



Older Women's Network

Bantracht na Sinsear

Submission to the Review of Ireland's National Poverty Targets

October 14th 2011

Introduction

The Older Women's Network links older women (55+) and older women's groups together. OWN works to build the capacity of older women to have a voice in the policy and decision making process. It works in partnership with a number of agencies particularly with an anti poverty focus. It provides opportunities for life learning and raises the profile of older women. OWN is a national organization with links at local, national and EU level. It is a member of the National Women's Council of Ireland, the Older and Bolder Alliance, the Senior Citizens Parliament and the OWN Europe and the AGE Platform.

The Older Women's Network (OWN IRELAND) came into existence in 1995 although informal meetings and get-togethers had been taking place since 1993. In 2000 OWN became part of the National Anti-Poverty Networks Programme and was established as a National independent registered company with charitable status and its own offices and staff.

OWN Aims

- connects older women with each other and promotes solidarity
- provides information and advocacy
- promotes life long learning
- facilitates workshops and seminars to discuss issues relevant to older women
- helps give older women a voice
- challenges attitudes towards ageing and gender

Summary Recommendations

1. Deprivation indicators need to be rethought to include indicators which speak more of the nature of need amongst older adults as opposed to describing bare subsistence amongst younger people. These could include, for example:
 - Unable to make adequate care arrangements for self, including long-term care
 - Unable to pay for or access basic health services
 - Unable to solve mobility and transport concerns
 - Unable to keep pace with rising fuel costs
 - Unable to pay for basic ongoing home repair and maintenance
 - impoverishment as a deterioration of quality of life due to the lack of social contact, loneliness and growing feelings of financial precariousness as one ages

2. CSO Statistics need to be analysed and presented in a way that shows much more clearly the condition of older Irish females:
 - The way that the CSO presents its statistics about poverty amongst older people is hiding the fact that levels of deprivation are increasing amongst older women, by comparison to the decrease in deprivation amongst older men
 - It also camouflages the fact that rates of consistent poverty amongst older men are decreasing much more radically than the rates of poverty amongst older women
 - Therefore, these trends are not being acknowledged and analysed

3. The language of poverty, the word 'poverty' itself and the connotations of shame it carries, can be a barrier to the engagement of older adults and to the self-declaration of poverty status by older adults

Statistics on poverty amongst older people in Ireland

The inference from the statistics that are produced is that children are experiencing greater material deprivation and older people are experiencing less. According to CSO (2011), the weekly income of 65+ increased by 48% from 04 to 09 while income of ages 18-64 only increased by 18%. The following key points of difference between older males and older females are *not* highlighted in how the statistics are presented.

Deprivation rates are rising amongst older women and older people who are unmarried.

In 2009 the at risk of poverty rate for those aged 65 or over was 9.6%, down from 27.1% in 2004. The level of enforced deprivation among the elderly population in 2009 was 9.5%. According to the CSO (2011), this was not statistically significant from the 2004 figure. The consistent poverty rate for the elderly population fell to 1.1% in 2009 from 3.9% in 2004. This decline was primarily due to the decline in the at risk of poverty rate from 27.1% in 2004 to 9.6% in 2009. According to the report: 'There was no significant change in the level of enforced deprivation for the elderly population between 2004 and 2009'. This is true as the overall deprivation rate went down from 10 to 9.5. However, a closer analysis of the figures, in table 1, shows that the levels of deprivation in males went down from 8.8 in 2004 to 7.6 in 2009. Conversely, the deprivation rates in females *increased* from 10.9 in 2004 to 11.1 in 2009. The reasons for this change have not been explored.

	Deprivation Rates	
	2004	2009
Male	8.8	7.6
Female	10.9	11.1

Table 1

The same trend is evident when the data are analysed in terms of marital status. Most of the women in OVN are unmarried (widowed, single, separated). The deprivation rate in married older people decreased from 6.1 in 2004 to 5.9 in 2009 but at the same time, the deprivation rate in widowed/separated/divorced older people rose from 12.3 in 2004 to 12.5 in 2009, while the rates amongst those who never married also rose from 15.7 to 16.1. Why is the deprivation rate rising amongst older women and older people who are unmarried and falling amongst older males and married older people? This is a very significant trend for older Irish females and remains unexplored.

Those aged 65 and over had the lowest consistent poverty rate at 1.1% in 2009 when compared with those aged 18-64 (4.9%) and those aged 0-17 (8.7%). A similar pattern could be observed in 2004. A more interesting way to look at these figures is to compare the rates of decrease in consistent poverty rates between males and females in 2004 and again in 2009. Here are the figures:

	Consistent poverty rates		% decrease
	2004	2009	
Male	4.0	0.8	80%
Female	3.8	1.4	63.1%

Table 2

There has been an 80% decrease for males compared to a 63.1% decrease for females. The following are some of the factors involved in these differences.

Gender Differences

The average equivalised weekly gross income of elderly males in 2009 was €458.28 compared with €404.95 for elderly females, a difference of more than 13%. The composition of gross income also differed considerably by gender. In 2009, almost 22% of the gross income of elderly males came from occupational pensions while almost 21% came from earnings. This compares with 11.4% and 16.0% respectively for elderly females who were more reliant on social transfers than their male counterparts.

Marital Status

In 2009, elderly persons who were married had an average equivalised weekly gross income of €475.53 compared with those who were widowed/divorced/separated at €378.17, followed closely by those who were never married at €373.71. Although the main source of income for all three groups was social transfers, almost 24% of the gross income of those who never married was made up of income from an occupational pension. This compares with just under 15% for those who were married and just under 17% for those who were widowed/divorced/separated.

Household Composition

In 2009, elderly people living alone had the lowest gross income at €361.89 when compared with those living in a household with two people aged 65 or over (€452.59) and those living in 'other household compositions'.

Need for More In-Depth look at Older Women's Poverty

Either the lot of older people has improved or else the indicators are not picking up some relevant factors. The current measures of deprivation are measuring group's current situation at subsistence level and they are focused on the present time. They do not include costs relating to health care, care in old age, fuel costs, home repair and maintenance costs or the many other costs that are faced day in day out by older people: particularly those who are living alone. Nor do they accommodate the fear and loneliness that can accompany the ability to look ahead and understand one's own precariousness in the face of deepening old age. While the state applies the 2 measures based on income and levels of material deprivation, there is another level of deprivation that affects older people which is concerned with their precariousness in regard to health, care and end of life and their loneliness and social isolation.

We need qualitative research to begin understanding the complexity of the lives of older people. The absence of such person-centered data from older people in Ireland is a lacuna acknowledged within a number of recent publications (ESRI, 2007:5). This is beginning to be addressed by the TILDA. In 2011, OWN carried out research amongst its members. The findings from this research are set out below and begin to cast light on the unique nature of the deprivation amongst older Irish women.

Older Women's Network Research

Methods

Our research consisted of two focus group discussions with members of OWN with an urban and rural representation. Additionally, those attending the focus group sessions also completed a short survey. The women were aged between 67 years and 85 years old. 70% were widowed, 10% were married, 10% were single and 10% were separated from their spouses. This shows the predominance of unmarried women in the membership so the findings are able to give insight into the characteristics of this unique group.

When asked if they believed older women have good economic security, 80% said they did not know and the other 20% said they did not think older women had good economic security. 90% of the women said they felt they have a good quality of life while 10% felt that they do not. The women were hesitant at first to say that anything was wrong in their lives. None of the women defined herself as poor, but upon discussion concerns began to emerge. These were specifically concerned with *future security*. 'I'll survive', 'we'll find a way to make ends meet' and 'it used to be harder' were phrases constantly repeated throughout the day. These indicated a real fear about their future, coupled with a resourcefulness and practiced determination to survive despite whatever difficulties might emerge.

Key issues

Material Deprivation

When asked specifically to measure themselves against the current poverty indicators, the majority of the women reported that they could not:

- Buy presents
- Replace furniture
- Heat their houses
- Go out for entertainment once every fortnight

There is not doubt therefore about the kinds of material deprivation

they suffer when analysed within this framework. However, further

exploration led to identification of the following additional factors which

go beyond the deprivation indicators currently employed in Ireland.

Health Care

A key challenge expressed by the women is the prospect of needing long-term healthcare or supported living arrangements in the future. The implementation of the Fair Deal scheme in 2009 carries forward an agenda of privatisation of services and the state has stressed that it has no obligation to provide long-term residential care to any of its citizens. Meeting the costs of care will be impossible for most of the women. Additionally, there is much confusion about the qualifying

conditions and ground-rules around respite care, home care and long-term care, witnessed by the high levels of anxiety amongst the women about recent changes to the Fair Deal and what this may mean for them. They also felt that private health insurance providers operate without any accountability. They raised concerns about additional insurance costs, long waiting times and the burden of consultant and specialist fees they now have or will face in the near future. Those with no entitlement to the medical card avoid regular medical check-ups because of the cost of doctor's appointments and dental care. While the women understand the importance of regular health checks into older age, they face the structural barriers of service costs without the support of the state or the personal capacity to pay. This year, the ombudsman has said that the HSE is not meeting its obligations and that it is 'undermining of our society in an insidious way to have policies and laws which in practice are disregarded' (Wall 2011).

Fuel Costs

Fuel expenditure was a major concern for women. Almost all of the women in the research are living alone and find it difficult to keep their home adequately warm. None of the women reported going without heating through lack of money but showed fairly high levels of anxiety about ability to continue meeting increasing fuel costs.

Transportation

Some of the women struggle to cover the cost of running a car. One of the women from Monaghan found this particularly difficult on her disability allowance. She reported that there is no local transport where she lives. This is very common in rural areas. Transport was raised in the context of independence and being able to actively participate in their communities. Many people were anxious about the issue of mobility during another harsh winter. They were unable to move around freely and safely last year because of the snow. Some of the participants from Dublin felt that local public transport should be made more accessible. Many of them drove because it was too far to walk to where they needed to go but they are driving old cars which carry heavy insurance costs and increasing maintenance costs.

Housing

Unexpected expenditures on household repairs are a source of serious concern for many of the women. One woman could not repair a leak in her roof because of the cost of repair. Other women spoke about other hidden costs that completely derail their meagre budgets.

Intergenerational Transfers

A number of the women are under additional financial pressure as their now adult children are still relying on them financially to some degree. This also plays into fears they have for their own care as they face deeper old age and the possibility of the need for care. They are very uncertain about who will care for them, in the absence of state care or the ability of their adult children to care for them either.

The Costs of Single Status

The women generally find that living alone is more expensive. For example, many reported having to buy alarms after their husbands died, at installation costs up to €1000 and maintenance of €50 par annum. Heating a house for one person proves costly and very difficult to manage. Essential foodstuffs have increased in cost and it is more expensive to buy smaller portions than larger family sized bargains. Shopping in the country is more expensive while the CSO figures show that incomes of older people are higher in urban than in rural areas.

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Registered No.356577