Pension (Contributory). However, there has been limited progress in developing a comprehensive range of housing options for older people, earning a 'D' grade for housing commitments. The Government received one 'F' and four 'E' grades for failing to publish waiting lists for housing adaptations, develop an implementation plan for the National Positive Ageing Strategy, benchmark State pension payments, and create a plan to address loneliness and isolation among older people. Several 'C-' and 'D' grades across 15 areas indicate a general lack of significant progress and strong implementation of positive ageing policies.

Demographic Change: Ageing and Housing Need in the Coming Years

Looking to future projections, Ireland's demographics will change over the coming years, as outlined in Table 2: Projected population by age group.

Table 2: Projected population by age group: in numbers and as a percentage of total population.

Age	2022		2025		2030		2035		2040	
	N	%	N	%	N	%	N	%	N	%
All Ages	5,183,966		5,423,289		5,674,843		5,875,333		6,048,300	
65+	781,299	15.07	859,195	15.84	1,004,866	17.71	1,157,389	19.70	1,330,149	21.99
65-69	240,482	4.64	255,735	4.72	295,238	5.20	321,992	5.48	364,453	6.03
70-74	204,684	3.95	218,863	4.04	242,715	4.28	281,354	4.79	308,187	5.10
75-79	155,017	2.99	175,755	3.24	198,194	3.49	221,896	3.78	259,289	4.29
80-84	96,758	1.87	112,734	2.08	145,761	2.57	167,433	2.85	190,490	3.15
85+	84,358	1.63	96,108	1.77	122,958	2.17	164,714	2.80	207,730	3.43

Source: Based on CSO Population and Labour Force Projections 2023-2057 (M2)

The total population is projected to grow by 864,334 from 5.2 million in 2022 to 6 million in 2040. In the same period, those aged 65 and over will increase by 548,850. This means that 63.5 per cent of the increase in population will occur among the 65+ age group. By 2040, it is projected that over 1.3 million people will be aged 65+, constituting 22 per cent of the population, up from 15 percent in 2022. Furthermore, almost 400,000 people will be aged 80+ in 2040, more than double the 2022 figure.

Based on these projections, and assuming that the number of 65+ households as a proportion of the 65+ population persists at current the current rate, **we estimate that households where the Census reference is 65 years or over will increase from 481,505 households in 2022 to 819,753 households in 2040, as outlined in Table 3: Potential Number of households headed by persons aged 65+.** Given projected future trends, addressing the housing deficit is crucial, but must be done in a strategic manner that not only responds to the needs of today, but also the future.

Table 3: Potential number of households headed by persons aged 65+

	2022	2025	2030	2035	2040
CSO Projected Population Aged 65+	781,300	859,195	1,004,866	1,157,389	1,330,149
Percentage change		10%	17%	15%	15%
Projected Households Aged 65+	481,505	529,511	619,286	713,284	819,753

Source: Projections based on CSO Population and Labour Force Projections 2023-2057 (M2)

Policy Options: Housing and Supports for Ageing at Home

The policy options detailed below provide many benefits, including meeting the aspirations of the National Positive Ageing Strategy, enabling older people to remain at home for longer through the provision of appropriate housing options and community supports. In addition to the improvement in wellbeing this brings for people as they age, it should also reduce the number of older people moving into nursing homes or indeed remaining in acute hospital settings due to a lack of housing options or delayed adaptations. With current estimates that the cost to the 'Fair Deal' scheme will increase by an additional €729m annually by 2031 (ALONE, Threshold, 2023), reducing the numbers of people unnecessarily moving into nursing homes could substantially cut down on this expenditure.

Housing Options for Older People

ALONE and *Social Justice Ireland* recommend a housing policy that provides a mix of housing options that respond to the needs of people as they age, relating to health, community, social inclusion and affordability. In 2019, ALONE published *Housing Choices for Older People in Ireland - Time for Action*, which outlined a mix of four housing options for older members of our community:

Housing Type A: Dispersed Housing

Housing Type B: Shared Housing Across All Tenures

Housing Type C: Dedicated Older Persons' Housing

Housing Type D: Residential Units for People Requiring Full-Time Nursing Care

Housing Type A, Dispersed Housing, focuses on the importance of smaller, one- and two-bedroom units suitable for rightsizing and built according to universal design principles. Housing Type C, Dedicated Older Person's Housing, includes bespoke housing built specifically to meet needs of people as they age, especially housing with supports. Detail of both options are outlined below including the numbers needed based on population projections and the estimated costs involved.

Housing Types B encompasses all forms of shared housing with no on-site supports, this includes living in their own apartments, with access to communal areas and activities, as well as home shares. Meanwhile, Housing Type D focuses on nursing homes. Neither Housing Types B or D are addressed in this paper.

In addition to options for new builds, housing adaptation will be essential to meeting the needs of people if they are to be supported to age at home. Therefore, housing adaptation grants, particularly the Housing Aid Grant for Older People, must be adequately resourced to support upgrading the existing housing stock to make units suitable to meet the needs of older householders.

Housing Options and Costs

The 2024 Report of the Housing Commission provides a useful overview of projected housing unit costs based on different housing mixes (The Housing Commission, 2024). In calculating these costs the Report's authors used the same approach and methodology for calculating costs of construction as used by the Society of Chartered Surveyors Ireland (SCSI) in its 2021 *Costs of Construction Report* on housing (SCSI, 2020) and its 2021 report, *Cost of Construction of Apartment* (SCSI, 2021). The report outlined three options of different approaches to housing provision. The first is a conventional housing scheme, with 60 dwellings of 4 & 4 bed semi-detached units. This costs an average of €182,00 per unit and should house 260 residents. Additional cost of external works per unit average at €45,000. Their second option comprises of 3 bed semi-detached houses, and 1 & 2 bed apartments. This would have 98

units, housing 268 residents. This has an average cost per unit of €227,000, with additional costs of €24,000. The third option is the most cost-effective, and most preferable option for the creation of housing suitable for right-sizing for an ageing population. This scheme uses compact medium-density housing, designed to compact housing guidelines. This would great 101 dwellings, housing 253 residents. This will cost an average of €175,00 per unit, with €22,000 in additional costs. This third option will enable the creation of a multitude of smaller homes for elderly people wishing to right-size. It does so at an average cost per unit which is significantly cheaper than any social housing units constructed in 2022, particularly when accounting for rising construction costs in the intervening years. The Department of Housing, Local Government and Heritage has provided a breakdown of the average cost of social housing units completed in 2022 (Department of Housing, Local Government and Heritage, 2023). These costs ranged from an average of €251,604 for a one-bed house, to €410,417 for a three-bed apartment.

There has been little research done around the cost of including Universal Design in new builds in Ireland. However, international research has found these costs to be very little, and notably less for new builds than for renovations. A recent study in Belgium found the costs of including Universal Design in new builds to be between 0.94 and 3.92 per cent of the total cost, whereas renovations to add Universal Design to be between 2.24 and 14.9 per cent of the total cost (Lelegems & Vanrie, 2023). This highlights the cost efficiency of streamlining Universal Design in construction standards and incorporating it into new builds.

Social Housing for Older People

Social Justice Ireland and ALONE believe that social housing plays a critical role in meeting the demand for suitable housing options and addressing the risk of insecurity that comes with ageing in the private rented sector. Ireland's social housing supply is less than 9 per cent of our overall housing stock. According to *Housing Europe*, this is at odds with many of our European counterparts (Housing Europe, 2023). The Housing Commission has recommended a targeted increase in the proportion of social and cost-rental housing to 20 per cent of all housing stock (The Housing Commission, 2024a). To reach a target a of 20 per cent an additional 240,000 social housing units is required to be delivered in addition to the existing *Housing for All* target of 90,000 social housing units; a total of 330,000 social housing units. By increasing the supply of social housing, we can directly address the shortage of affordable accommodation, reduce reliance on rental assistance schemes and offer a more sustainable solution, thereby reducing the long-term burden on the state exchequer. As an ever-increasing number of people are reaching pension-age while continuing to rely on the private rental sector, this is an important step in providing security for people as they age. ***Social Justice Ireland* and ALONE recommend that Government commit to a minimum of 25 per cent of all new builds for social housing to be developed to Universal Design standards. Of**

a total social housing need of 330,000 units, this amounts to 82,500 social housing units built to Universal Design standards.

Dispersed Housing: Options for Older People

As mentioned above, dispersed housing refers to housing units in the community that are appropriate to the needs of older householders. Existing homes that are upgraded, and new builds constructed, according to Universal Design principles provides homes fit for purpose at different stages in a person's life. Based on estimates contained in the 2016 *Report on Housing for Older People* (Amárach; Lyons, R.; Sirr, L.; Innovation Delivery, 2016), 15 per cent of those aged 65 and over are open to “right-size” by moving to a different home within their community more suitable to their needs as they age were the option available to them. Almost a third of this figure (just over 4 per cent) indicated that they were “extremely or very likely to move home in the future,” according to a 2020 IGEEES survey on mature homeowners (Corrigan, Joyce, & McGuinness, 2020). The same paper also suggests that measures that focused on greater local availability of specifically designed homes were most likely to yield positive effects. This again underpins the goals of supporting people to live longer in their own homes within their own community setting. The potential demand of 15 per cent suggests that 123,000 suitable homes will be required by 2040 to allow people to move to accommodation appropriate to their needs. **Government should set out plans to encourage the provision of the right type of housing for an ageing population, setting a target of 123,000 smaller housing units as part of the overall housing stock by 2040.**

In addition to encouraging the construction of smaller, age-appropriate housing units to facilitate right-sizing as part of the broader housing stock, such demand must also be addressed within the social housing stock. To meet the potential demand of older people to move to smaller homes more appropriate to their needs, *Social Justice Ireland* and ALONE believe that Government should set a target of 24,600 social housing units suitable for “right-sizing” by 2040. These social housing units would provide right-sizing options for those renting from a local authority, voluntary body or private landlord. This would cost an average of €175,000 per unit based on the Report of the Housing Commission’s recommendation of medium density mixed housing of 1-, 2- and 3-bedroom units at a respective ratio of 50:26:24. The total cost would amount to €4.3 billion (in 2024 terms) over the 15-year period to 2040. Government can achieve this level of construction with an annual target of 1,640 units at an investment cost of €287m per annum. Doing so would facilitate 15 per cent of people living in private rented and social housing accommodation aged 65+ to move to homes more appropriate to their needs as they age. ***Social Justice Ireland* and ALONE therefore recommend that Government allocate an additional €287m in Budget 2025 to build 1,640 social housing units according to universal design principles, to allow people to move to more suitable housing as they age. Given that this is a capital investment, we further recommend that it be funded from surplus windfall revenues.**

Upgrading Existing Homes: Supporting Adaptation to Universal Design

Existing homes can be upgraded in line with universal design principles so that they are fit for purpose at different stages in a person's life. Many houses lived in by older people in Ireland require urgent attention to make them more comfortable and suitable. *Social Justice Ireland* and ALONE welcome the increased funding of €93m for housing adaptations this year (Department of Housing, Local Government and Heritage, 2024a). However, this will support only about 13,000 grants, which is lower than the 13,588 grants that were funded in 2010 (Department of Housing, Local Government and Heritage, 2024). Moreover, €77.3m was paid for 13,588 grants in 2010, compared to €75.3m paid for 13,698 grants in 2023 (Department of Housing, Local Government and Heritage, 2024a). Since 2010, the population aged 65+ has increased by 56.5 per cent and will increase by a further 65 per cent by 2040 (a total increase of 158 per cent on 2010). While the €93m allocation in 2024 is a step in the right direction, more will be required to meet both the underlying demand and the growing older population.

Based on figures from the 2018 Positive Ageing survey, 29.2 per cent of older people face problems with the facilities and condition of their homes. Assuming a similar rate persists into 2040, providing grant aid to support even 20 per cent of households occupied by older members of our community by 2040 will require investment of some €260m in 2024 terms. Indeed, this is even before considering the housing adaptation needs of younger age-groups. Setting a target of €260m represents an increase of €167m in addition to the existing allocation of €93m. **To achieve this, ALONE and *Social Justice Ireland* recommend an annual increase in funding of €11.2m until 2040. Additional resources should also be dedicated to support the drawdown of these grants.**

Dedicated Older Persons' Housing

As per Housing Type C proposed in ALONE's 2019 *Housing Choices for Older People in Ireland - Time for Action*, there is a major role for 'Dedicated Older Persons' Housing'. There are several strands to this option, the first of which is Supportive Housing which supports semi-independent living and facilitates right-sizing. This option requires targeted development of clusters of supportive housing across all tenures, with strong collaboration between housing and health authorities. The second strand is retirement villages and co-housing communities which offer older people community, mutual support, and enables right-sizing. Retirement villages and co-housing must be planned for at a local level, and co-housing communities must be supported to grow by the central government. The third strand is Housing with Supports, which is housing with access to 24/7 on-site support and care. This may be an appropriate alternative to nursing homes for some people, offering a better quality of life. This option requires substantial investment and promotion from the government.

A 2016 report commissioned by the Ireland Smart Ageing Exchange and the Housing Agency (Amárach; Lyons, R.; SIRR, L.; Innovation Delivery, 2016) cite countries with 'more mature housing sectors' as currently housing 15 per cent³ of their population aged 65+ in bespoke accommodation suitable to the needs of older people. Based on household occupancy of persons aged 65+ (according to Census 2022), a 15 per cent demand would require 123,000 Dedicated Older Person's housing units by 2040.⁴ As per ALONE's *Housing Choices for Older People in Ireland - Time for Action*, we recommend the following breakdown of bespoke options to be delivered by 2040: 86,074 supportive housing units (70 per cent), 28,281 co-housing and retirement village units (23 per cent), and 8,607 housing units with supports (7 per cent).

ALONE and *Social Justice Ireland* recommend that Government aim to deliver a portion of these options as part of the social housing stock to provide Dedicated Older Person's Housing options for those renting from a local authority, voluntary body or private landlord. Government should set targets of 17,215 supportive housing units, 5,656 co-housing and retirement village units, and 1,721 housing with support units to be delivered by 2040 as part of the social and affordable housing stock. At an average cost of €175,000 per unit, this would cost a total of €4.3 billion (in 2024 terms) over the 15-year period to 2040. Government can reach this goal with an annual target of 1,640 units at a total cost of €287m per annum.

In Budget 2025, *Social Justice Ireland* and ALONE therefore recommend that Government invest an additional €287m to build 1,640 dedicated older person's housing units. Doing so would be a first step towards providing suitable options for 15 per cent those aged 65+ living in private rented and social housing accommodation. Given that this is a capital investment, it should be funded from surplus windfall revenues.

Housing with Support

As noted above, ALONE and *Social Justice Ireland* propose the construction of 1,640 dedicated older person's housing units in 2025, of which 115 units would constitute Housing with Support units. While construction involves a one-off capital expense, the delivery of "supports" requires recurring annual investment. ALONE has outlined 3 options for the delivery of Housing with Supports: a 50-unit urban scheme, a 30-unit rural scheme, and a 12-unit urban scheme. The operating cost, based on the 50-unit urban option, is approximately €2.3m per annum. The delivery of 115 units in 2025 would therefore establish a recurring cost of €5.3m per annum per 115 units (in 2024 terms) from 2025 onwards. Given that this is a recurring cost, it should be funded from regular Government expenditure. **ALONE and *Social Justice Ireland* therefore recommend an investment of €5.3m in 2025 to deliver the**

³ This rate of 15 per cent is distinct from the 15 per cent, noted above, identified as open to right-sizing in the same report commissioned by the Housing Agency.

⁴ This figure of 123,000 Dedicated Older Persons' housing units is in addition to the previously discussed 123,000 right-sizing units required across the overall housing stock.

supports for 115 Housing with Support units, to be paid out of regular Government expenditure.

Supports for Ageing Well at Home

Invest in Enhanced Community Care

As we age, we develop additional caring needs, many of which can be provided in the community which allows older people to age well at home. The Enhanced Community Care (ECC) programme plays an important role in creating the conditions that allow people to age well at home and remain in their communities. In order to improve access to care, progress a shift to a model that prioritises primary and social care, and to address the inequalities in our healthcare system, *Social Justice Ireland* and ALONE recommend that in Budget 2025, Government:

- Invest **€100m in the further expansion of the Enhanced Community Care Programme and rollout of Community Health Networks** to alleviate pressure on acute services and ensure treatment is provided at the appropriate level of need.
- Invest the **€600m infrastructure allocation set out in Sláintecare with a particular focus on Enhanced Community Care and supporting the Health Regions implementation plan**. This capital investment should be funded from **surplus windfall revenue**.
- Invest **€50m in Community Nursing Facilities and rehabilitation beds**.

Community Service Hub model

ALONE is currently working with the HSE to roll-out of the Community Service Hub model as part of the Enhanced Community Care (ECC) programme. A distinctive feature of the ALONE Community Service Hub model is its ability to create holistic support plans that consider the overall needs of an older person, contributing to the vision of person-centred healthcare at the heart of Sláintecare. This comprehensive approach is evident in the diverse range of interventions offered, each tailored to address the multifaceted needs identified during assessment. Moreover, a core focus of ALONE's Community Service Hub model is linking community and acute services, to enable all groups to work together to meet demand. Persistent issues for older people that arise in individual needs assessments carried out as part of the Community Service Hub model include loneliness, housing adaptations needs, mobility aids, mental health challenges, access to services, and financial difficulties. The support provided by the Community Services Hub model allow people to age well in their own homes for longer with an improved quality of life.

A relatively new innovation, the Community Service Hub model continues to expand rapidly. In the two-year period since the beginning of collaboration with the ECC programme, 21,047 individuals have been newly supported. Between 2022 and 2023, there was a 35.5 per cent increase in the number of newly supported older people, with 8,939 older people newly supported in 2022, and a further 12,108 newly supported people in 2023. In terms of activity,

the rate of expansion of interventions is further illustrative of the latent need. 25,652 interventions were delivered to support older people in 2022, rising to 47,620 interventions in 2023. This represents a percentage increase of 85 per cent. Meanwhile the rate of increase in aggregate full-time equivalent worked between January and December 2023 has been 19 per cent. The number of volunteers increased by 12.6 per cent in 2023, and the number of volunteer hours increased by 12.2 per cent.

In terms of demographics, 71 per cent of all those supported by ALONE using the Community Service Hub model are aged 71 to 90 years, and approximately 65 per cent live alone. Many of the needs being met by the Community Service Hub model relate to loneliness, social isolation and the various indicators relevant to self-rated health. According to the 2019 report on Loneliness, social isolation, and their discordance among older adults, based on the findings of TILDA, 7 per cent of people aged 50+ often felt lonely. Social isolation increased from 68 years of age onwards, with 8.1 per cent of people aged 75+ in the 'most isolated' category. Social isolation was associated with poorer self-rated health, functional limitations, poorer quality of life, etc. According to the 2018 report of the Healthy and Positive Ageing Initiative, 8 per cent of people aged 50+ were without at least one supportive relative or friend. This percentage rises to 10 per cent among those aged 75+. Self-rated health has been shown to be a good predictor of morbidity, mortality, health care utilisation and quality of life among older adults. As such it represents a useful global indicator of the likelihood of requiring the type of supports provided by the community service hub model. According to the CSO, 7 per cent of people aged 65 to 74 rated their health to be bad or very bad in 2019, this figure rises to 10 per cent among those aged 75 and over. Meanwhile according to the Survey on Income and Living Conditions, 8.3 per cent of people aged 65+ were at risk of poverty in 2023 and 10.6 per cent experienced deprivation. Taken together, these indicators provide a picture of the numbers of people likely to benefit from the Community Service Hub, which we conservatively estimate to be in the region of 85,500 people by 2040.

On that basis, ALONE and Social Justice Ireland propose that Government set a target of €18.4m investment in the Community Service Hub model to meet the needs of a projected 85,500 older persons in 2040. To reach this level of investment, we recommend an annual increase in funding, starting with an additional €974,000 in 2025.

Supporting Carers

Carers provide a huge service to the State. As we age and develop additional needs in our older age, carers provide an incalculable support allowing older people with additional needs to continue to live at home and age well with appropriate supports. As our population ages the need for carers is also increasing. According to the latest census data there are over 299,000 unpaid carers in Ireland providing unpaid care each week, an increase of 53 per cent in six years (CSO, 2023c). Appropriately supporting carers is therefore a crucial feature of creating the conditions to support people to age well at home. To acknowledge and support

the work of carers in Ireland in Budget 2025, at the very minimum, we recommend that Government:

- **Increase the annual Carer's Support Grant from €1,850 to €2,000 at a cost of €20.9m.**
- **Pilot a Universal Basic Services and a Universal Basic Income Scheme for Carers at a cost of €10m in line with the Programme for Government Commitment to a Carers Guarantee.**

Invest in Community and Voluntary Sector

The Community and Voluntary sector provide a range of key supports for older people, from befriending and social inclusion supports, to home care and assistive technologies. These supports are particularly important for those older people living with dementia and their families. A report by TASC and the Wheel detailed increasing staff turnover rates, waiting lists and closures of some services due to inadequate funding (TASC & The Wheel, 2023).

Social Justice Ireland and ALONE recommend that Government to increase funding in this area by €60m in Budget 2025.

Commissioner for Ageing and Older People

ALONE and *Social Justice Ireland* believe a Commissioner for Ageing and Older People would be an invaluable asset to older people in Ireland, in safeguarding and protecting their interests. Currently, the difficulties faced by older people are wide-ranging. They include challenges related to income, health, housing, transport, energy and education, among many others. These difficulties reach across almost every Government department. As such, an independent Commissioner who can engage with all of these departments is necessary, as well as someone who can ensure mainstreaming of ageing across Government strategies and plans. While there is already a Minister of State for Older People reporting to the Minister of Health, there remains a gap for an independent role looking more broadly at how all government policies must consider the needs of an ageing population.

If we want to provide the best quality of life throughout every person's entire life cycle, the appointment of an independent Commissioner with legal authority would help to achieve this by:

- Overseeing legislation, policy formation and future planning which is informed by the voice and lived experience of older people in Ireland
- Holding Government and public bodies to account by governing and monitoring policy implementation and practice
- Creating a positive ageing experience by promoting healthy ageing, encouraging best practice in valuing older people and challenging age discrimination

- Supporting an ageing population through service and information provision which responds directly to both the needs and contributions of older people

While the Government has established a Commission on Care for Older People, we believe a Commissioner for Ageing and Older People remains a valuable office for the formation and delivery of policy. The Commission on Care will have a hugely important role in examining the care and support needs of older people. However, we envisage that the Commissioner for Ageing and Older People will have a broader remit recognising the full capacity and potential of older people and will cover the needs and rights of older people across the spectrum, not just in terms of health and care. In Northern Ireland, the first Commissioner for Older People in Northern Ireland (COPNI) was established in 2011. Since then, COPNI has been able to consistently ensure the voices of older people are heard. Key achievements of the Commissioner include raising awareness of elder abuse, supporting older people during the COVID-19 pandemic and providing guidance and legal assistance to older people and associated service providers.

To give an indication of cost, the COPNI received funding of £1.4m last year, according to the Northern Ireland Budget Bill supporting Memorandum 2023. A comparable body already existing in the Republic of Ireland is the Ombudsman for Children's Office, in receipt of a budget of €3.9m in 2023 (Ombudsman for Children, 2024). While fulfilling different roles, it is reasonable to assume a similar level of resourcing will be required by a Commissioner for Ageing and Older People as that of the Ombudsman for Children's Office.

ALONE and *Social Justice Ireland* propose that Budget 2025 should provide for the creation of a Commissioner for Ageing and Older People with funding of €1.2m in the initial year, followed by €3.9m per annum in subsequent years.

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Social Justice Ireland is an independent think-tank and justice advocacy organisation that advances the lives of people and communities through providing independent social analysis and effective policy development to create a sustainable future for every member of society and for society as a whole.



ALONE is a national organisation that enables older people to age at home. ALONE works with all older people, including those who are lonely, isolated, frail or ill, homeless or living in poverty. ALONE works towards a vision of Ireland where older people can age happily and securely at home and are strongly connected to their local communities.

