



Age & Opportunity Pre-Budget Submission 2024

July 2023

Introduction

Age & Opportunity's distinct focus, experience, expertise and funding relates to increasing participation, informing public policy and challenging ageism. Founded in 1988, we are primarily funded by the HSE, Sport Ireland and the Arts Council of Ireland to work with local communities and organisations across the country to run a range of programmes and activities in three key areas – Arts and Culture, Sport and Physical Activity, Lifelong Learning and Civic Engagement and to inform policy through research and evaluation.

Our Budget 2024 recommendations reflect what we have learned from participants and partners in our programmes and research particularly over the past year and are directed towards Government Departments with the scope to help realise Ireland's ambition to be the best country in which to grow old.

Underpinning our submission this year is a view that Budget 2024 is a unique opportunity for Government to address infrastructural deficits that compromise quality of life for many older persons. Using some of the current unprecedented corporate tax revenue, this budget could begin to level up by improving housing conditions and options, investing in the infrastructural elements of community care and support, improving digital access nationwide, increasing the accessibility of indoor and outdoor public spaces and accelerating sustainable energy production. We will not always have this bounty so it should be spent on exceptional initiatives that will add value to more sustainable allocations in this and future budgets.

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1. Commissioner for Older Persons

1.1. Age & Opportunity, along with the other members of the Alliance of Age Sector NGOs, recently launched 'Telling It Like It Is; Combatting Ageism'.¹ This Alliance account explores the nature and impacts of ageism in an Irish context. The report, informed by the lived experience of older people across Ireland, also sets out a number of practical steps that can be taken to combat the ageism which has such serious and far-reaching consequences for people's health, well-being and human rights.

1.2. The report was launched at an event for TDs and Senators in the audio visual room, Leinster House on January 25th 2023 and Alliance members called on Government to establish a Commissioner for Ageing and Older People. As an independent champion, relevant priorities for action for a Commissioner for Ageing and Older People would include:

- A Programme for Government which prioritises older people.
- An Active Ageing Strategy for Ireland that is resourced and implemented.
- Monitoring and holding Government to account on the pledges it has made in respect of positive ageing when adopting the 2022 Rome Ministerial Declaration on Ageing.

1.3. Age & Opportunity have called for a Commissioner in previous Budget Submissions and, along with our colleagues in other age sector organisations, we again recommend provision for a Commissioner in Budget 2024 and subsequent budgets.

2. Pension Reform

2.1. The 2022 Survey on Income and Living Conditions confirms that 'by age group, the largest year on year change in the at risk of poverty rate was in persons aged 65 or over, going from 11.9% in 2021 to 19.0% in 2022.'²

¹ <https://ageandopportunity.ie/?s=telling>

² <https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2022/>

2.2 This highlights the fact that applying discretionary increases to the State pension through political decisions in the annual budgetary process is not in the best interest of citizens. It also exacerbates the urgency to deliver on the commitment to benchmark the State pension to a ‘basic level of pension adequacy’ which, at the very least, must remove all risk of poverty for all older persons.

2.3 In 2020, the Roadmap for Social Inclusion 2020 – 2025 noted that ‘Ireland is one of just two OECD countries that do not use a formal system of benchmarking. Given that welfare payment rates are now at or close to recommended benchmark levels it is appropriate that a process of linking welfare payment rates to market earnings and price movements be formally considered’.³

2.4 The Roadmap for Social Inclusion proposes that as a default, the State Pension (Contributory) be benchmarked against the average earnings measure using the 34% target benchmark commitment of the Roadmap for Pensions Reform in 2018.⁴

2.5 However, unless every citizen can achieve at least the threshold of 34% of average earnings, the State Pension cannot be regarded as adequate. It is only the highest level of contributory pension that delivers this basic level of pension adequacy. The pensions model must include adequate provision for women and life-time carers who, while in unpaid work, are unlikely to have paid the requisite 520 contributions necessary to qualify for a State Pension.

2.6 In addition to benchmarking therefore we also recommend adoption of a universal basic pension which the OECD have pointed out would be ‘much simpler, more transparent and less costly’.⁵

³ <https://www.gov.ie/en/publication/ca8bf-roadmap-for-social-inclusion-2020-2025/>

⁴ <https://www.gov.ie/en/publication/abdb6f-a-roadmap-for-pensions-reform-2018-2023/>

⁵ https://www.oecd-ilibrary.org/social-issues-migration-health/oecd-reviews-of-pension-systems-ireland_9789264208834-en#:~:text=This%20report%20provides%20an%20international,impact%20of%20the%20economic%20downturn.

2.7. Even if all citizens do receive this pension income the Roadmap for Pensions Reform highlights low level of supplementary pension coverage which reduces “the future spending power/standard of living of today’s workers”. The Roadmap uses the synonyms adequacy and sufficiency to describe two different situations. It seems to suggest that the difference between adequacy and sufficiency is the difference between staying out of poverty and having a reasonable standard of living.

2.8. Revision to Standard rate of all pension-related tax reliefs would offset some of the cost of pension reform. Access to a private (non-state) pension is highly skewed towards the higher socio-economic groups. Generous tax reliefs for private pensions benefit only those who can afford them and is tax foregone for public investment in housing, education, care and other social transfers which could benefit citizens of all ages now and into their futures.

3. Ageing in Place

3.1 Ireland’s 2019 Housing Options for our Ageing Population Policy Statement states that it is a key principle underpinning Government housing policy to ‘support older people to live in their own home with dignity and independence for as long as possible.’⁶ This describes the concept of ‘ageing in place’ and is reflected in Ireland’s National Positive Ageing Strategy⁷ and our current Programme for Government⁸. But this stated policy continues to be mere rhetoric as inadequate housing options, unmet need for homecare services and delay in extending the ‘fair deal’ scheme to homecare has meant that, for many older people, residential care is the often the easier and sometimes the only option.

3.2. The TILDA Report on Housing Conditions for Older People⁹ published in 2018 states that over half of adults aged 50 years and over experience some housing problem. The most commonly reported problems are damp/mould, structural problems and heating difficulties.

⁶ <https://www.gov.ie/en/publication/ea33c1-housing-options-for-our-ageing-population-policy-statement/>

⁷ <https://www.gov.ie/en/publication/737780-national-positive-ageing-strategy/>

⁸ <https://www.gov.ie/en/publication/7e05d-programme-for-government-our-shared-future/>

⁹ <https://tilda.tcd.ie/publications/reports/HousingConditions/index.php>

3.3. TILDA also report that adults who report difficulty heating their homes have poorer self-rated health, and are more likely to report clinically relevant depressive symptoms and chronic pain irrespective of educational attainment. Adults living alone, renters, those living in older housing and those without central heating are most at risk of experiencing difficulties heating their homes.

3.4. We recommend that these groups are prioritised for housing adaptation, energy efficiency and fuel allowance schemes and that Budget 2024 should include significant investment in infrastructure to improve housing conditions so that they are not a barrier to enjoying a reasonable standard of living in a place of one's choice as Government policy outlines.

3.5. We further recommend that Budget 2024 prioritise investment in new housing initiatives in order to increase future housing options along a continuum of care to enable ageing in a place of one's own choice for more citizens.

3.6. Ageing in place will continue to be more rhetoric than reality unless we increase investment in primary care facilities across the country to help ensure appropriate provision of, and access to, services in the community. As outlined in the 2019 policy statement Housing Options for our Ageing Population, 'by enhancing and expanding capacity in the primary care sector, we will be able to provide high quality, safe, accessible and sustainable care at the local level and allow people to be cared for in their own homes and communities for as long as possible. Investment in primary care facilities across the country will ensure the appropriate provision of, and access to, services in the community.'¹⁰ Budget 2024 should include infrastructural investment in this area and also significant increases for primary, community and home care and support for all older citizens who wish to continue living full lives in their own homes. This should include provision of sufficient resources to extend personal assistance services to those those aged 65 and over who have aged with, or into, disability.

¹⁰ ¹⁰ <https://www.gov.ie/en/publication/ea33c1-housing-options-for-our-ageing-population-policy-statement/>

4. Age Friendly Public Spaces

4.1. Ageing in place is also enabled by age friendly environments. In 2021 Age & Opportunity conducted research on older persons use of public spaces for sport and physical activity.¹¹ A number of key determinants to access and use of public open space were identified as having significant importance in this research and should be given due consideration in development of projects, funding and policy decisions in the future.

4.2. Lack of public toilet facilities is the biggest barrier to using public spaces for older persons. Other barriers include lack of physical infrastructure such as benches, handrails, fresh water taps, etc. and safety concerns were also highlighted. Our research suggests that increased investment in infrastructure is necessary to reduce the barriers preventing access and use of open space.

4.3. There are significant transport and day to day care-related issues that are also barriers to the social inclusion of older persons in many activities. Further investment to making public transport more accessible, convenient and safe, especially in rural Ireland, is critical to facilitate participation in meaningful activities.

4.4. Social inclusion is also about belonging to the large communities created by social and cultural events. Welcoming and accessible buildings, as well as appropriate programming are key to participation. Age & Opportunity welcome the recently announced 2023 Community Centres Investment Fund. We also celebrate the recognition of Croke Park as the first age friendly stadium in the world. We recommend that age friendly infrastructure and actions should be a consideration for any public funding allocated for public spaces, community centres, venues and events. We also recommend that these publicly owned assets be

¹¹ <https://ageandopportunity.ie/wp-content/uploads/2022/09/Peer-Research-on-Public-Spaces-September-2022.pdf>

retrofitted to reduce heating and lighting costs which currently act as a barrier to community led social activities.

4.5. Furthermore, as improved public spaces and place-making contribute to community development in both rural and urban areas, we recommend that there is provision in Budget 2024 to resource a National Project for Public Spaces. This initiative would provide grant funding for community led development of enabling environments for physical activity and recreation and a showcase for examples of best practice.

5. Digital Equality

5.1. In October 2020, Age & Opportunity spoke to almost 900 older people aged over 65 in five counties to find out more about the reasons why people do not or cannot use computers, the internet or other digital technology.¹²

5.2. Peer researchers indicated that the policy of pushing all services online is not a welcome age friendly development amongst their peers. Essential government or financial services which take a 'digital first/digital only' approach should continue to ensure that other options are available to older people who are experiencing digital exclusion. Budget 2024 should sufficiently resource all Departments to ensure public services remain accessible to all citizens, not just those who are online and we recommend that all Departments budget accordingly.

5.3. Our research also found high prevalence of smart phone ownership. Coupled with higher reliability rates in mobile versus broadband connectivity experienced by older people, this may provide an accessible route to digital inclusion for more older persons. We therefore recommend an increase in the telephone support allowance to support internet connectivity via smartphone as well as social inclusion and security for those who are housebound and for whom telephone is a primary link to family and friends.

5.4. All citizens should enjoy the benefits that digital access can offer. Budget 2024 should

¹² Age & Opportunity (2022) Digital Discussions

invest in reliable, quality, high-speed broadband infrastructure in those areas that are currently underserved.

6. Continued Support for Community Groups

6.1. Research carried out by Age & Opportunity with over 700 groups in 2020¹³ found that the importance of community groups in older people's daily and weekly routines pre Covid-19, was considerable. In some circumstances, it could be said this face to face contact and ingrained habit of involvement and interpersonal communication was critical, particularly for those who lived alone and for many of those in rural locations where the likelihood of meeting other people daily was more limited.

6.2. Our findings signal that extra resources in different forms for the groups themselves and for the local and national agencies who support them will be required over the next few years to restore groups to pre-pandemic activity levels.

6.3. We specifically highlighted this issue in our 2023 budget submission and were very happy to see the Department of Rural and Community Development increasing supports for community centres, volunteering and Public Participation Networks in their budget announcements in September 2023 and a specific allocation of €100,000 towards the development of Women's Sheds in October 2023.

6.4. Our work with groups of older persons indicates that renting community centres is a barrier to organising activities. Often this is covering the costs of heating and lighting. Retrofitting community centres for energy efficiency would mitigate this barrier for groups of all ages into the future.

6.5. Our engagement and experience on the ground over the past year in particular indicates that loss of social capital continues to be an issue for older people's groups and we recommend

¹³ <https://ageandopportunity.ie/covid/>

that older person's groups are resourced as a priority in the next Social Inclusion and Community Activation Programme (SICAP) from January 2024 in order to help rebuild all of the activities and connections lost during the pandemic.

7. Increase Opportunities for Lifelong Learning

7.1. We call your attention to the fact that Ireland lags behind the European average in lifelong learning with a participation rate of approximately 8.9% prior to Covid-19. The EU has set a target of 15% of adults in Lifelong Learning by 2020. Ireland plans to reach 15% by 2025.¹⁴

7.2. Many community education opportunities for lifelong learning are made possible by the Social Inclusion and Community Activation Programme (SICAP) which aims to reduce poverty and promote social inclusion and equality in Ireland by providing social inclusion supports to communities and individuals through community development approaches, engagement and collaboration.

7.3. We recommend that the Department of Rural and Community Development increases funding to Pobal to ensure the inclusion of those over the age of 65 as a target group for lifelong learning in the next iteration of the SICAP and to make existing opportunities available to older people in 2024.

8. Meaningful Activities in Care

8.1. In June 2020 Age & Opportunity were invited to make a submission to the Special Oireachtas Committee on Covid-19 Response in Care Settings. In this submission we outlined the importance of quality of life domains for those living in care settings and argued for the right to participate in meaningful activities. Our submission was based on our work to promote participation in arts and culture and physical activity in these settings.

¹⁴ <https://www.aontas.com/knowledge/blog/aontas-welcomes-increase-in-lifelong-learning-participation-rate-to-8.9>

8.2. To realise the right to participate in meaningful activities, staff need training and resources and these activities must be prioritised as an essential component of quality of life in care. This should be set within a framework of Continued Professional Development for all staff in care settings. It also requires resources to access professional services and expertise so that the best possible experience and choice of meaningful activities can be provided.

8.3. We propose that Budget 2024 and following budgets allocate funding to the Department of Justice to establish and resource a national organisation modelled on the UK based NAPA (National Association for Providers of Activities for Older People) and tasked with:

- Developing a mixed membership of care settings, housing with care and day care settings, activity staff, service users and their families;
- Developing strategic partnerships with other relevant organisations;
- Becoming an effective training, assessment and qualification awarding body;
- Setting the standard in training and leadership for activity provision;
- Leading on the development of a career path for activity provider.

8.4. This proposal supports the aspiration outlined in the National Quality Standards for Residential Care Settings for Older People to bring about a transformation from institutional to more person centred models of care. On a practical level it helps to meet Standard 18 by facilitating greater opportunities for participation in leisure activities that suit their needs, preferences and capacities.¹⁵

9. Equal Access to the Arts

9.1. Age & Opportunity's Arts Programme focuses on older people's artistic and creative potential, and supports the meaningful participation and inclusion of older people in cultural

¹⁵ <https://www.hiqa.ie/reports-and-publications/standard/national-standards-residential-care-settings-older-people-ireland>

and creative life. The programme is anchored in the annual Bealtaine Festival and a series of year-round resource and development initiatives which support artists, arts participants and arts organisations. We highlighted equal access to the arts for all older persons in our appearance before the Joint Committee on the development of local and community arts earlier this year.

9.2. As part of our commitment to best practice, and in consultation with stakeholders and the public, we have developed an Arts & Creative Charter for Older people designed to outline key commitments and principles in relation to working with older people. The Charter is currently being piloted by a small group of arts organisations, before its official launch in 2023/2024.

9.3. The Aims of the National Arts & Creative Charter are:

- To improve the experience of older audiences, arts participants and artists in their engagement with arts organisations in Ireland by recognising older people as distinct communities with particular sets of needs;
- To increase the confidence of older people in their engagement with arts organisations;
- To increase the confidence of arts organisations in working with and for older people;
- To advocate for and influence policy (also to be used in training) and best practice in relation to the arts and older people in Ireland.

9.4. Part of the proposed implementation of the Charter relies on developing a toolkit and training course for the staff of arts organisations interested in establishing best practice principles in working with older people. It would be expected that this training would become part of the sign up or registration process for the Charter.

9.5. We recommend that the Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media allocate funding to the Arts Council in Budget 2024 and following budgets to increase provision for the supports for older people in how they access the arts in Ireland, including the establishment of specific age friendly training for those working in arts settings and artists who

wish to work with older persons in social and health care settings.

10. Age Awareness Training

10.1. Covid-19 has highlighted that many policy decisions are informed by attitudes that are created, generally accepted and reinforced by use of ageist language and representations. It is also important to understand how older people are perceived by the public as it is from these perceptions and attitudes that ageist behaviours, discrimination and mistreatment of older people can develop.¹⁶ Furthermore, there is a link between attitudes to ageing and health in older age. For example, older people who hold negative views about their own ageing live on average 7.5 years less than people with positive attitudes.¹⁷

10.2. In June 2021 Age & Opportunity were funded by IHREC to host five online Citizens' Assemblies during which older people were facilitated to explain how they experienced "cocooning" and other pandemic-related restrictions and initiatives. Lack of consultation was seen to be at the core of poor decision-making, from the communication of cocooning at the start of the pandemic to, the following year, the location of vaccination centres in places which were difficult to access by public transport. Some participants understood the lack of consultation in itself to be a manifestation of ageism and a breach of human rights.¹⁸

10.3. This all happened despite the Public Sector Equality and Human Rights Duty which places a statutory obligation on public bodies to eliminate discrimination, promote equality of opportunity and protect the human rights of those to whom they provide services and staff when carrying out their daily work. It puts equality and human rights in the mainstream of how public bodies execute their functions.¹⁹

¹⁶ National Centre for the Protection of Older People, 2009. Public Perceptions of Older People and Ageing: A literature review. Review 1. Dublin: National Centre for the Protection of Older People

¹⁷ <https://www.who.int/news/item/29-09-2016-discrimination-and-negative-attitudes-about-ageing-are-bad-for-your-health>

¹⁸ Age & Opportunity (2022) 'Is ageism ever acceptable

¹⁹ Public Sector Equality and Human Rights Duty (2014)

10.4. In our Budget 2023 submission we called for funding for an awareness campaign to combat ageism. We suggested that this could be similar to the #allboutracism campaign led by IHREC with the aim of improving public understanding and discourse about the issues caused by ageism. We are delighted to note that IHREC have now been resourced to carry out this campaign with input from an Advisory Group which includes Age & Opportunity.

10.5. To add value to this investment we recommend that Budget 2024 provide specific funding for the development of Age Awareness training (similar to the HSEland Children First E-Learning programme) for relevant staff of public bodies and all who are working with older people in a caring capacity.

11. Value Added Tax on arts services

11.1. VAT on engaging with arts consultants/contractors is set at the highest rate of 23%. We regularly work with such contractors to deliver our work nationally and this VAT rate is a barrier to engaging with them. Therefore, we recommend that the arts services VAT rate is brought in line with the hospitality and tourism, as well as hairdressing industries. Since art is considered a public good as is reflected in state support, it would make sense to bring the rate in line with those other services.

12. The Value Added Tax Compensation Scheme

12.1. We support our colleagues in the very many charities that engage in fundraising initiatives to support and expand service delivery. This activity involves the public directly in supporting services for often-vulnerable groups. It also delivers additionality to supports provided from the Exchequer to the sector.

12.2. The VAT fund, however, has remained capped at €5m and has been very substantially oversubscribed, with claims between €30m and €40m each year since its introduction. As a result, rebates made on a pro-rata basis resulted in charities receiving only approximately €1 for every €6 to €8 claimed.

12.3. Denmark, with a similar population size and charity structure to Ireland, operates a scheme rebating €20m annually.

12.4. The VAT Compensation Scheme should be retained and the fund be increased to €20m annually, to deliver an approximate 50% rebate on the overall claims from the sector.

13. Pay Parity Campaign

13.1. We also support the Pay Parity Campaign led by The Wheel who recently published (in a partnership with TASC) an urgent report on the recruitment and retention crisis in the community and voluntary sector. It identified a pay gap of up to 15% between community and voluntary sector staff and people doing identical jobs in public-sector bodies. This is leading to huge issues in recruiting new staff and replacing staff who leave, and some organisations are having to reduce or close services as a result. The report calls on Government to increase funding to community and voluntary organisations by 10% to close this gap – and to put funding for services on a sustainable, multi annual footing, and re-link salaries in the sector with public service pay scales.

13. Summary of Recommendations

13.1. That Budget 2024 and subsequent budgets resource a Commissioner for Older Persons.

13.2. That pension reform includes benchmarking of the State Pension against the average earnings measure using the 34% target benchmark commitment of the Roadmap for Pensions Reform in 2018.

13.3. That pension reform includes adoption of a universal basic pension.

13.4. That older adults living alone, renters, those living in older housing and those without central heating are prioritised for home improvement, energy efficiency and fuel allowance schemes.

13.4. That some of the corporate tax revenue available at this time is allocated for significant infrastructural investment to improve housing conditions and options for older persons.

13.5. That funding is significantly increased for facilities and delivery of primary, community and home care and support so that government can better meet commitments to older persons who wish to age in their homes or a place of their own choice.

13.6. That Budget 2024 resource increased access to personal assistance services including extension of eligibility to disabled persons over 65.

13.7. That age friendly infrastructure and actions should be a consideration for any public funding allocated for public spaces, community centres, venues and events.

13.8. That funding is directed to making public transport more accessible, convenient and safe for older citizens, especially in rural Ireland.

13.9. That publicly owned assets be retrofitted to reduce heating and lighting costs which currently act as a barrier to community led social activities.

13.10. That Budget 2024 should increase investment, through a National Project for Public Spaces, for community led development of enabling environments for physical activity and recreation and a showcase for examples of best practice.

13.11. That all Departments are sufficiently resourced to ensure public services remain accessible to all citizens, not just those who are online.

13.12. That the telephone support allowance is increased to support internet connectivity via smartphone.

13.13. That Budget 2024 invest in digital infrastructure to ensure that all citizens have access to reliable, quality, high-speed broadband.

13.14. Increased investment in community infrastructure, including energy efficient

retrofitting, to reduce the barriers preventing access and use of indoor and outdoor public spaces.

13.15. That older person's groups are resourced as a priority in the next Social Inclusion and Community Activation Programme (SICAP) from January 2024 in order to help rebuild all of the activities and connections lost during the pandemic.

13.16. That funding is increased to ensure the inclusion of those over the age of 65 as a target group in the next iteration of the SICAP and to make existing opportunities for lifelong learning available to older people in 2024.

13.17. That increased resources are directed to promote participation in meaningful activities for older persons in residential and social care settings including a framework of Continued Professional Development for all staff in care settings and the resourcing of a national organisation to facilitate greater participation in activities that suit people's needs, preferences and capacities.

13.18. That funding is directed towards increasing supports for older people in how they access the arts in Ireland, including the establishment of specific age friendly training for those working in arts settings and artists who wish to work with older persons in social and health care settings.

13.19. That funding is made available for the development of Age Awareness training (similar to the HSEland Children First E-Learning programme) for relevant staff of public bodies and all who are working with older people in a caring capacity.

13.20. That the Value Added Tax rate for arts services is brought in line with the hospitality and tourism sectors.

13.21. That the VAT Compensation Scheme be retained and the fund be increased to €20m annually, to deliver an approximate 50% rebate on the overall claims from the charity sector.

13.22. That Government increase funding to community and voluntary organisations by 10% to close the pay parity gap, put funding for services on a sustainable, multi annual footing, and re-link salaries in the sector with public service pay scales.

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