

Leading the celebration



Ageing matters



Marking 20 years of action

Page 3

We're not living longer - we're finally living normal lives

Pages 6-7

Sonny Knowles was a big hit at our tea dance in Dublin to celebrate the 20th anniversary of Age Action

Pages 8-9

20th anniversary celebration edition

Age Action Ireland

For All Older People

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■ Cover photo: Sonny Knowles and Betty Finn at the Age Action afternoon tea party at Dublin's Burlington Hotel. The party was part of Age Action's 20th anniversary celebrations. See photos pages 8-9.

Photo: Conor Ó Mearáin.

Twenty years a-growing

"There is no doubt but youth is a fine thing though my own is not over yet and wisdom comes with age."

— Fiche Bliain ag Fás, Muiris Ó Súilleabháin (1930)

This was one of the first books my father read to me, and I only wish that I had his battered copy still. Its first sentence provides a fitting introduction to this special issue of *Ageing Matters* to celebrate our first 20 years and offers an important theme in planning our next 20 years.

We have tried to cram in as much as we can about our story so far. We hope the words and photos bring back memories for the many people who were involved as well as inform others about our initial aims and how we have tried to implement them. Several major themes have dominated our thinking and work and are likely to do so for many years to come.

Our primary role has been advocacy for the rights of older people through individual advocacy, political campaigning and working with the media. The highlight was undoubtedly the protest meeting in St Andrew's Church, Westland Row in 2008: it has influenced political attitudes towards older people, but it has also boosted self-confidence and solidarity among older people. Advocacy requires persistence and sensitivity and is often met with criticism and even hostility: our general approach has been to praise whenever we could and criticise when we must. Over the years, our advocacy has developed greater scope and depth through more research and greater engagement of older people and these trends must be hallmarks of our future work.

We have often been criticised for doing too much, but never for doing too little. We have been involved in many kinds of projects from local to international, and always in collaboration with other organisations. From the outset, education and training have been a core theme. We set up the U3A in Ireland; we led the drive for better training for older workers and started computing classes, which later led to our Getting Started Programme. All our projects include volunteers, many of whom are older people, demonstrating that older people are contributors as well as users of services.

Finally, one of the best things about Age Action, which must continue, is the fun and enjoyment we have had together and the generous way we have supported each other, members, directors, volunteers and staff. Through Age Action, I have met some of the best people I have ever met. Thank you all: it's been a privilege to serve you. Now let's make the next 20 years even better.

— Robin Webster



■ General election: Age Action members and supporters highlight their concerns ahead of the 2007 General Election.

Age Action celebrates two decades

This year Age Action marks its 20th anniversary. Here are some of the key landmarks in its development:

1992

- Age Action Ireland established March 9 after

extensive consultations

- Three-year start-up grant from HelpAge International.
- First office opened in St Andrew's Resource Centre, Pearse Street.

1993

- Start of the University of the Third Age (U3A)

with support from the Gulbenkian Foundation.

1994

- 1st National Conference on Volunteering by and for Older People.
- First Community Employment Programme through FÁS (annually 1994 to present).

1995

- Move to Camden Street and opening of 1st Charity Shop funded by Help the Aged UK.
- Age Action Cork starts with support from Centre of Adult & Continuing Education at UCC.



■ Presenting pre-Budget submission to Social Welfare Minister Seamus Brennan, 2004.

Continued from previous page

1996

- 1st Seminar on Advocacy and Older People, Dublin.
- 1st National Exhibition of Services by and for Older People (an annual event 1996 to 2002).

1997

- 1st European Conference on Advocacy and Older People.
- Launch of 1st Age Action website.

1998

- 1st National Conference on Advocacy and Older People and 1st advocacy training workshop with pilot advocacy programmes for older people at St Mary's Hospital, Phoenix Park and family carers in Co. Clare.
- Establishment of Age Action West as first regional network.

1999

- Age Action 50+ Exhibition (which ran annually until 2004).

2000

- Start of Carers Support Programme with Eastern Health Board funding.

2001

- Start of Age Action North Dublin as our 2nd regional network with Northern Area Health Board.

2003

- 1st Positive Ageing Week



■ Lord Mayor of Dublin John Gormley at the opening of Age Action's first charity shop in Camden Street in 1995. Also pictured are entertainer Eileen Reid, chief executive Robin Webster, shop manager Pauline Byrne and chairman Con Murphy.



■ Senator David Norris with the winners of the 2004 essay and photobank competition which was part of Positive Ageing Week.



■ Age Action members visit Leinster House in 2003 to mark Positive Ageing Week

(run annually from 2003 to present).

- First representative of older people on the Community & Voluntary Pillar and the Com-

munity Platform.

2004

- Start of advocacy programmes in South Eastern and North

Western regions.

- Activation programmes and reminiscence sessions in nursing homes.

2005

- Establishment of individual and group advocacy programmes in North Dublin, North Western and South Eastern regions with regional Health Boards support.
- The Carer Support Programme began in south Dublin, Kildare and Wicklow with support from the South Western Area Health Board.

2006

- Start of the Care & Repair Programme with three-year funding from Irish Life & Permanent.
- Start of Getting Started Programme providing training in computers.
- Start of two-year Positive Ageing Cross Border Programme with Age Concern Northern Ireland funded under EU Interreg programme.

2007

- Our fifth charity shop opened in Monaghan.

2008

- Protest meeting in St Andrew's Church, Westland Row about Medical Cards for the over 70s
- Getting Started Project in Sheltered Housing Complexes with funding



from Dublin City Council.

■ TV celebrity architect Duncan Stewart at the 2007 photocall at Irish Life to launch the Care and Repair programme.

2009

- Start of three-year Ageing & Development project with HelpAge International, supported by Irish Aid.
- Establishment of a pilot advocacy service at St Joseph's Hospital, Trim, Co. Meath with funding from HSE Co. Meath

2010

- Age Action Cork re-established with the introduction of the Care & Repair programme and the support of St Luke's Home, Mahon.



■ Age Action patron President Mary McAleese attending a Positive Ageing Week function in 2010.



■ Lord Mayor of Dublin Sean Loftus visits Age Action's first offices in Pearse Street, 1996. He is pictured with (from left) Tom McGuirk, Head of Information, chief executive Robin Webster and chairman Con Murphy.



■ Dr Eric Midwinter (second from the left) who was guest speaker at the Celebration of the Older Learner conference at the Mansion House, Dublin, as part of Positive Ageing Week 2008. He is pictured with Bridget Hennessy of U3A Old Bawn, Tallaght; Lilla Jackson of North Down and Ards U3A and regional treasurer for Northern Ireland U3A; and Age Action chief executive Robin Webster.

We're not living longer – we're living normally

Had you been in Dublin in about the year 1800 would you, as you strolled the streets of that fair city, have been amazed by the number of 35-year-olds keeling over and dying before your eyes?

The answer is “no” – and

yet the expectancy of life throughout most of Western Europe at that time was approximately 35.

The trouble is that many people interpret the life expectancy at birth figure as a norm rather than an average. And, until recently, that average was reduced drastically by the dreadful death rate of babies, an annual slaughter of the innocents.

Across Great Britain and Ireland more people died before the age of one in 1900 than before the age of 65 in 2000. However, if you did manage to scrape by that perilous phase of infancy, there was a decent chance you might live a life of reasonable length, so much so that there have, even in medieval times, been a proportion of people

who lived longer.

What has happened, in main part because of the vanquishing of much of this infant mortality, is that many more people are surviving to live what we regard culturally as a normal lifespan. No one is challenging the centuries-old maximum of 115/120; people are not living longer in that sense. But, nowadays, in the developed nations of Europe, roughly six out of seven deaths occur above the age of 65 – and a good thing, too, one should add.

We hear too much careless talk of an ageing society. Ireland is not an ageing society; it is increasingly a normal society, one in which more people are enjoying a normal lifespan. What Ireland *is* doing is emerging from being a premature death society.

This in turn gives the lie to those who speak of the increased burden of age. Survival is about improved health and stamina. In most European countries about 90% of one's personal health budget is spent in the last six months of life, whenever that happens to be. Greater survival means delaying that expenditure, not increasing it.

The rhetorical question before us is: who has been in the vanguard in Ireland of raising this challenging banner of older age, asserting that it's not over the hill but still climbing merrily? The

answer is – wait for it – Age Action.

March 3, 1992 should be made a public holiday in the Republic, for that was the moment when this great agency was intrepidly established, calling vigorously for action on the quality of life for Ireland's older people, enabling them, as its first rubric ran, "to live full, independent and satisfying lives". I well recall

Ireland is not an ageing society; it is increasingly a normal society, one in which more people are enjoying a normal lifespan.

those early formative days in 114/116 Pearse Street and, as an occasional visitor to its offices and conferences, I have never failed to be boosted and heartened by its compound of sound understanding and sympathetic practice.

Twenty years on, Age Action has adhered proudly to its vision, now enshrined in the United Nations principles of "independence, participation, care, self-fulfilment and dignity", an aim perhaps summarised by the notion that older people are citizens and not social casualties.

Writing recently of Age Action's splendid work on advocacy, Robin Webster

said: "We have tried to balance realism with passion." My instant thought was that this was no bad descriptor of Robin Webster's own whole-hearted commitment to the cause, for, as founder chief executive, he has come to epitomise the struggle to ensure that older age in Ireland is the last glorious paragraph of the letter of life rather than a scrappy postscript.

Doughty, wry-humoured, pragmatic, endlessly ingenious as an operator and intensely dedicated as a thinker, his fame goes beyond Ireland, and he is acknowledged by his friends and colleagues throughout the European Union as the doyen and leading apostle of the sacred rights of older age.

How delightful it is to have witnessed the growth and success of this wonderful agency – and how privileged to have the opportunity to wish Robin, his energetic staff and his supportive board, and, indeed, all its many members and volunteers, many further years of well-merited success.

— Eric Midwinter

Eric Midwinter a former chair and director of the Centre for Policy and Ageing in London, was a co-founder of the University of the Third Age in the UK. He has supported Age Action's development since its foundation in 1992.

Dancing with the stars

The stars came out to shine on May 8 when Sonny Knowles and Tony Kenny entertained almost 500 people at the Age Action afternoon tea dance at Dublin's Burlington Hotel.

The event was part of our 20th anniversary celebrations and was sponsored by Bluebird Care, Tesco and Superquinn. A second tea party took place in Ballina on May 29, and was a joint venture with local gardai.

"We would like to thank everyone who made both days such a success, from our sponsors and the gardai, to the nursing homes who went to great trouble to organise transport for their residents, and the dozens of volunteers who gave their afternoon to ensure that everything went smoothly," Age Action's Rhona O'Connor said.



■ **ABOVE:** Members of the group from the Alzheimer Society's Failte Day Care centre in Hartstown, enjoying the dance.

■ **LEFT:** Sonny Knowles in action.

■ **BOTTOM LEFT:** Members of the An Cosán, group from Tallaght take to the floor to show their appreciation for Sonny Knowles





■ ABOVE: A section of the 500 strong audience who enjoyed the tea dance.



■ ABOVE: Age Action's Rhona O'Connor (centre) with guests.



■ ABOVE: A group from Kingswood, Dublin, with other guests at the Burlington.

■ BELOW: Members of the group from Ashford Nursing Home get into the swing of things.

■ BELOW: Carmel Walsh, Des Kelly, Mary O'Byrne, Pat Coote, Mary Greagsbey, Mary Briody & Sadie Dempsey.



■ BELOW: Mrs Nuala Quinlan, Castleknock, with singer Tony Kenny.



■ ABOVE: Angela Shearer, Kimmage, Dublin region winner of the Bluebird Care Carer of the Year Award, which was presented at the afternoon tea dance. She is pictured with (from left) Age Action chief executive Robin Webster, Bluebird Care Operations Director Eddie O'Toole, Age Action's Rhona O'Connor and Willie Byrne, director of Bluebird Care, Dublin West and South.



■ Paul Murray (left) and Age Action chief executive Robin Webster (right) with Deputy Sean Ryan during the 2002 demonstration outside Leinster House to mark Positive Ageing Week.

Turning the old into the older

Changing perceptions requires new language: most of course had already been articulated by Robin Webster. He had, and has, the strongest theoretical base on ageing of anyone.

We knew that other words had to become common currency if we were to alter how the elderly and the old were treated. The old were often invisible. So the question arose whether older people would become visible.

“Older” was a wee bit more indefinable, sending a clarion call that those of us who might have come under either of the above two categories, were just like the rest of the population. They thought, played, grieved, worked and, you know what, actually enjoyed the odd little romp.

Older people had other

preoccupations besides the wonder of free travel, weary bladders and scrumpy knees. We tackled those who based their view of older people on their chronological age, rather than their merits, continuing contribution and most important their dignity as citizens.

Our telephone calls from Age Action sometimes puzzled the receivers. “No, sorry we don’t work for Ajax the toilet cleaner or even that continental football club!” General indifference greeted our demonstration outside the Dáil to mark our first Positive Ageing Week. We were ever so humble. We had to be.

But the message began to seep out. Junior Ministers for Older People were appointed. And the media sighed somewhat less when our team asserted that we were advocating for people who had rights, with UN declarations to prove it. OK,

they didn’t want to shoot us with the baby in our arms. But they understood that there was a message requiring to be heard.

It began to be accepted that 11% of the nation deserved a voice. And of course that many of the then 89%, all going well, would one day join the lucky 11%. Older age – and the surveys began to show it – was often a happy time, among other things, of voluntary work and nurturing grandchildren.

Over two decades Age Action has had an enduring message: older age concerns everyone. If for nothing else, Age Action can take a bow. And it is a wonderful, warm, friendly and challenging place to work!

— Paul Murray

Paul Murray worked as Head of Information and Publishing at Age Action from 2002 to 2006.

From redundancy to burden

When I was 33 in 1992, everyone was still either unemployed or taking early retirement.

The received wisdom of the day was that we would never again see full employment and people were being encouraged to either leave the workforce or stay out of it. Schemes such as the pre-retirement allowance scheme, which was basically the dole for those over 55 who promised not to work again, reflected this mentality. In those days being over 50 was considered old, and by 55 one was economically redundant.

Twenty years later things have changed. We are no longer seen as being economically redundant. Now we are seen as an economic burden.

The new mantra is that full employment is absolutely necessary to counteract the effect of the so-called demographic time-bomb. The move is towards preventing older people from leaving the workforce, and if they do leave employment, they must immediately join the ranks of the other job-seekers.

This simply denies and ignores two realities, the first being that older peo-



■ **Gerard Scully:** 'Most of us want to contribute and to continue contributing for as long as possible, if only the system were flexible enough and imaginative enough to allow us to do so.'

ple unfortunately do face discrimination in the labour force both in recruitment and in retention of staff. Older people are often first to be eased out of employment if money gets tight and the last to be recruited.

The other reality being ignored is that many older people genuinely do not want to continue working full-time. For many, the prospect of part-time work is very appealing.

Before people start screaming ageism, consider the contribution older people could make if a scheme were introduced whereby people over 55 could volunteer with a community group and still collect their Job Seekers payment. Or if those older people who

wanted to "go part-time" were facilitated.

Most of us want to contribute and to continue contributing for as long as possible, if only the system were flexible enough and imaginative enough to allow us to do so. Society needs to see that older people are neither economically redundant nor an economic threat, but if taken seriously and listened to, they would make a valuable contribution to society both socially and economically. Anyone for social capital? Bertie where are you when we need you?

— **Gerard Scully**

Gerard Scully is Age Action's Senior Information Officer



■ Rates of service provision to support older people in the community have been decreasing both in hours provided and number of recipients since the recession.

Mixed success in care services

Many good ideas have been piloted in the past two decades in an attempt to shift care from the hospital to the community. But more has to be done before Ireland has an age-friendly health service, writes **Lorna Roe**

“A stitch in time saves nine” my Mum always said, because if you want to minimise a problem, deal with it properly the first time around.

And it’s always proven to be wise advice applicable to healthcare, where getting treated at the right time can make all the difference. This is particularly so for older people, many of whom have to deal with chronic disease, a disability, the terrifying reality of can-

cers, heart conditions and dementias.

Statistics on life expectancy show us that between 1992 and 2005, life expectancy in Ireland grew by approximately three years for men and women. The OECD found Ireland had the highest average decline of avoidable deaths of all the OECD countries between 1997-2007. Deaths from circulatory disease, cancers, injuries and poisonings have all decreased as treatments have become more sophisticated.

But has the healthcare system for older people during this time evolved as much?

Equitable access?

From the philanthropic hospitals of the 18th century and the church-run services of the early 19th century, to the Local Authority “county homes” of the mid-19th

century, we have had a long history defined by charity rather than rights.

The Europe-wide movement toward universal health systems deliberated over in 1947 in Ireland was subsequently quenched by the conservative elements within the Catholic hierarchy and government, providing us with the skeleton structure of a public/private mixture of health.

This saw a health system of voluntary health insurance (1957) and means-tested medical services (1970) emerge, leading research groups like the ESRI to argue that groups with neither insurance nor a medical card were being priced out of the care they needed.

Now we live in exciting times, where the joint Labour/Fine Gael government have ambitious plans to lead Irish healthcare

towards universal health insurance in which people will be treated on the basis of need, and not ability to pay, and a system where GP care will be free to all.

If the services suitable for older people, namely continuing care within the community, are delivered by this scheme, this arguably could be with single biggest improvement in care for older people in our lifetime.

Quality care?

Ireland has been dragged into the 21st century with increased performance monitoring and standardisation of processes of care.

For example, the nursing homes standards by HIQA were a welcome development, as is the work on the single assessment tool for older people, which will soon deliver a standard assessment for receiving services.

However, the standard of waiting lists is less desirable. The latest statistics from February 2012 show that 43% of people in Emergency Departments had to wait over nine hours before being treated, while 10% of people waited nine

or more months for elective surgery.

Another indicator valued by older people, is the right to stay at home. Despite significant investment in primary care, 13% who reside in nursing homes in 2010 were classed as “low dependency”, rising from 9.4% in 2001.

However, recent developments of the primary sector delivering chronic disease programmes from the GP practice (eg diabetes care) will go a long way towards supporting older people to live in their community.

Success of such a strategy will be dependent on these services being included as part of the free GP care which the Government will commission from GPs.

Comprehensive service provision?

In 2011, the Trinity based TILDA survey found markedly low proportions of older people (less than 5%) receiving core health services such as home help, occupational therapy, chiropody, speech and language, social work, psychology, meals on wheels, day care or respite.

Worryingly, rates of serv-

ice provision have been decreasing both in hours provided and number of recipients since the recession. (See table below with HSE data.)

Decreasing capacity in the community runs counter to national policy. However, it is a direct result of the funding mechanisms within the HSE structure, established in January 2005, that allow the HSE’s discretion in service levels in community’s around the country.

As such, the HSE is not obliged to ensure funding for community care. The Government’s plans for reform in the coming years must rectify this.

Overall

Many good ideas have been piloted in the past two decades in an attempt to shift care from the hospital to the community. However, they have not reached a comprehensive level that meets need nationally.

How the Government plans for these services in its upcoming reforms will be fundamental to the development of an age-friendly health service.

Lorna Roe is Age Action’s social policy officer.

NUMBERS OF:	2007	2008	2009	2010	2011	Plan 2012
Home help hours	12.35m	12.63m	11.97m	11.68m	11.20m	10.70m
Receiving home help	54,736	55,366	53,967	54,100	54,011	50,002
Home care packages	4,350	4,607	4,710	5,100	5,300	5,300
Home care package recipients	8,035	8,990	8,959	9,941	10,870	10,870



■ **Some of the crowd expressing their frustration with government representatives at the 2008 over-70s Medical card protest.**

The day grey found its power

When it was first mooted by two Age Action staff in October, 2008, to organise a meeting for older people to let politicians know what they thought of the Budget move to end the over-70s Medical Card, little did they know the impact it would have.

Ten days later 1,800 angry older people filled St. Andrew's Church, Westland Row, Dublin, and the following day more than 15,000 descended on Leinster House. The "grey vote" had awoken and nothing would ever be the same.

The original idea came about as our information service relayed back details of caller after caller who expressed frustration that TDs did not understand the significance of what they

had done, and were unwilling to listen. As an advocacy organisation, we decided to provide a large venue and a microphone and then invite older people and the politicians for a listening exercise.

The plan was to host it in the largest available meeting room, within a short walk of Leinster House (to accommodate politicians interested in attending). The Alexander Hotel off Merrion Square was booked. In the week that followed, the clamour from older people continued to rise. The government lost the support of two TDs.

As the day of the meeting got closer, so our nerves grew. The Alexander Hotel would not hold a fraction of the people who claimed they were coming. So we started work on Plan B. Down the street from the Alexander stood St Andrew's Church. The church authorities were

approached and they said yes (so long as we waited until 10am Mass was over and we were gone before 1pm Mass began).

That Tuesday morning, crowds started gathering from an early stage in the function room at the hotel. The large screen TV carried footage from the urgently convened government press conference addressed by Brian Cowen. The Government was increasing the income threshold for over-70s cards from €280 to €770. It was enough to calm nervous backbenchers, but not enough to satisfy the older protesters who recognised that the automatic entitlement was still gone.

By 10.15, the hotel was crowded and it was time to move to the church. Nobody complained about the inconvenience – they knew they were part of a bigger movement. The speeches that followed – more than 30 peo-

ple addressed the packed church from the altar – were rousing.

It was agreed beforehand with the main political parties that their politicians would listen and then each party would be allowed two minutes to respond. But the Government's representative Junior Minister John Moloney, arrived just before his time to speak.

The anger overflowed, the crowd booed him down, forcing him to abandon his effort to address them. PD representative Fiona O'Malley was equally unsuccessful.

Did that morning (and the following day's protest in Kildare Street) make a difference? The automatic entitlement to the Over-70s Medical Card was not

restored, but it certainly sent out the message that older people could not be taken for granted, and that they would not stand idly by and allow important entitlements be taken from them. Four years on, some commentators still believe it has made the Government reticent to consider older people as an easy targets for cuts.

— Eamon Timmins

U3A MEETINGS



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Meetings last Tuesday of month, (not June-August), 11am, at the Chester Beatty Library. Contact John Roche, (01) 201-7490

© Blackrock U3A

Contact Eileen Larkin: (087) 4128607, (01) 455-7653

© Ballyroan U3A

Meet every 2nd Monday at 11am in Ballyroan Library. Contact Al Connor: (01) 490-3212

© Ballymun U3A

Meetings every 2nd Monday, 2pm in Ballymun Library. Contact: Vera Butler (01) 842-2256

© Lucan U3A

Meetings 2nd Monday of the month, Ballyowen Castle. Contact Ann Hargaden (email: annahargaden@eircom.net)

© Blessington U3A

Meetings 3rd Tuesday of each month. Contact Anne Cowie: (045) 865-159

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Meet 2nd Wednesday each month, 10.45am-12.45pm, Baldoyle Library. Email u3asutbal@gmail.com or just come along. Or visit <https://sites.google.com/site/u3asuttonbaldoyledublin> or www.twitter.com/U3Asuttonbaldoyle

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Meet every week. Contact Ann Brodie at (049) 854-8232

© Maynooth U3A.

Maynooth Library Meet every 2nd Friday 11am. Contact Helena Kirkpatrick: (01) 628-5128

© An Cosan U3A Tallaght.

Meet every 2nd Thursday.

Contact Imelda Hanratty: (01) 462-8488

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Contact Terry (Theresa) Moloney: (051) 876542 or email tmoloney@wit.ie

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Contact Mary Beagan: (047) 75942, (086) 3314439

© Roscara U3A,

Co Roscommon. Contact Helen Waldren: (094) 962-1233

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Meetings 1st Thursday each month, 11am, Coastguard Station, Love Lane, Tramore. Contact Mollie Hunt, molliehunt@eircom.net

Email Age Action Education Officer Margaret Fitzpatrick at u3a@ageaction.ie or (01) 475-6989 for information.

Annual membership application

We/I wish to join Age Action Ireland and enclose € membership fee, plus € voluntary donation = € total payable to Age Action Ireland Ltd

- €20 Individual — retired/unwaged
- €40 Individual — employed
- €60 NGO
- €200 Statutory body
- €500 Corporate

Name

Organisation

Address

.

.

Tel

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Contact person

Signature

Date

Please return to:

**Age Action Ireland Ltd,
30/31 Lower Camden Street,
Dublin 2**

Tel: (01) 475-6989

Fax: (01) 475-6011

Email: info@ageaction.ie

Social welfare changes over the last two decades

Since Age Action's establishment in 1992, social welfare supports for older people have always been a key issue.

The last two decades have seen some major changes and significant improvements in the social welfare system. Some of the developments are as follows:

- 1990 Carers Allowance
- 1994 Home Makers Scheme introduced
- 1996 Last time Living Alone Allowance increased (introduced in 1980)
- 1997 First Pro-rata Pension introduced
- 1999 Pro-rata Pension for self-employed people;
Farm Assist Scheme introduced
- 2000 Pre-53 Pro-rata Pension introduced
- 2006 Change of Pension Names
- 2007 Half Rate Carers Allowance;
Early Retirement Scheme for Farmers
- 2009 Cut in the Christmas Bonus
- 2010 Launch of National Pension Framework;
State Transition Pension abolished from 2014;
Retirement age to rise to 68 by 2028 ;
Average number of PRSI Contributions no longer needed by 2030 (you will need a total of 30 years' contributions).
- 2012 Changes to PRSI contributions means many people will lose out on getting a full pension.

Book your Christmas lunch

Following the success of last month's afternoon tea dances in Dublin and Mayo, orders are now being taken for Age Action's Christmas lunch at the Burlington Hotel in Dublin.

The event will take place on Thursday, December 13. Tickets for a sumptuous meal and entertainment are €50.

To book your place, contact Rhona O'Connor at (01) 4756989 or email fundraisingteam@ageaction.ie