



Paper of

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Opportunities in Retirement: Perspectives from Civil Society

We know a great deal about the older population in Ireland. For many years, we had the National Council on Aging and Older People which produced a great deal of information from the 1980s up to 2009. We now have the TILDA reports about which you have just heard. We know about their health, involvement in society, their financial situation; we know about those who are very active, contributing significantly to society and living life to the full and we also know about those who are not making the best of their later years. Similar information is available from other comparable countries.

In fact, we have been talking about older people and their role in society for a long time as well. The discussion has gradually moved from a focus mainly or exclusively on care issues to a broader discussion about living well in older years. (I recognise that care issues, particularly the absence of a right to home/community care, have still not been resolved. In my own case, I first wrote on issues relating to long term care in the 1970s – when I was young.)

Discussion of the broader issues was stimulated at national and international level by, among other things, economic considerations especially concerns about the ability of governments to fund pensions and care costs as well as a greater concern for equality of opportunity for all. 1993 was the European Year of Older People and Solidarity between Generations; its purpose was to make the public aware of the changes coming in society as a result of the ageing population. The then Equality Authority produced the Equality Strategy for Older People in 2001. The issues which you have been discussing here have been on the agenda at least since the 1990s. We have various published strategies, both from international organisations and from our own Government. Some of these strategies, for example, the Information Society's *IT Access for All* and the White Paper on Adult Education, *Learning for Life*, are still very relevant to opportunities for older people but they date from before the recession and seem to have disappeared completely from the policy agenda.

My own view is that, while we have the knowledge and we have the ideas, we do not seem to match the ideas and aspirations with implementation. There are major inconsistencies between stated policies and actual policies – the most glaring is the failure to support

home/community care over institutional care. There are great ideas about improving quality of life in older years but these are not matched by real initiatives and actions. As a society, we need to address how we can enable greater opportunities to be available to older people and then enable older people to take advantage of those opportunities. More financial resources would help this but, initially, I think we need more awareness and better organisation at Government level. The Government does recognise the need for better organisation but its many strategy documents on this issue are not being implemented either. The awareness exists among the voluntary bodies in the sector but they also need much better organisation. Perhaps the voluntary sector can provide the sort of joined up programmes that government tends to find very difficult – for example, the Go For Life programme which I will describe later involves a number of government departments and agencies as well as local groups.

The problems of coherence between legislation, policies and implementation are not confined to areas affecting older people. Many age friendly policies are also family friendly and disability friendly. Society should be organised to meet the needs of all people and should enable all people to participate. A well organised society which recognises the diversity of individuals would have little need for categorisation by generation.

Work in later life

Older people should have the same right to work as younger people. They may choose not to exercise that right but, nevertheless, it should be there. People leave employment for many different reasons – because they want to retire and do something else with their lives, because they can afford to, because of mandatory retirement age, because they are not welcome at work and are seen as taking the jobs of younger people or as less able to perform.

Clearly, it makes no economic or personal sense to require capable people to retire when we are short of basic skills, for example, in the health services. However, the right to work should not be seen merely in the context of skills shortages.

There are many obstacles to older people remaining in or returning to work. Among the obstacles are:

- The existence of a mandatory retirement ages
- Inflexible working arrangements

- Inadequate skills and the availability of suitable training
- Resistance by other workers and their trade unions

There are also social, physical and organisational barriers to older people accessing work, education, training and IT. Some of these which result from the attitudes of society to older people and some of which are due to older peoples' view of themselves.

Mandatory retirement ages should not be allowed to continue. They were described by an EU Commissioner in 1999 as a waste of resources but, again, the issue should not be seen exclusively in economic terms. I recognise the problems that can arise if a person remains in the same job for a very long time. This, however, can be dealt with by having fixed term contracts.

The argument has been made that facilitating older people to stay in employment will result in the loss of opportunities for young people. Exactly the same arguments were made when it was proposed to abolish the marriage bar for married women and when equal pay for women was being introduced. The sky did not fall in on those occasions and it will not do so if we remove mandatory retirement ages.

We do need to ensure that the removal of mandatory retirement ages would not be used as an excuse to reduce pension payments. People should have a real choice about continuing to work into their later years and not be effectively obliged to do so by cutbacks in pension provisions.

At the same time, I accept that we have to address the pension age. Old age pensions were introduced at a time when the majority of people started to work at age 14/15; most were not expected to reach pension age (then 70) and, if they did qualify for a pension, they would be likely to receive it for a maximum of 10 years. Now, we have a generation that mainly started work in their early 20s and, if they qualify for a State Pension, may well be receiving it for 30 years or more. Working life is now shorter than it has been in the past and it seems to me that there is little choice but to raise the pension age.

More time is now spent outside paid employment than in it. This is a success story – people no longer need to work all their lives and can enjoy long years of retirement. But it can also be seen in terms of the exclusion of older people from the labour market, and their consequent exclusion from other aspects of society. How it is seen is largely dependent on the individual's attitude to work. For some, it is a burden that should be cast off as quickly as

possible; for others, it is a central feature of their lives; and there is the vast range of views in between.

The link between pensions and retirement was originally seen as removing the burden of work from older people. For those who regard work as a burden, this remains a valid consideration. But there is no necessary link between pensions and retirement. It is possible to have pensions available and to remove the exclusion from the labour market.

There are upper age limits for contributing to both social welfare and occupational pensions. People above these age limits who continue to work cannot contribute. This could be changed without much difficulty. It would have the effect of treating older people at work in the same way as their younger colleagues; it would benefit the social welfare and occupational pensions systems; and it might encourage some older people to remain in work.

Volunteering

In theory at least, there are no barriers to older people becoming volunteers and there are a very wide range of areas in which volunteers are needed. Older people are already heavily involved in volunteering. I recently met a 97 year old woman who is engaged in cooking meals on wheels for what she described as “the old folk”.

The benefits of volunteering are well established. However, it would appear that those most likely to benefit are less likely to participate.

The Centre for Ageing Better in the UK summarises the situation well:

“People with higher levels of health, wealth, social connections and wellbeing are more likely to volunteer in the first place, and the evidence suggests that these characteristics are both causes and consequences of contributing.”

“There is some evidence that the benefits are greater for older people with fewer personal and social resources, lower educational attainment and fair (rather than good or excellent) health. **Those who stand to reap more benefit are not the people currently most likely to contribute.**”

It seems likely that the initial steps to encouraging more volunteering among older people is to encourage participation in personal development and education.

There are so many areas where volunteering is needed and welcomed. The sports and arts programmes provided by Age and Opportunity rely significantly on volunteers.

Wearing another hat, I am the Chair of the Citizens Information Board. Our information centres benefit greatly from the expertise provided by volunteers who, in many cases, are retired from work but use their work experience and professional knowledge to help other people navigate the system.

Encouraging participation in society

The organisation of which I am currently Chair, Age and Opportunity, was established as a result of a survey carried out by the National Council on Ageing and Older People in 1988 into the attitudes of younger people to ageing. Its motto is “Life is for Living”. It aims, among other things, to inspire people to make choices that lead to fulfilling, healthy lives as they age. In effect, it encourages full participation by older people in society.

The aim is to turn the period from age 50 onwards into one of the most satisfying times in people’s lives, by facilitating:

- opportunities to engage in arts and cultural activities
- opportunities for sport and physical activity
- opportunities to learn and be involved as active citizens

Funding is provided by the HSE, the Arts Council, Sport Ireland and some philanthropic foundations.

The experience of participants in our many programmes is uniformly positive. Many go on to be, not just participants, but active organisers.

I will briefly describe the sort of programmes we organise. There is huge scope to expand these programmes and introduce others which similarly encourage active living.

Arts and cultural activity

In the area of participation in the cultural life of society, the United Nations Principles for Older Persons state specifically that older people:

- should be able to pursue opportunities for the full development of their potential and

- should have access to the educational, cultural, spiritual and recreational resources of society

National and international research shows the clear benefits which result from creative engagement by older people. One particularly interesting finding is that involvement in the arts leads to increased cognitive capacity – this is especially true of involvement with music.

Age and Opportunity organises a range of cultural and artistic opportunities for older people including programmes tailored to specific audiences, for example, the Azure programme is for people with dementia and their carers.

Bealtaine is one of the world's first arts and creativity festivals for older people. Almost 80,000 people took part in Bealtaine events in 2016. These events were organised in conjunction with 447 partners throughout the country including local authorities and voluntary groups.

The range of cultural activities is very wide – music, dance, poetry, museums, art galleries, short story writing, theatre including interactive theatre, collaboration between different artistic activities, for example, poetry and music. Older artists are encouraged to be involved to meet each other and, in some cases to pass on their wisdom to younger artists. The Dawn Chorus attracts a large number of people – definitely for people who get up early. One participant described her participation as involving not “retirement” but “rewirement”.

As part of the 2017 festival Bealtaine has created an opportunity for a care setting and its residents to engage creatively with a visual artist over the course of a number of months.

Cultural Companions creates local networks of people interested in arts and culture who accompany each other to events. It tries to ensure that people are not excluded from participation because they do not have a companion to accompany them or they do not have transport or they face some other barrier to participation.

In 2016, there were 193 active Cultural Companions with 552 attendances for 33 events.

Sport and Physical activity

The Go For Life Programme aims to get older people more active more often. It is the national programme for sport and physical activity for older people in Ireland. It is run by volunteers called PALs. A PAL is a Physical Activity Leader who is willing to lead activities.

CarePALs workshops aim to empower staff and volunteers in day and residential care settings to lead suitable physical activities with older people. The model developed by Go for Life means that staff can deliver physical activity sessions, which can then be included as part of the daily or weekly routine without additional costs to the care service.

There are over 10,000 people taking part in Go For Life activities. There are over 1,000 active PALs. Over 1,000 groups get funding for their sport and physical activities under the grant scheme. About 300 take part in the annual Games.

One participant recently described how she got involved at various levels: She started going to a local Go for Life Keep Fit class and from there she heard about the Go for Life PALS training that Age & Opportunity provides. She did the PALS course and when the local keep-fit instructor left she took over the keep-fit class and still runs it every week. The people in her class are aged 56 to 83. She then organised a team to compete in the Go for Life national games and contacted the local men's shed to get them on board. They held events every Tuesday in preparation for the Games. The Games are held annually and involved teams from all over Ireland who frequently turn out in their local county colours.

Active Citizenship and Lifelong Learning

Age and Opportunity provides a range of workshops and training programmes directly to older people and also to others who are involved with older people.

The **Get Engaged** programme provides workshops and courses in order to encourage and strengthen participation in the Older People's Councils in various counties across Ireland. This work empowers and supports older people to get engaged in how their county develops and helps them to be the catalyst for positive changes affecting their lives. The programme is running in another 6 counties this year: Sligo, Kildare, Wexford, Clare, Cork and Dublin.

We hope to continue similar work with the OPCs through the Touchstone Programme, developed jointly with Third Age and Active Retirement.

Creative Exchanges is a course for anyone leading creative activities with older people in care settings. One participant said:

“[We] all bring our individual experiences, personalities and identities to creative processes. This is very important learning in terms of the importance of creative activity in care settings where many people feel a loss of identity, of control and of self worth”

AgeWise is a workshop delivered by Age and Opportunity which aims to raise awareness of attitudes to ageing and older people among organisations whose work affects the lives of older people. From there, it encourages action on how ageism may be countered within organisations and workplaces. The workshop enables participants to:

- Understand the personal, cultural and structural effects of ageism
- Identify instances of discrimination against older people
- Devise strategies to counter age discrimination in their workplace or community.

The **Ageing with Confidence** programme offers a holistic approach to health promotion. It aims to enhance the development of older people by providing education for health, developing life skills, promoting positive mental health and building self-confidence. The programme is based on an ethos of empowerment and mutual self-help among older people and promotes physical and mental health and social interaction.

Conclusion

“It is utterly false and cruelly arbitrary to put all the play and learning into childhood, all the work into middle age, and all the regrets into old age.” (Margaret Mead)

We ought to be aiming to have play, learning and work at all stages of life and thereby reduce (if not entirely eliminate) the regrets.

On a lighter note, we should remember that opportunities can take many forms. I cannot see this taking off in Ireland but I was amused by an article in the Guardian last week which reported that what they described as “US old-timers” were discovering the high life on a cannabis tour. (Cannabis has recently become legal in Seattle). Instead of bingo, tea dances and seaside, residents of retirement homes are going on “Pot for Beginners” tours.

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