

# HOW WE BEST RESPOND TO THE CHALLENGES AND OPPORTUNITIES OF AN AGEING POPULATION



Aighneacht Shinn Féin

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# INTRODUCTION

According to a report published by the UN in 2015 entitled 'World Population Ageing' it is estimated that "by 2050, the number of older persons will have doubled reaching 20% of the global population"<sup>1</sup>. There is no doubt that this change in demographics represents one of the most significant challenges of our time.

The recently published Census 2016 showed a huge and rapid rise in the number of people aged over 65 in Ireland. Since 2011 there has been an increase of 19.1% to 637,567 people aged over 65. In addition, and equally significant, is that there has been a 15.5% increase in the number of people aged over 85 to 67,555<sup>2</sup>.

This poses great challenges but Sinn Fein believe that we should see improved health and longevity as an opportunity as well as a challenge, celebrating and enabling the contribution older people make to our communities.

In the words of the Democratic Programme of the First Dáil Éireann, we are committed to the care and support of Ireland's older people "who shall not be regarded as a burden, but rather entitled to the Nation's gratitude and consideration".

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1 [http://www.un.org/mwg-internal/de5fs23hu73ds/progress?id=SZo\\_bJvNIUuHAcVP5qnoPmte1sg1kjDWWhVA2w40QbCM](http://www.un.org/mwg-internal/de5fs23hu73ds/progress?id=SZo_bJvNIUuHAcVP5qnoPmte1sg1kjDWWhVA2w40QbCM),

2 <https://www.ageaction.ie/news/2017/04/06/policymakers-must-respond-irelands-ageing-population>

# TACKLING AGEISM

Negative societal perceptions of our older people are a massive obstacle. We are conditioned early on in life to view old age as a time of total diminishment, to see older people as being dependent or passive. This is not the case.

Our older people are a valuable resource, not a burden. As active citizens older people contribute massively to their local communities and their participation in the voluntary sector is invaluable.

The recent TILDA study highlighted among other findings:

Adults aged 54 years and over who have children are more likely to provide financial assistance to their children (48%) than receive financial help from them (3%).

Half of adults aged 54 to 74 years provide regular childcare for their grandchildren for an average of 36 hours per month, enabling their children to pursue employment and education opportunities

More than half volunteered during the previous year and 17% do so at least once per week.<sup>3</sup>

Many volunteer for organisations that enhance and enrich life for people of all ages, contributing to services of social and economic value.

Unfortunately their social contribution is too often disregarded and their potential is not fully realised.

We need to make ageism a thing of the past. We would encourage the Citizens' Assembly in its deliberations to focus on the issue of ageism and identify recommendations to go to Government that can help to tackle this problem.

# PROVISION OF HOMECARE SERVICES

Sinn Féin is committed to healthcare services and social care services as a right, with equal access for all based on need. This right is especially relevant for older people and the provision of support for older people is becoming increasingly important as our population ages.

The provision of homecare services (or lack thereof) to our elderly people is a massive issue. The vast majority of people wish to remain and to be cared for in their own homes. Unfortunately, Government policy is not structured in a way to allow this happen with an over-emphasis on nursing homes as the solution to providing long-term care for older people.

The need for the reorientation of the system was reflected in the National Positive Ageing Strategy with one of its four national goals being to “Enable people to age with confidence, security and dignity in their own homes and communities for as long as possible”<sup>4</sup>. However, this commitment has not been delivered on, much to the detriment of our older people and their families.

Successive Governments have made it impossible for such an entitlement to be realised due to cut backs directed at home help hours, home care packages, housing adaptation grants, carers’ supports, and other services.

Despite the rise in the numbers of older people and, consequently, the rise in demand for home help, the number of home help hours provided by the HSE has fallen from 11.98 million in 2011 to 10.4, while the number of people receiving home help support has fallen from almost 51,000 to under 48,000.<sup>5</sup>

The simple reality is that today we are providing less money to fund fewer home help hours to fewer people than we were in the middle of the recession. Earlier this month more than 4,500 people were waiting for homecare supports.<sup>6</sup>

The impact of the Government’s austerity policies have resulted in more people than necessary going into long-term residential care. This must change. Increased investment in home help hours and home-care packages is imperative.

In addition, homecare entitlements need to be put on a statutory footing. In the Fair Deal Scheme if you qualify for a nursing home place the State is legally obliged to ensure you get a bed. However, the same is not the case for those who require a homecare package. There is no legal obligation for the State to ensure one gets what they require.

We welcome the commitment from Minister of State with responsibility for Mental Health and Older People Helen McEntee TD that she will be

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4 [http://health.gov.ie/wp-content/uploads/2014/03/National\\_Positive\\_Ageing\\_Strategy\\_English.pdf](http://health.gov.ie/wp-content/uploads/2014/03/National_Positive_Ageing_Strategy_English.pdf)

5 <https://www.hse.ie/eng/services/publications/planningforhealth.pdf>

6 <http://www.independent.ie/irish-news/still-no-home-help-for-4500-despite-getting-green-light-35702656.html>

launching a public consultation over the summer to look at how a statutory scheme to provide homecare in Ireland might be structured.

We look forward to playing a constructive role in that process, which we hope will lead to a system of homecare in Ireland that is person-centred and puts the needs of those who need these supports at the heart of the model of homecare delivery. It must be needs based – those who need homecare support should be able to access the support.

Furthermore, a greater emphasis on community-based care has the potential to reduce the number of older people requiring nursing home care and thus reducing the amount of money that would be spent on long-term residential care.

The Assembly should consider how its recommendations could support a move away from the provision of care in nursing homes to how we might better provide care in the home for those for whom it is a real and safe option.

It should also look at the issue of sheltered housing, very common in Britain and in parts of Europe, but underdeveloped in Ireland. Irish examples of good practice would include McAuley Place in Naas, Co Kildare, and older person's housing provided by the Clúid Housing Association.

We need to identify facilities that provide a middle ground between being at home and being in a nursing home, that provide more support than is available in the former, but more independence than can be achieved in the latter.

## DEMENTIA CARE

The provision of health and social care services for people with dementia has become an increasingly important issue. That is set to continue with our ageing population, longer life expectancy and the expected trebling of the number of people with dementia over the coming years.

Yet health and social care services do not match up with need and are often inconsistently provided, if provided at all. It is estimated that there are 55,000 people living with dementia in this State, 63% of them residing in their own homes<sup>7/8</sup>.

The National Dementia Strategy must be fully implemented and there must be a follow-up strategy based on a review of the current strategy's implementation and effectiveness. We need to ensure that everyone with dementia has access to a timely diagnosis and appropriate post-diagnosis supports including, but not limited to, a dementia adviser as a minimum standard of follow-up support.

There needs to be adequate training throughout the health and social care services for staff dealing with people with dementia. Additional investment in the provision of home care supports and housing adaptations will especially benefit people with dementia and their carers.

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7 <http://www.hse.ie/eng/services/list/4/olderpeople/dementia/about-dementia/dementia-stats/>

8 <https://www.alzheimer.ie/Alzheimer/media/SiteMedia/Example/Irish-Independent-4th-December-2015.pdf>

## NURSING HOME CARE

Even with greatly enhanced home and community care for older people, many will still require long-term residential care and the numbers of people in nursing homes will grow with the ageing population. It is essential that people are supported in long-term residential care and that the highest standards are maintained.

In tandem with increasing community services, funding for additional beds is required.

# PENSIONS

The sustainability of our pension system is one of the greatest challenges we face. As a direct result of so called “pension reforms” implemented by Fine Gael in 2012 a number of flaws have been highlighted. These changes continue to have a detrimental impact on older people.

As of the end of January this year, there were 5,239 people aged 65 in receipt of a Jobseekers payment as opposed to their State Pension – a payment roughly €40 less than the State Pension. This means that there are more people aged 65 receiving Jobseekers than any other age.

This is a flawed system. It is the result of the decision to raise the retirement age to 66 while doing nothing to prevent employers imposing mandatory retirement clauses in contracts, forcing out older workers when they reach 65.

In many cases these are men and women who have worked for much of their lives, paid their taxes and now cannot access their pension. This is a huge issue that needs to be addressed.

Sinn Féin brought forward a motion calling on the Government to re-instate the State Pension Transition, which had provided a pension to those aged between 65 and 66, but it was not supported by the other political parties. This issue will become more serious in 2021 and 2028 when the pension age is due to increase to 67 and 68 respectively.

Sinn Féin has also brought forward legislation to abolish mandatory retirement clauses in Irish employment contracts thereby ensuring retirement or continuing work is a choice. We would like to acknowledge and welcome the all-party support that our Bill has received and we would encourage the Citizens’ Assembly to make a recommendation to Government to move forward with the legislation as quickly as possible.

The changes to PRSI bands which came into effect in 2012 meant that instead of four bands, this was increased to six and this has impacted on the weekly pension rate awarded, particularly for those with fewer yearly averaged contributions. For example, an individual with 20 contributions will now receive just 85% of the maximum payment, whereas before 2012, they would have received 98% of the maximum payment.

So far, more than 36,000 older people are on a lesser pension payment than they would have received had they retired before 2012. Of this figure, 62% are women.<sup>9</sup> The averaging method of calculating the State Pension payment discriminates against women who have taken time out of work to rear children or to care for a loved one. This is because the State Pension is calculated on the average number of PRSI contributions made over a working life. In many cases, it is women who are more likely to have taken time out of the workforce and therefore, the number of contributions made is lesser but the years between first starting employment and reaching 66 remains the same. For example, if an

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9 [https://www.ageaction.ie/sites/default/files/attachments/final\\_towards\\_a\\_fair\\_state\\_pension\\_for\\_women\\_pensioners.pdf](https://www.ageaction.ie/sites/default/files/attachments/final_towards_a_fair_state_pension_for_women_pensioners.pdf)

individual worked for a few months in 1968 and then left the workforce to raise a family (during which time the individual is not making contributions) before returning to work in 2000, the average number of contributions would be divided by 48 (the number of years between 1968 and 2016). So, this individual would have achieved a greater weekly pension rate if they did not work for the few months back in 1968.

The Homemakers Scheme is only a partial remedy for this situation as it only deems caring after 1994 to be admissible. So, ultimately, the Government will recognise caring roles but only, after 1994.

Women who provided care in the 1970s, 1980s and early 1990s continue to be punished financially for doing so.

Our pension system needs urgent attention. Without a proper roadmap detailing how we are to sustain the State Pension, the issues already there will multiply.

But it is important that the primary focus of pension reform be on bolstering the capacity of the state pension system to ensure an adequate income for all in retirement. The state pension system needs to be remodelled. The TASC model of a two-tier state pension with auto-enrolment collected, managed and administered by the PRSI system should be explored for development, tier one being a universal payment set at a level that proofs against poverty, tier two being based on contributions and offering a salary-related top-up. The combination of the two could bring you to a set percentage of final income with a realistic cap.

The State Pension is the single most important income support for older people today and will be into the future, particularly when less than half of those aged between 20 and 65 have a private pension.<sup>10</sup>

On average, income supports from the State for older people, of which the State Pension is the most important, make up 63 per cent of their collective gross income.<sup>11</sup>

For those older people on the lowest incomes, many living in poverty or on the brink, more than 85 per cent of their weekly income is from the State. The State Pension is the single most important tool we have for fighting poverty in old age.<sup>12</sup>

Any focus on pensions for any future plans must deal with the consequences of the 2012 changes – closing the widening gender pension gap, ending 65 year olds being forced onto Jobseekers, greater recognition of caring roles and fair and proper calculation of PRSI contributions.

We need to ensure that fairness and equality are at the heart of our pensions system.

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10 CSO Quarterly National Household Survey on Pension Provision Quarter 4 2015 – available at [www.cso.ie](http://www.cso.ie)

11 Survey on Income and Living Conditions (SILC) Thematic Report on the Elderly 2004, 2009, 2010 (revised) and 2011 – available at [www.cso.ie](http://www.cso.ie)

12 *Ibid*



# IMPLEMENTATION OF THE NATIONAL POSITIVE AGEING STRATEGY

The National Positive Ageing Strategy is a commitment in the Programme for Government and was published in April 2013. The Strategy outlines Ireland's vision for ageing and older people and the national goals and objectives required to promote positive ageing.

Unfortunately little progress has been made in relation to its implementation. We must ensure that it is fully implemented as a matter of priority and the Assembly must put at the heart of its recommendations to Government strong and timeframed proposals to ensure the monitoring and implementation of any plan.

Without clear targets, identified responsibilities and someone to drive the changes we urgently need in Irish society, some of which are outlined here, there is a real danger that the proposals from the Assembly could be ignored and a chance to substantively address the challenges and opportunities of ageing in Ireland may be missed.



Aighneacht Shinn Féin