Ageing in Northern Ireland

An evidence-based approach to prioritising action

Professor Christine Liddell

University of
ULSTER

Contents

Executive Summary

This report was commissioned by Age NI in July 2013. It aims to review the current scientific evidence base on *ageing*, specifically related to *poverty and social exclusion*, using this to frame a rationale for future engagement in two or three new strategic areas. The report contains 11 short chapters.

The first 2 chapters set out the *context* of the commissioned report, and the theoretical framework in which it is situated, namely *developmental systems theory* (DST). Age NI is conceptualised as a *mesosytemic broker* between older people and the government/public service agencies that seek to provide for them. In this role, the organisation represents the voices of older people, and can facilitate the translation of those voices into actionable strategies and accountable targets. Further, DST endorses a lifespan approach to human development, in which *transition points* are where support is most effectively focused.

Chapter 3 explores the *voices of older people* as these are expressed in the context of poverty and social exclusion. Compelling evidence exists for the importance older people assign to rather modest conditions, such as living in *a warm home that is free from damp*. Chapter 4 then illustrates the extent to which older people are least likely to be living in one.

Chapter 5 describes the broad *policy contexts of fuel poverty in Northern Ireland*, situating the concept within the network of strategic interventions being undertaken by the Department For Social Development, OFMdFMNI, and local authorities.

Chapter 6 contains a case study which highlights the burden that fuel poverty can place on a retired person, but also the *complexities sometimes associated with solving it*. It is followed by Chapter 7, which outlines 10 good reasons for not only focusing on fuel poverty, but on a wider agenda of Decent Homes Fit for Purpose. This Chapter yields a *multi-faceted rationale for finding more effective solutions to fuel poverty, especially among people over 75 years old*.

Chapter 8 discusses innovative action plans for achieving more Decent Homes Fit for Purpose. It proposes the foundation of *Thematic Action Groups (TAG's),* led and largely populated by older people. Four TAG's are outlined, each focusing on an area of fuel poverty hitherto ignored, not

just in Northern Ireland but worldwide. A set of *indicators,* both long- and short-term, are outlined in Chapter 9; these can help set targets, and monitor progress in achieving them.

In Chapter 10, possibilities for a *second priority action* are then explored, based on themes currently emerging from the literature on ageing. Three themes are covered, namely *transport, longer working lives*, and a *reframing of later life into needs-based transition points.* The report argues that the last of these fits best with developmental systems theory, and more specifically with Age NI's ethos of pursuing mainstreamed rights-based agendas that are guided by the voices of older people.

Finally, Chapter 11 synthesises many of the arguments presented in the report, focusing on how they fit with some of the 9 Policy Principles endorsed by Age NI.

Chapter 1

Contexts

1.1. The Commissioned Piece

> This report aims to review the current scientific evidence base on ageing, specifically related to *poverty and social exclusion*, using this to frame a rationale for future engagement in two or three new strategic areas.

Using the broadest possible conceptualisations of the terms "poverty" and "social exclusion", it was agreed that this report would:

- review the recent scholarly evidence related to poverty and social exclusion, with a primary focus on work relevant to people aged 60 and over in Northern Ireland;
- organize and structure the content within a sound and accessible theoretical framework, providing an explicit rationale for the particular choice of framework chosen;
- embed the review in the spirit and ethos of Age NI's 9 Policy Principles (see section 1.2);
- be guided at least in part by the views of staff and stakeholders as selected by Age NI;
- have due regard for Age NI's interest in establishing a greater focus on unfilled but important niches in campaigning and service provision;
- have due regard for the importance of disaggregating older people into meaningful age clusters;
- have due regard for issues related to Northern Ireland's substantial rural population in the over-60 years age range;

- culminate with a set of recommendations, suitable for conversion into strategic outcomes, which Age NI may choose to implement as part of its future development programme.

1.2. Age NI Policy Principles

- Promote equality and diversity, and tackle discrimination;
- Promote the human rights of older people, including dignity, security and opportunity;
- Enable older people to contribute and participate in society and their local communities;
- Focus on solutions, not the articulation of problems, taking into account political, economic and public policy contexts;
- Range in scope from incremental adaptation to radical reform;
- Be the best policy for older people, regardless of the interests of the organisation or our partners;
- Ensure that in assessing policy choices which may result in some people gaining and some people losing out, the most in need are not the losers;
- Help older people to have choice and control over their lives;
- Have regard both to the needs of older people now, and the implications for older people in the future.

1.3. Current Policy Context

According to Chaney (2013a), devolution "*creates abundant opportunities for creativity in addressing local needs*". In the UK, for example, he argues that devolution has led to :

> *"..a reframing of older people's welfare (and a move away from earlier medicalized notions of dependency and service provision) – to ongoing attempts to apply conceptual notions of communitarian citizenship, rights-based welfare, universalism, age-equality, and nation-building".*

However, his analysis suggests that Northern Ireland's progress has been more limited than that of Scotland and Wales:

> *"..in Northern Ireland, the ageing strategy has focused largely on objectives which are modelled on a welfare approach which is in contrast to the approach taken in other*

nations where recognition is given to the fact that older people can, and do, make a significant contribution to society. The Scottish, Welsh and English visions are underpinned by the UN principles for older people; independence, participation, care, self-fulfilment and dignity. The Northern Ireland focus on a welfare approach portrays an image of older people as dependent and a drain on society. It results in a strategy which is limited in terms of the impact it can have on the lives of older people and the benefits it can bring to society as a whole."

The current policy tenets of Age NI show a manifest interest in breaking out of this constrained perspective, endorsing the agency of older people and shared governance. Looking forward to new Strategy announcements in autumn 2013, Age NI has expressed aspirations that these will offer :

- a clear vision which reflects the rights, needs and aspirations of older people;
- a framework based on the 1991 United Nations Principles for Older Persons which endorse independence, care, participation, self-fulfilment and dignity;
- creative, robust and detailed action plans;
- objectives based on identified need;
- engagement with older people and the age sector;
- effective and resourced implementation;
- a strong evaluation process.

Not all of these criteria apply equally strongly to issues related to poverty and social exclusion, but the elements noted above that *have* guided thinking in this report include:

- A rights-based approach i.e. "*standards of provision underpinned by political capital and/or public sector duties enforceable by judicial or quasi-judicial process*" (Chaney, 2013a);
- Participation, Independence, Dignity;
- A consensual approach which reflects what older people themselves want;
- Detailed action plans based on identified needs;
- Indicators which underpin action within an evidence-based evaluation framework. What has been consistently remarked on of late (especially in the context of comparing NI with other UK territories) is the almost complete absence of any evaluation framework related to meeting targets for older people (e.g. Age Concern & Help the Aged NI, 2009). As will become clear later on, where specific targets do exist, they are sometimes so easily met by government that they leave in their wake backlogs on waiting lists which are more numerous than the target number; in other words, they lack sufficient ambition or challenge.

At a more specific level, Table 1.1 compares ageing strategies in terms of "Vision" and "Objectives" for the devolved regions. For Northern Ireland, these include:

- To tackle issues of financial and social exclusion
- To deliver services which improve the quality of life for older people
- To ensure that they live safe and secure in their homes and communities

This review has been mindful of these 3 regional Objectives.

Table 1.1. Vision and Objectives for current strategies related to ageing

	Northern Ireland	Wales	Scotland	UK
Vision	To ensure that age related policies and practices create an enabling environment, which offers everyone the opportunity to make informed choices so they may pursue healthy, active and positive ageing.	Presents a vision for ageing underpinned by the UN principles for older people: independence, participation, care, self-fulfilment and dignity.	Presents a vision for ageing underpinned by the UN principles for older people: independence, participation, care, self-fulfilment and dignity. The strategy states: 'All Our Futures sets a vision for a future Scotland which values and benefits from the talents and experience of our older people.	To end the perception of older people as dependent. Ensure that life is healthy, fulfilling and that older people are fully participative in society.
Objectives	To tackle issues of financial and social exclusion, to deliver services which improve the quality of life for older people, and to ensure they live safe and secure in their homes and communities.	To tackle age discrimination, improve participation of older people, address issues affecting older people in transport, education, employment, poverty, housing, health and social care.	To improve opportunities for older people, defeat ageism, forge links between the generations and to remove barriers such as poor health, poverty, inadequate housing etc.	Focuses on three main areas; work and income, active ageing and services.

Source: Age Concern and Help the Aged NI, 2009

1.4. Other guiding parameters

In addition to the criterion outlined above, there are 3 other parameters which guided the report's content.

1.4.1. In measuring and monitoring poverty and social exclusion and how it affects older people, it is helpful to move beyond simple indicators such as income (poverty) and isolation (social inclusion). In doing so, it is vital to ensure that terminology is kept clear and concise in terms of meaning. For example, poverty is most commonly measured and monitored using data on income and (occasionally) assets; however poverty can embody many other aspects of deprivation, only some of which are directly associated with income. This report argues that poverty is a condition in which older people are unable to access even the most basic requirements for attaining a decent quality of life. Not all of these are linked to money. The report endorses a focus on "improving outcomes", not necessarily "improving incomes".

1.4.2. In setting targets based on outcomes, the report argues that it is important to represent the views of the people who experience poverty and social exclusion, and to seek measures and targets that reflect their aspirations. This represents a consensual approach, and on occasion may be somewhat removed from what is conventionally monitored in national and regional statistics. As this report will argue, this does not preclude reasonable opportunities for evidence-based target setting and monitoring.

1.4.3. To reflect the multi-layered contexts in which Age NI operates when challenging poverty and social exclusion, a systems theory approach is adopted (e.g. Griffiths & Tabery, 2013; Lerner et al., 2013). Systems theory offers a time-sensitive framework in which to set out shifting core consensual issues and some potential solutions. It also focuses on transition points in life as periods of both risk and opportunity, and in this way offers a valuable opportunity for loosening the often rigid age-bands by which older people are often classified and "managed". As the next chapter will illustrate, it also situates Age NI in an explicit operational domain - as a mesosystemic broker between:

- the individual realities of older people's lives and what they want most,

and

- policymakers and planners who – without mesosystemic brokerage – are unlikely to give due care and attention to these.

Chapter 2

Theoretical framework

2.1. The role of theory

In a wide-ranging review of how theory can inform practice, Dionne Hills (2013) points out that a theory-based approach is particularly relevant for complex topics where:

a) implicit theories exist in the evidence base, as well as within strategies and policies;

b) topics of concern involve people, whether as service-providers and/or as clients, since this automatically invokes social dynamics, cultural sensitivities, and many other elements of social discourse;

c) topics are embedded in wider social systems, such as extended families, political systems, etc.;

d) elements of the system are prone to modification, through changes related to wider society, such as recession, benefit changes, etc.;

e) solutions to problems are not linear, in other words, the link between A and C may depend on whether B is also present;

f) topics are embedded in one another.

Under such circumstances, she argues that a theory-based approach provides a means for:

- organising results;
- identifying themes;
- understanding process;
- enhancing the evidence base and strengthening confidence in it
- showing gaps in strategy and implementation;
- identifying innovative solutions at a strategic level.

Theory-based approaches to understanding research findings were also extensively explored by Elliot Stern in 2013. He points out that:

- for all social phenomena, reality is embedded in multi-level contexts which include social and institutional structures as well as other actors;

- understanding and explanation has to depend on theory, because we cannot 'observe' causality;

- complex social phenomena are always interrelated such that multiple causality and treating phenomena as 'systems' is necessary to take account of complexity;

- social activities rest on human actors who have agency. Human actors (including organisations and policy makers) are not passive but relational and responsive hence the importance of understanding their strategies and motives- in context;

- we should not expect generalised 'laws' but that does not mean that generalisation is impossible- however this needs to be at an intermediate level, within sub-types or clusters of phenomena;

- Because phenomena are emergent rather than static there needs to be an emphasis on process and changes over time.

Translating the work of Hills and Stern into the current context, a form of systems theory is required because:

*we are dealing with humans, operating in a social dynamic that includes family, friends, neighbourhoods, service providers, and governments;

*their needs are subject to change both as a result of ageing, and as a result of transformations taking place in the wider economy, society, and cultural value system;

*the laws which govern human development in these contexts may not be generic, but may instead operate most effectively for clusters or segments of ageing people.

2.2. Developmental Systems theory

Developmental systems theory (DST) is interested in change – the processes of change, the consequences of change, and how changes can be managed optimally. DST asks us to think about the social world as an organism or machine in which many elements are linked together, much like the parts of a car engine; if we remove or change one element of the system, then all other parts may be affected, and unless we fully understand how the system functions, then we intervene at

our peril. To intervene effectively therefore, requires a comprehensive knowledge of all elements of the system which one is seeking to influence, and how those elements relate to one another.

To make systems easier to understand, systems theorists structure their thinking in layers. For example, one of the earliest exemplars of the theory deploys Russian Dolls (matryoskas) which represent the layers of explanation that need to be invoked when we study development (See Figure 2.1).

Figure 2.1. Layers of explanation in developmental systems theory
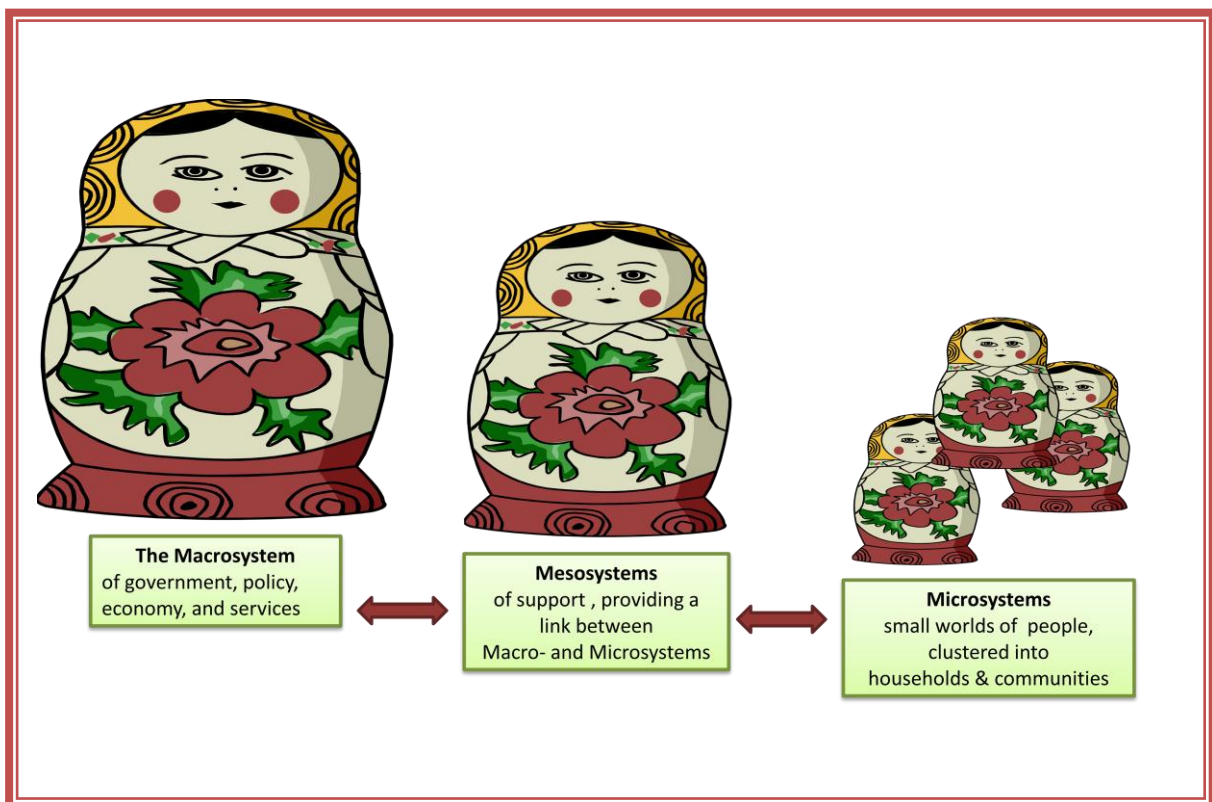
Source: Bronfenbrenner & Crouter, 1983.

At the core of the model is the smallest doll, which represents a collective of ordinary people, clustered into households and communities that contain family, friends and neighbours. These form the ever-changing **microsystems** of people and contexts that individuals move through during a lifespan. Any one person's microsystems co-exist with hundreds of others, and these are in turn surrounded by a bigger doll – the informal support agents that all of the Microsystems jointly rely on for services, infrastructure and cultural meaning – schools, churches, workplaces, and agencies representing their interests such as NGO's and advocacy groups. These, collectively, comprise a **mesosystem**, operating at a mid-way point between small collectives of people who know one another, and a much bigger "mothership" (or macrosystem). The **macrosystem** is made

up of stakeholders like regional government departments and other policymakers who respond to the pressures of geopolitical economies and world order.

All three levels of system (micro-, meso- and macrosystem) move through time as a single nested unit, during which little stays the same for very long. People and families experience major life transitions; economies and governments wax and wane. All 3 layers of the system aspire to equilibrium and continuity, because this optimizes their collective stability as a system.

2.2.1 The Role of Good Mesosystem

Meso- means intermediate, or in the middle. By definition a "*meso*"system sits in the middle of a system. Developmental systems theory argues that *good mesosystem* is at the heart of any system's optimal performance. It is the layer which needs to anticipate the changing needs of micro- and macro-systems, so that transitions can be managed optimally, whether these transitions be imposed from above (macrosystemic changes) or generated from the changing needs of the people below (microsystemic changes). This not only requires flexible and responsive mesosytems, but ones which have a deep understanding of the system as a whole, since systems, by their very nature, function as elements linked together; alter any one element and its relationship to all other elements may change irrevocably, giving potential for discontinuity, disequilibrium, and risk.

Mesosystemic agents are the conduits between one part of a social system and another. They are especially salient during periods of transition or change – whether at government or microsystemic level, because transition threatens the stability or equilibrium of a system. Without mesosystemic brokerage, change cannot be managed in a context of equilibrium and continuity, and systems have difficulty remaining stable.

2.2.2. Emic and etic perspectives on knowledge

When considering *social* systems (rather than engines) there are 2 sources of information which mesosystemic agents can draw upon to inform their practice. Most commonly, they rely on the information deriving from experts: social scientists, researchers, scholars, and policymakers. This is known as *etic* knowledge. At its most primitive, it shoehorns the vast diversity of microsystemic

understandings of the world into a set of generic rules, scripts, and schema's that – more or less – reflect the whole. At their best, etic understandings are accurate enough to guide intelligent systemic change. However, by their very nature these explanations of "how the social world works" are far removed from the lived experience of people and neighbourhoods, since they are designed to serve the interests of macrosystemic agents who control systems from the top down.

A second source of knowledge is *emic* – this derives from the microsystemic players themselves. It sometimes bears little resemblance to the distilled understanding which is fed into macrosystems by experts and scholars.

One of the key roles of good mesosystem is to ensure that emic and etic knowledge stray as little as possible from one another, so that governments and policymakers stay close to the voices of people they serve.

As Hendricks and Powell (2009) explain:

> "*In traditional social science, the actors' meanings are often referred to as first-order constructs, while the meanings created by social scientists are termed second-order constructs. Glaser and Strauss, and many others, at least since Schutz (1953/1967), admonish us to make sure the accounts we conjure-up would still make sense to the actors themselves if they were to become aware of our explanations. Without getting into a discussion of micro- and macro- level explanations their point is that abstractions and generalizations must be clearly grounded in the lived experience of those who provided the data upon which exposition rest.*"

The *Measuring What Matters* movement is a contemporary example of this concern with making sure that emic and etic views of the world remain in close proximity to one another (cf. Stiglitz et al., 2010). Instead of income or GDP, the movement focuses on indicators of "well-being", not all of which can be equated with money or economics. A focus on wellbeing largely originated in the 2008 work of the UK's last Chief Scientific Officer – *The* M*ental Wealth of Nations* - which demonstrated the extent to which mental resilience can act as a protector of physical health

during the early years of aging, and then as a mechanism for effective coping as ageing bodies deteriorate (Beddington et al, 2008). It dovetails too with the concomitant increase in lifespan, which allows many more people to enter a phase of progressively failing health, during which wellbeing might be the most important contributor to resilience and a positive outlook.

The *Measuring What Matters* ethos reflects a belief that many of the more classical objective metrics that governments endorse fail to capture what is most meaningful to ordinary people. This in turn risks governments using metrics that have little meaning to the people they represent. In the UK, the Office of National Statistics has just begun collecting national data on subjective indicators of well-being that will be stored alongside their more conventional indicators such as income and education.

" ...what is of particular concern is when narrow measures of market performance are confused with broader measures of welfare. What we measure affects what we do; and if our measures are flawed, decisions may be distorted"
(Stiglitz et al., 2010).

This is reflected in Age Concern and Help the Aged NI's 2009 report:

> *"It should be highlighted that the government definition of poverty, which is solely based on income levels, is narrowly focused as it does not take into account what is needed to experience a decent standard of living. Furthermore it does not take into account the particular circumstances of older people when compared with the general population."*

Chapter 3:

Poverty - what does it mean to older people in Northern Ireland?

3.1. Participatory approaches to understanding poverty

Along with many other agencies representing older people, Age NI has increasingly endorsed the practice of shared governance. As part of that commitment, the organisation endorses the view that older people should be able to participate in reaching decisions which are of relevance to them.

In this context, dilemma's about defining poverty quickly arise. For example, recent evidence based on research designed to inform the UK's Cold Weather Plan indicates that, of 6 segments of older people experiencing poverty, the most common (tied with 2 others) is a group labelled "*proud and wants to be self-sufficient*" (Tod et al., 2012).

Walsh et al's Irish study (2013b) corroborates this view:

> "*It is accepted that disadvantage has both objective and subjective elements, and international research has noted that there is often a considerable disparity between objective evaluations of disadvantage and the subjective evaluation of that experience...This is why, on more than one occasion, interviewers were faced with having to reconcile the enduring physical and emotional well-being of an interviewee with the visibly run-down nature of their physical surroundings and their lack of social contact.*"

When participatory approaches are pursued by the age sector, they require careful consideration of the distinctions that can be made between

- inequities which are indefensible

and

- older people's forbearance

even though this distinction may not be foremost in the minds of older people themselves.

Walsh et al. (2013) elaborate:

> "*Many older people in this study did not identify with being disadvantaged, even though a seemingly objective measurement would place them, at the very least, in an 'at risk' category. Resilience, coping, and adaptive capacity, risk management, values and expectations all combined to lower expectations...This makes it even more important that structures and processes are put in place to ensure that older people raise both expectations and outcomes.*"

Probably the greatest dilemma in deploying emic or participatory approaches to prioritising older people's aspirations lies in bridging the divide between overly modest expectations and fundamental human rights.

3.2. Origins of consensual indicators of poverty

Consensual indicators are loosely based on Townsend's pioneering concept of relative poverty, which many sociologists have argued should replace the more conventional concept of absolute poverty.

Absolute poverty is a purely etic concept in that it "*assumes that is it possible to determine in some scientific or value-free way what counts as a minimal acceptable standard of living...; it is an expert judgement*" (Tovey et al., in Walsh et al., 2012a); it is also the approach on which the UK's post-war Welfare State was founded. It is favoured by governments worldwide because it is, in theory, possible to eradicate absolute poverty.

By contrast, relative poverty is based on the premise that people are poor if their "*resources are so seriously below those commanded by the average individual or family that they are excluded*

from ordinary living patterns, customs, and activities" (Townsend, 1979 in McAuley, 2003). Relative poverty cannot be eradicated.

Situated somewhere between the 2 are consensual indicators of poverty; they are relative but they also allow for eradication, in that it is theoretically possible to ensure that everyone in a society has access to all nominated basic necessities for a decent quality of life.

3.3. Consensual indicators of poverty in Northern Ireland

Since 2003, social researchers at QUB have been exploring ordinary people's conceptualisation of what poverty is in Northern Ireland; this work has been instrumental in helping build a consensual indicator of poverty, which is based wholly on people's views of what they should not have to live without, rather than on classic income-based measures (Kelly et al., 2012).

The consensual indicator of poverty derived initially from the deliberations of 14 focus groups from NI, England, Scotland and Wales, who were asked their views about what basic necessities were essential for a decent quality of life. A list of the most commonly nominated quality of life indicators was then drawn up, and (for the Northern Ireland component) these were then ranked in terms of importance by 1300 respondents.

In this way, poverty became reframed as "*a multi-dimensional phenomenon, involving a diversity of factors relating to people's standard of living*" (McAuley et al., 2003). What emerged from this work are two key findings:

- What older and younger people in Northern Ireland consider vital for a decent quality of life are very similar; the same hierarchy of importance applies across gender, income band, and religious group; there really is a genuine *consensual* indicator of what the basic necessities are for a decent quality of life in Northern Ireland;
- This consensus is enduring over time, with almost identical rank orderings of items emerging from the first (2003) and the second (2012) consensual indicator study.

Both of these are important points, since a consensual approach, by its very nature, runs the risk of divergences emerging between income groups, genders, ages, and belief systems. The approach has the *potential* to open up contested spaces which can make it unworkable in any practical context.

3.2. Bare Necessities: What older people consider most important for their quality of life in Northern Ireland

The term *Bare Necessities* derives from the QUB research team who pioneered the consensual approach to understanding poverty in Northern Ireland. Table 3.1 provides details of older people's top 10 priorities for a decent life in Northern Ireland, with the ratings assigned by 16-24 year olds listed in the right-hand column. Items highlighted in yellow are all related to aspects of the home environment, of which there are 7 in the top 10 basic necessities that older people nominate.

Table 3.1: Top 10 priorities for a decent life in Northern Ireland, older people and 16-24 year olds. *Items highlighted in yellow are related to quality of home.*

Hierarchy 65+ yrs group*	Item	Hierarchy 16-24 yrs group*
1	Damp-free home	1
2	Heating to keep home adequately warm	2
3	Two meals a day	3
3	A warm waterproof coat	12
4	Washing machine	6
4	Replace or repair broken appliances	5
4	Telephone at home – mobile or landline	10
4	Home in a decent state of decoration	11
5	Fresh fruit and vegetables every day	7
6	Household contents insurance	11

*Some items shared ranks

Source: Kelly et al., 2012

The two top priorities for quality of life among older people are :

- A damp free home
- Adequate warmth at home

The findings also indicate that :

- these are the two top priorities of younger people (16-24 year olds) too,
- and equally of Catholic and Protestant groups,

- and were also among the top four priorities in 2003, for people of both age groups and both religious beliefs.

Hence, the authors conclude:

> "*Using a three-way classification function is another way of demonstrating what constitutes the necessities of life. ...The item which received the highest agreement, "A damp-free home"...shows little difference in opinion across income, age group, between men and women, and living in an urban or a rural area.*" (Kelly et al., 2012)

Such near-unanimous agreement on the importance of a warm and damp-free home bodes well for a broader society-wide endorsement of what *older* people want most. This is an important advantage, since it can invoke the concept of "good for one, good for all" which is at the heart of a rights-based approach to tackling poverty and social exclusion.

More divergence between young and old emerges when moving to items further down the priority list; many of the items where older and younger people diverge also concern the home. For example. over 65's rate it more important to have a home that can be kept in a decent state of decoration than do the younger cohort; they consider a television and a washing machine more important, as well as curtains or window blinds; they think it more important to be able to replace/repair broken appliances and furniture than do younger people.

Taken overall, older people in Northern Ireland place a very high value on basic necessities that are centred within their homes. What older people value most at home are resources that:

- give them warmth and cosiness
- make their home attractive
- afford them privacy and peace of mind
- equip them for independent living.

This is not surprising. Figure 3.1. illustrates Maslow's classic hierarchy of 5 human needs. Shelter and warmth are among the most basic elements of living (with elements of social inclusion featuring at the hierarchy's midpoint).

Figure 3.1. Maslow's hierarchy of needs

Given the fundamental nature of human need for shelter and warmth begs an obvious question: how well are these most basic needs met among older people in Northern Ireland?

Chapter 4

A warm and damp-free home - do most older people have one?

The most recent official data related to this question derives from the NI House Condition Survey (2011). Table 4.1. provides disaggregated for 4 age segments:

- households represented by a person under 40 years old (n = 194,430 "younger" households);
- households represented by a person 40 - 59 years old (n = 268,470 "middle-aged" households)
- households represented by a person over 60 years old (n = 238,340 "older households") and within the 60+ group:
- a subgroup of households represented by a person 75 years or older (n = 78,430 "elders")

It covers several elements which may not be self-explanatory. The Decent Homes Standard (Row 1) incorporates four main criteria: the statutory minimum fitness standard for housing; state of repair; modern facilities and services; and thermal comfort. Any property that does not meet all four criteria is deemed to have failed the standard. In 2006, 94% of homes that failed this Standard did so as a result of thermal comfort criteria not being met. Since then great strides have been made in eliminating non-Decent Homes; however, they remain disproportionately clustered among older people. Hence, more than 1 in 10 homes inhabited by people over 60 years old currently fail decent homes standard, compared to 1 in 20 for households inhabited by younger people. This translates into 26,000 older households in Northern Ireland who are living in homes that fail Decent Homes standards.

Table 4.1: Conditions of homes lived in by younger, middle-aged, and older people in Northern Ireland, with a sub-segment of elders (75 years and older)

House condition relevant to "*a warm and damp-free home*" 2011 (and 2006 in brackets)	Younger households 17-39 yrs	Middle-aged households 40-59 yrs	Older households 60 yrs+	Elders 75 yrs + segment
Fails Decent Homes Standard	5% (15%)	7% (22%)	11% (25%)	14% (32%)
Category 1 Hazards	3%	7%	8%	9%
Unfit for habitation	0.6%	1.3%	0.6%	1.3%
Urgent repairs cost per square meter	£4.02	£4.18	£4.96	£7.69
Estimated cost urgent repairs	£67M	£119M	£134M	£56M
Basic repairs cost per square meter	£6.14	£5.78	£8.24	£13.13
Estimated cost of all basic repairs	£96M	£160M	£196M	£93M
No loft insulation	2% (3%)	2% (3%)	2% (7%)	5% (9%)
No wall insulation	17%	22%	23%	24%
No double glazing	4% (11%)	4% (12%)	8% (17%)	10% (20%)
In Fuel Poverty	28% (25%)	39% (28%)	57% (47%)	66% (56%)

There are 29 Category 1 Hazards (row 2) which include damp, cold, asbestos, lead, noise, fire, and electrical risk. These are homes where people are at significant risk of becoming ill or having an accident. The majority of homes that have a Category 1 hazard are listed under cold

and/or damp. 8% of homes inhabited by older people fall into this category, compared with 3% and 7% for younger and middle-aged households.

A home is declared unfit (row 3) if it fails one or more of a number of unacceptable standards of heating, dampness, lighting, water supply, sanitation etc. Unfitness is a considerably more serious problem than failing DHS or having a Category 1 hazard. They are, therefore rare in all age groups of households; however 1.3% of homes inhabited by people over 75 years old are unfit for habitation, which translates into more than 1000 homes.

Older people require urgent repairs that are more extensive, and more expensive per square meter than those required by younger households, and the same applies for more basic repairs. Older people are twice as likely to be living without double glazing than younger households, and are also less likely to have cavity wall insulation. Not surprisingly, therefore, older people are more than twice as likely to be living in fuel poverty. It is here that the distributional impact of the quality of housing emerges most starkly; 57% of older households are estimated to be living in fuel poverty compared with 28% of younger households.

Nevertheless, the impacts of NI's Warm Homes programme is abundantly clear in the extent to which many more older people's homes now have loft insulation – for other age groups, loft insulation has always been common; it was not in 2006 for older households (7% had none), but by 2011 this had reduced to 2% - the same as for all other households.

Whilst the consensual indicator of basic necessities indicated that people, both young and old, valued a warm and damp-free home almost equally, what Table 4.1 indicates is the extent to which older people are not only deprived of this, but inequitably so. The most basic requirements for a warm and damp-free home are least often met among people over 60 years old in Northern Ireland, and conditions are worst of all in households headed by a person over 75 years old. Hence whilst 57% of all households over 60 years old are in fuel poverty, this rises to 66% for households headed by a person over 75.

Remaining with the consensual theme, Public Health England's Cold Weather Plan is informed by qualitative research amongst participants over 55. One area that has been explored is the age at which these participants thought people become particularly vulnerable to living in cold conditions. The consensus was 75 years old.

Returning to Rows 1 to 3 of the Table, it is clear that cold and damp conditions are situated in a broader domestic context of Decent Homes, Hazards, and Unfitness. Tackling fuel poverty may, therefore, not fully resolve issues that preclude people living in a Decent Home.

Currently 57% of households headed by older people are in fuel poverty, compared with 21% in income poverty (MacInnes et al, 2012). This disparity highlights the extent to which income as a poverty metric fails to "t*ake into account what is needed to experience a decent standard of living*" (Age Concern and Help the Aged NI, 2009).

More specifically, a generic income metric obscures the particular aspect of poverty which older people themselves assign greatest priority to, namely fuel poverty. It is a priority which is manifestly unmet by government.

Furthermore, fuel poverty is part and parcel of a much larger framework encapsulated under the concept of *decent homes that are fit for purpose.* There may be merit in extending the scope of any campaign concerning fuel poverty among older people so that it embraces this wider remit.

A wider remit also chimes well with the current research literature. In the last 18 months, research publications have burgeoned in the areas of "home", "the meaning of home", "attachment to home". etc. (e.g. Costa-Font, 2013). In the context of ageing research, much of this has been stimulated by increasing interest in people being able to "age in place" (e.g. Wiles et al., 2011). However, there are broader ramifications emerging from this literature, which indicate the extent to which the quality of people's *indoor* home environment is associated with their wellbeing and their sense of belonging in the broader community. "Home" and "home-making" are likely to feature increasingly prominently in the ageing literature.

Chapter 5

5.1. Fuel poverty in Northern Ireland

Fuel poverty is officially defined as follows:

"..a fuel poor household is one that cannot afford to keep adequately warm at reasonable cost. The most widely accepted definition of a fuel poor household is one which needs to spend more than 10% of its income on all fuel use and to heat its home to an adequate standard of warmth. This is generally defined as 20^0C in the living room and 18^0C in the other occupied rooms – the temperatures recommended by the World Health Organisation." (UK Fuel Poverty Strategy, 2001).

Northern Ireland has the highest prevalence of fuel poverty in the UK (see Figure 5.1), and one of the highest in the EU, with the current estimate indicating that 42% of households in Northern Ireland are experiencing fuel poverty (NIHE, 2013).

Figure 5.1. Number and proportion of fuel poor households by country (DECC, 2013)

Country	Number (millions)	Percentage	Year of estimate
England	3.20	15%	2011
Scotland	0.58	25%	2011
Wales	0.37	29%	2011
Northern Ireland	0.29	42%	2011

There are many reasons why Northern Ireland should have such a high predominance of fuel poverty, but the principal driver has been demonstrated to be the region's reliance on oil for domestic heating (Liddell, Morris, Rae & McKenzie, 2011). More than three-quarters of households in Northern Ireland use oil as the most common method to heat the home (NIHE, 2013) due to the under-development of a natural gas network. The oil dependency culture of

this region, and concomitant high fuel bills for heating, make the region particularly at risk of fuel poverty. To tackle this high level of prevalence, Northern Ireland has relied primarily on a government-led Fuel Poverty Strategy, the last iteration of which expressed an interest in targeting assistance most towards those households that were in greatest need i.e. households experiencing the most severe fuel poverty.

> "A primary aim of the Fuel Poverty Strategy is to target available resources on those vulnerable households who are most in need of help"
> (Northern Ireland Fuel Poverty Strategy, 2011).

5.2. From Fuel poverty to Affordable Warmth

Affordable warmth is the ability to heat a home to an adequate level for household comfort and health without incurring financial hardship. The term "affordable warmth" is gradually replacing the concept of "fuel poverty", which many consider to be stigmatizing. Affordable warmth is also more harmonious with the combined agendas of climate change and fuel poverty, allowing for improved synchrony between these related areas of carbon reduction and energy efficiency.

5.3. Local authorities and Affordable Warmth Strategies - policy context in GB

The Home Energy Conservation Act (1995) aimed to encourage local authorities to develop Affordable Warmth Strategies, by requiring them to produce an annual energy conservation report. The aim of this was to reduce domestic energy consumption by 30% by 2011. Almost ten years later, this "encouragement" was given more structure in the Sustainable Energy Act (2003) and the Energy Act (2004), with more specific targets being set for individual local authorities in England, Scotland, and Wales. The 2011 Energy Act has, to some extent shifted attention away from Councils and towards energy suppliers and home-owners, in the formulation of both the ECO Obligation and the Green Deal. The same transfer of responsibilities did not take place in Northern Ireland, where responsibility for delivery of the Fuel Poverty Strategy remains with regional government, explicitly with the Department for Social Development NI.

Nevertheless, a clear role for local governments throughout the UK was set out in the White Paper of 2009 (UK Low Carbon Transition Plan: National Strategy for Climate and Energy) which states that:

"People should increasingly be able to look to their local authority not only to provide established services, but also to co-ordinate, tailor and drive the development of a low carbon economy in their area, in a way that suits their preferences" (DECC 2009).

The Carbon Plan (DECC, 2011) confirms that commitment:

"Tackling climate change and demonstrating leadership through action is the responsibility of every part of government, central and local, and the wider public sector".

By 2009, over 340 local authorities in GB had signed the Nottingham Declaration, which "commits the signatory authority to developing plans to address the causes and impacts of climate change according to local priorities" (DECC 2009). By 2010, at least 147 local authorities in England had developed climate change strategies (Swaffield & Bell, 2010).

In response to the Home Energy Conservation Act and many other Acts and Bills related to fuel poverty and climate change, local authorities in England, Scotland and Wales have developed and revised a variety of locally produced Affordable Warmth (AW) Strategies. In so doing, they have recognised the many services that interlink around the concept of AW. These include:

a) the services they themselves provide to residents in their area i.e. in their capacity as a local authority;
b) the services provided by other non-commercial stakeholders (including government departments and NGO's);
c) large and small commercial enterprises that offer services, such as plumbers, manufacturers, and energy suppliers.

As a consequence of these networks of fuel-poverty-related services, most local authorities have sought to build an AW Strategy through partnerships, drawing together the skills and services of a wide range of agents already engaged in tackling fuel poverty. The local authority's own AW Strategy is thus envisaged as the hub around which fuel poverty actions are centered, offering new opportunities for networking, economies of scale, and the sharing of best practice.

**5.4.1 Northern Ireland policy context and the rationale for the present research project –
Department for Social Development policy**

Strategy action in Northern Ireland to tackle fuel poverty has been primarily focused on
improving energy efficiency in homes, and enhancing the quality of insulation and heating
systems (Heffner & Campbell, 2011). Many of the schemes that have been put in place have
relied heavily on the self-referral method. Despite a proactive approach to tackling fuel poverty,
government departments have found it increasingly difficult to assist households due to a low
level of self-referral from these households. Finding other ways to target fuel poverty measures,
so that those most vulnerable can be assisted, has become an increasing priority. The need for
better targeting was further highlighted by the publication of the NI Audit Office report on fuel
poverty, which concluded that 30% of investment from Warm Homes had been directed
towards households that were not in fuel poverty at all (NIAO, 2008).

In 2011, the Department for Social Development NI commissioned an independent review of
fuel poverty in the region– how it is defined and how it is tackled. This was carried out by
researchers from the University of Ulster (Liddell, Morris, Rae & McKenzie, 2011). It concluded
that the distribution of households in fuel poverty was skewed, with the majority of NI
households being located around the 10% threshold which defines households as being either
in or out of fuel poverty (see Figure 5.2).

Figure 5.2: Distribution of Northern Ireland households according to their need to spend on heat and light. (Source: Liddell, Morris, Rae & McKenzie, 2011)
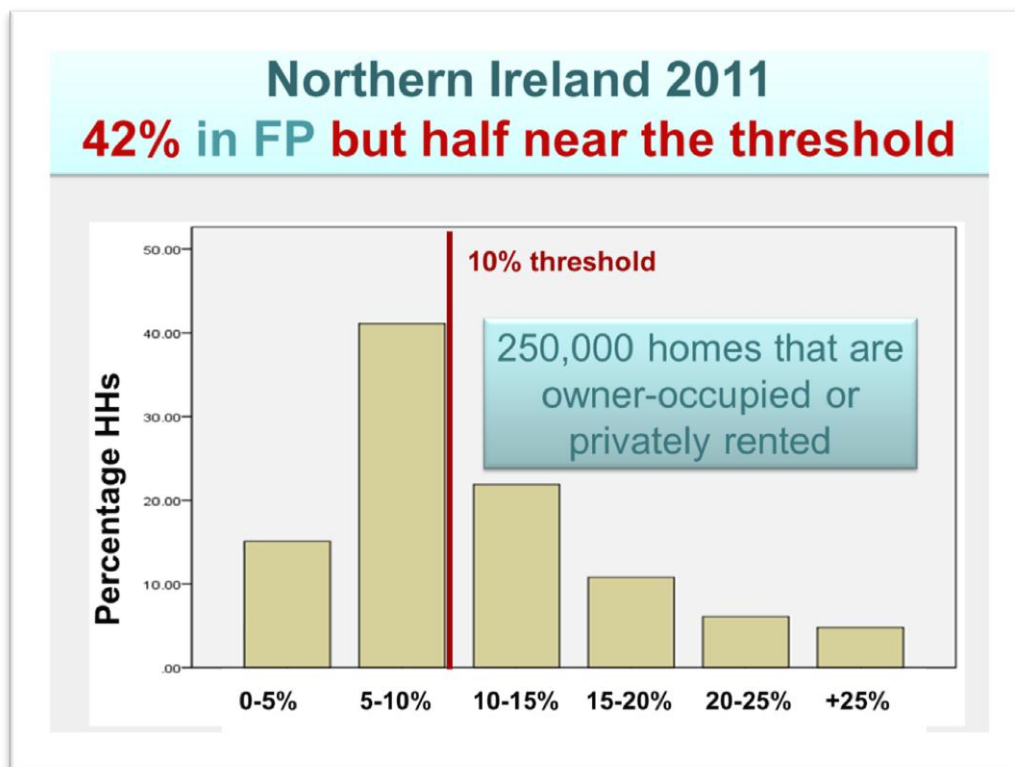
This independent review was able to demonstrate that, of those in fuel poverty, a total of 32,000 households in Northern Ireland were in either severe (15-20% needs to spend) or extreme (>20% needs to spend) fuel poverty. This represents more than 11% of all households that are in fuel poverty – a substantial minority.

On launching this independent review, the Minister for Social Development, Minister Nelson McCausland, set a challenge for future investigation, which was later elaborated on by his Department in the following terms:

- If you can count those most in need, can you also find them?
- If you *can* find them, can you find those likely to be:
  - in the most extreme fuel poverty
  - and also eligible for Warm Homes
  - and preferably in clusters?

In collaboration with 19 local Councils, an area-based approach to targeting was tested. GIS-based systems mapped data from a wide variety of sources through the application of a weighted multi-dimensional algorithm. The algorithm calculated both fuel poverty risk in small areas of 125 households, as well as Warm Homes eligibility in these small areas.

To test the accuracy of the results, a total of 2,145 households were comprehensively surveyed and assessed in terms of their actual levels of fuel poverty and their audited eligibility for DSDNI's Warm Homes scheme. A conservative estimate of the targeting system's accuracy suggests that at least 34% of houses that were contacted proved to be eligible for free energy efficiency measures under Northern Ireland's Warm Homes scheme.

Whilst the Northern Ireland regional fuel poverty rate at the time was 42%, the targeting tool identified areas in NI which averaged 78% fuel poverty prevalence. On the Scottish scale from 1 (*moderate* fuel poverty) to 3 (*extreme*), almost a quarter of the homes in fuel poverty were experiencing extreme fuel poverty. ***Furthermore, more than half of the households surveyed contained older people, indicating the particular value of an area-based approach for finding older people living with the more extreme levels of fuel poverty*** (see Figure 5.3).

Figure 5.3. Age of oldest household member in areas of Northern Ireland with the highest risk of fuel poverty.
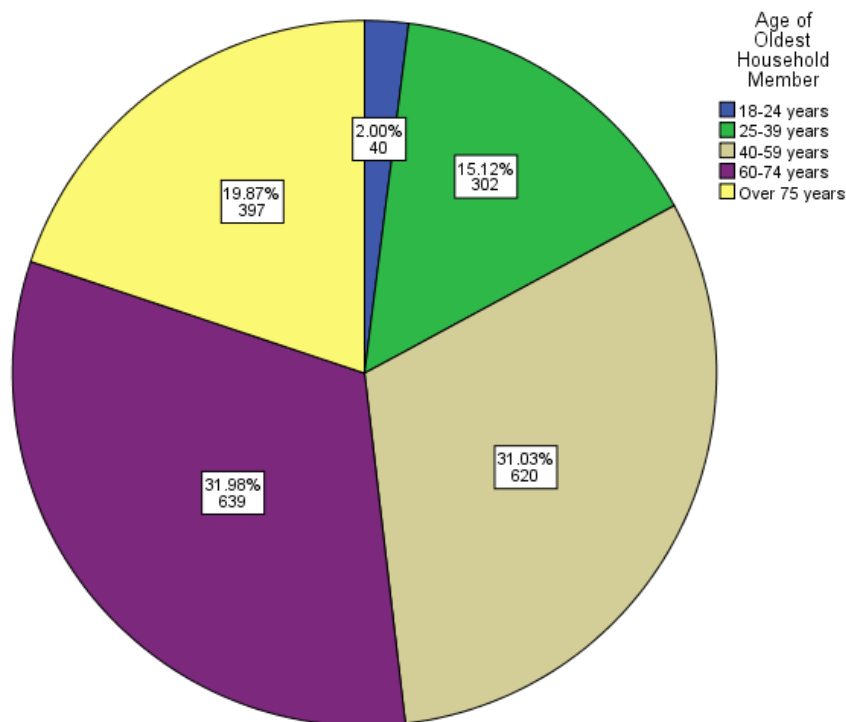
A wider rollout of the area-based approach was launched in June 2013, and is being tested using households drawn from 4 Councils.

5.4.2. Northern Ireland policy context and the rationale for the present research project – OFMDFMNI policy

The Office of the First Minister and deputy First Minister Northern Ireland (OFMDFMNI) contributes to and oversees the co-ordination of NI Executive policies, sustaining efforts that can foster a peaceful, fair, equal and prosperous society. As part of this role, OFMDFMNI supports research that informs policymaking, giving particular emphasis to promoting the collation of robust and scientific evidence bases; these can often underpin existing good practice, and can also guide transformations in public policy and administration where needed.

The Office recently launched its *Delivering Social Change* framework, which is designed to encourage measures that tackle poverty and social exclusion effectively. Among the target groups of particular interest in this framework are "*children, older people, and people with disabilities*"; these reflect in part the concerns of Section 75 of the Northern Ireland Act 1998, which places a statutory obligation on public authorities to promote equality of opportunity regardless of age, disability, dependency, and several other individual and group diversities.

Furthermore the framework's Social Investment Fund nominated "*physical regeneration of deprived areas*" as an area of special interest for the Fund. Taken together, this joint focus on particular vulnerable groups *and* physical regeneration meant that new solutions aimed at improving the delivery of DSDNI's Fuel Poverty Strategy fell squarely within the framework's declared remit.

At the same time, the area-based approach to tackling fuel poverty could, potentially, inform several aspects of the Executive's Public Service Agreements, all of which were of "primary or substantial interest" to OFMDFMNI as part of their 2012/2013 Departmental Plan :

PSA 7: Making people's lives better

PSA 21: Enabling efficient government

PSA 6: Children and family

PSA 12: Housing regeneration and community development

PSA 20: Improving public services

Furthermore, the Social Investment Fund was designed to *reduce duplication and share best practice*, aims which were reflected in the current proposal's plan to bring local authorities, Warm Homes Scheme Managers, and DSDNI teams together to develop new methods of joint working.

Chapter 6

Living with fuel poverty in later life – a case study

The case study described below is drawn from the first in-depth investigation of how fuel poverty affects ordinary people in Northern Ireland (Liddell et al., 2012a). The case studies each describe the negative impacts of fuel poverty, and the benefits of working creatively to find solutions to it. Whilst a single home visit from a plumber installing new insulation and heating can make a difference, often – particularly with older people like Mrs G – the extent of need (and therefore the depth of benefit which can be achieved when lasting solutions are found) is much greater than a plumber alone can meet. In this context, the case study described here provides a real-world illustration of the argument proposed in Chapter 4, namely that fuel poverty is part and parcel of a much wider agenda *: decent homes that are fit for purpose.*

6.1. Fizzing wall plugs and leaking oil. The case of Mrs G.

Single Householder - retired

House Type: Pre 1930's end terrace

Tenure: Private renter

Current Heating System: Oil fired central heating

Fuel Type: Oil and electricity

Payment Methods: Quarterly credit for electricity, cash on delivery for oil

Scheme referred to: Warm Homes, SMART meter

Measures Installed: Cavity wall insulation in the extension of the house, SMART meter and VPhase unit

Mrs G is retired and lives alone in an end row terraced house in Belfast. She rents the property. Mrs G is very family focused. She is one of seven girls with most of her siblings living in and around the Belfast area. Mrs G meets her sisters every Monday for a 'cup of tea and a catch up.' Mrs G also has two sons, a daughter, and two grandchildren. She is very close to her daughter and grandchildren noting that they would come to visit her on a regular basis. While her daughter and grandchildren live very close by, her two sons emigrated to Australia a few years ago. Mrs G feels that she has found great friendship with her daughter over the years, probably because her daughter has become a mother herself, and even more so since her sons moved away.

Mrs G has lived in her home for 13 years. She lived in Australia before this with her children but wanted to move home to be near the rest of her family. Mrs G describes herself as having good neighbours and living in a nice area, although over the years Mrs G's original neighbours and friends have moved away to quieter areas of Belfast. She normally spends her days at home alone or visiting her family. Mrs G's mother recently passed away which she has found very hard to deal with. Mrs G describes herself as having "bad nerves" and at times can find it difficult to eat and sleep which she attributes to her mother's death. The support of her daughter and family has helped her very much during her bereavement.

6.1.1. June 2011

Mrs G has oil-fired full central heating in her home. The house had double glazed windows installed in the front of the house a few years ago, but the rear of the home still has single glazing. The windows were installed by the landlord and his friend, and they are surrounded by a peculiar wooden border. Mrs G feels that these windows were never put in properly. She explained that when there is a breeze and the window is closed, you can still see the blinds moving.

During the 1980's the home also had an extension to the kitchen. In addition, the attic has been converted into a bedroom, and a second bathroom has been added to the back of the house. Before this, the home was originally a small three bedroom house, and Mrs G noted that some of the rooms in the house are only really used when family come to stay during the Christmas period. Despite all this additional work to the house, Mrs G noted that her heating system and radiators are very old and have never been replaced.

Mrs G noted that her home is always freezing and very hard to heat, "you can't use the downstairs bathroom in the winter, it's like a fridge, and the extension is like a freezer". Mrs G did not top up her oil or put the central heating on in her home between December 2010 and

July 2011 because of the cost. She has placed a few electric heaters around the house; one in the living room, and one kitchen and one in her bedroom but explains that this then puts an extra cost on her electricity consumption and strains other payments. Mrs G said that she is afraid to read her meter in case she cannot afford the payment, "This has been the worst winter I can remember". Overall, the home was very cold and damp and the householder was very distressed with her current living situation.

Mrs G came to hear about the Northern Exposure Fuel Poverty Scheme at her local parish hall. She had seen a few flyers for the Scheme, and later a friend suggested that she should apply, and her local community forum helped with informing Mrs G of all the necessary details regarding the Scheme. Mrs G found the Northern Exposure process very easy and with her daughter's help, she had no difficulties. She hopes to receive insulation to the walls and attic as this will mean the home will retain more heat so that she can feel more comfortable at home. Mrs G believed that the work being completed will leave the place "a bit of a mess" and so opted to stay with her daughter whilst the work was being completed.

6.1.2. Follow-up in July 2012

Mrs G's home received cavity wall insulation but only to the kitchen extension. Loft insulation was not included as the loft had been converted to another bedroom. Mrs G was also referred for solid wall insulation but this was later cancelled as it was over the grant limit set for this under the Warm Homes scheme. Mrs G also had both a SMART meter and a VPhase unit installed.

When asked if she had noticed any difference in the temperature of the extension she explained "I think it has made an improvement, you could have hung meat in there before, no one wanted to go in there". Mrs G thought that during the summer the room felt warmer, although during the winter she did recall times that the extension was still a bit cold. Mrs G also feels that there has been no improvement to her downstairs bathroom. She explained "I think it's because it has a dirt floor so it may make it difficult to heat anyway".

Mrs G feels that the winter this year had been milder than in previous years, making it difficult to assess if the measures have made any great impact. Mrs G was still using electric heaters around the home on some occasions but this is much less than before. She explained that she has also had problems with mould and damp in her living room. She pulled away one of her sofas to show the researcher the damp that was rising up the wall and mould growth. Mrs G had papered her walls but because of the damp the paper had come off, 'then I painted it but the paint came off too'. Mrs G noted that she has frequently cleaned down the area where the damp

and mould are developing but it continues to be a major problem. Mrs G is afraid that it will eventually ruin her furniture.

When the home is heated by the central heating system, it maintains a good level of heat, but Mrs G explained that the last time she had been able to use oil was December 2011 (7 months ago), because of the cost of refilling the tank. Mrs G noted that she relies entirely on electric heaters placed around the home, making her electricity bills very high. However, Mrs G worries more about her daughter's energy needs more than her own; she lives close by and would spend around £40 a week on gas alone, "and you have to do all that before you eat". Mrs G worries that her daughter and grandchildren 'have to go without' so she contributes to her daughter's bills as much as she can. "I can live on a dozen eggs a week, so if it will help her, I will". Mrs G became very upset when explaining her daughter's current financial situation and the struggle that is "heating or eating" for the family.

The researcher suggested that she may wish to have a pre-payment meter put into the home to make payments more manageable, but Mrs G was not attracted by the idea. Mrs G explained that if she did not top up her meter the electricity would turn off, this would not happen with a credit meter. Mrs G pays her domestic bills every fortnight at her local post office, paying around £20-£25 on her electricity bills as this is what she can afford. "It all gets paid in the end even if I am robbing Peter to pay Paul".

Mrs G receives an electricity bill every quarter; her bill in July 2012 was for £311 and shocked her since it was almost double her normal quarterly bill. Whilst her routine of paying a set amount off her bill every fortnight was crucial in making this bill manageable for Mrs G, the sheer fright of receiving it was a significant stressor. She spoke with some of her sisters about how high it was. Mrs G's sisters have larger families living at home, but they have lower electricity bills. Mrs G was unsure what was going wrong with her usage as she lives alone and "I don't leave things on stand-by". Mrs G had become a SMART Meter Trial customer during the year and so the researcher was able to view her current consumption (during the time of the interview). Slowly the explanation began to become clearer.

Some months earlier, the meter reader called to read her meter for the January to March period. Ms. G was not home. Although she was left a card asking her to send in her reading, she had not responded to this. In fact, it would have been difficult for her to read her consumption by herself, since UU had not included guidance on reading a credit meter in the IHD manual. Mrs G's quarterly bill for January to March had, therefore, been estimated. In the event it was a very low estimate. She was home for the next meter reading and her quarterly bill for April to June included a correction for the Winter underestimate. Up until this point, problems with mould

had been her chief concern related to electric heating. However, the reliance on electric heaters was also responsible for the trebling of her electricity bill; this had gone undetected because of the missed meter reading, and so only appeared in her July bill.

NEA NI also contacted the Northern Ireland Oil Federation (NIOF) and explained Mrs G's circumstances. As a one-off gesture due to the hardship she was facing at the time, 145 litres of oil were delivered to Mrs G and paid for by NIOF. But it had all been used at the second follow-up in November 2012.

The team were able to show Mrs G her electricity consumption since November 2011 (see Figure 6.1). The dotted line reflects outdoor temperatures expressed as degree days (the standard metric representing indoor heating demand). Ms. G's electricity use tracks heating demand much more tightly than does the average for other customers, making it most likely that the increased consumption was related to her use of electric heaters. Whilst little more than cold comfort, the Smart meter data could be used to explain the cause of Ms. G's predicament. What is perhaps of even greater concern is the extent to which Mrs G has culled her electricity consumption since this unfortunate event. Analysis of her half-hourly consumption indicated that Mrs G has cut her baseline consumption (between midnight and 06h00) by more than half; her baseline consumption became the lowest of any of the 56 customers in the Smart Meter Trial. Furthermore her consumption for September and October 2012 was 184 kWh and 194 kWh respectively, compared with the average for all participants in the trial of 369 and 380 kWh respectively.

Figure 6.1: Mrs G's consumption, low and high consumers, and indoor heating demand (degree days).
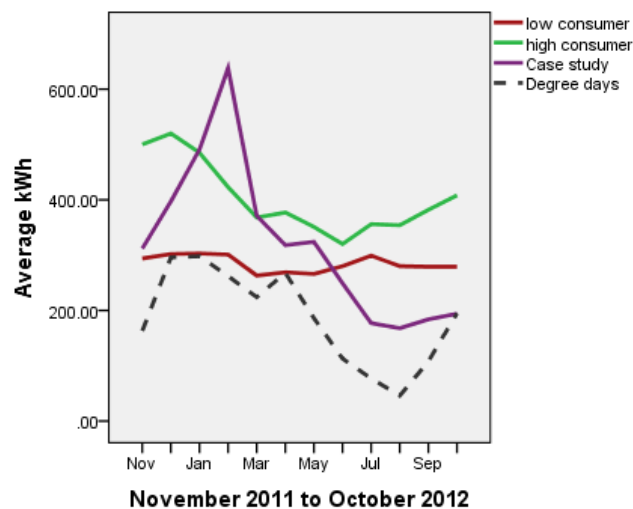
6.1.3. November 2012

A second follow-up visit was arranged because of Mrs G's particularly stressful circumstances, in order to ensure that matters felt more manageable for her. Mrs G remarked that her electricity bills had become a lot more manageable and had almost reduced by 50%. When the meter was last read, (October 2012) Mrs G's quarterly bill for electricity was £107, which she had saved in the Post Office for this purpose. This gives some indication of the low level of electricity consumption in Mrs G's home, since it is less than £1 a day. The fact that Mrs G uses electric heaters much less will have contributed greatly to this reduction since the top up of oil from the NIOF meant she had used her OFCH system instead of electric heaters.

Mrs G commented that her SMART meter and In-House Display were good to have in the home. She feels that she has always been energy aware but since taking part in SMART she is taking more precautions to ensure she uses less electricity: "I turn lights off everywhere now if I'm not using them…I have been telling my daughter and grandchildren too".

At her November visit, rooms felt noticeably cold to the researchers, and Mrs G was dressed in a heavy robe over her clothes. She continued to rub at her hands for warmth throughout the interview. The home also had a distinct smell of oil around the rooms; Mrs G explained that her oil tank had developed a leak. Mrs G has decided not to top up her oil for the winter just yet. "It is £315 for 500 litres of oil", and Mrs G feels it would be a waste for it to lie around the back garden, "there is oil in the puddles out the back…it's all over the place". Mrs G feels she will have to order oil soon as her whole family are coming to visit over the Christmas period.

When she was asked if she had let her landlord know about these problems, she said that the landlord is very unhelpful. She did report the oil leak however and the landlord did visit the property to "patch up" the oil tank to prevent any further oil leakage but Mrs G was not sure this has solved the problem.

Over the years, the landlord would tell Mrs G that he was preparing to fix problems she has highlighted but he "never gets around to it". "I don't like confrontation so I prefer to gather the money to fix things and do it myself". Mrs G went on to note that her boiler has never been serviced whilst she has lived at the property. Mrs G went on to describe how over the years she had replaced a number of doors in the home and laid the floor in the living area herself.

It is obvious when meeting Mrs G that she takes great pride in being self-sufficient when she can. She is clearly also a very generous woman and, quite literally *at all costs*, takes care of the well-being of her family before her own. Mrs G has faced a number of difficulties in the past few

years, many of which relate directly to her current living situation, "Sometimes you feel that you are just beating your head against a brick wall".

Chapter 7

Decent homes, fit for purpose

There are at least 10 good reasons for championing this cause.

1. Older people in Northern Ireland view a warm and damp-free home as the two most essential elements of a basic quality of life. Despite this, more than one in 10 homes inhabited by older people in Northern Ireland fail the Decent Homes Standard. Policy is failing abjectly in this regard, especially among those over 75 years old:

> *"Of major concern is that the areas in which progress has been persistently poor are areas of fundamental importance for older people (poverty, fuel poverty, winter deaths....)"* (Age Concern and Help the Aged NI, 2009).

2. People in younger age groups largely share older people's view that a warm and damp-free home is essential for quality of life. A campaign seeking to reduce shortfall *among older people first* is unlikely to meet with opposition since these are aspirations *all* households in Northern Ireland share, whilst the burden of inequity is borne by those who are oldest.

3. The fact that the Northern Ireland public already construe a warm and damp-free home as a basic right provides important opportunities for *mainstreaming*, which has been strongly espoused by the devolved governments in both Northern Ireland and Scotland (Chaney, 2013b).

Mainstreaming endorses the "*reorganisation, improvement, development and evaluation of policy processes, so that an equality perspective is incorporated in all policies at all levels and at all stages*" (COE, 2004, in Chaney, 2013b). However, and crucially, the UN resolution on which mainstreaming is founded asserts that the "*fundamental justification for mainstreaming lies in the fact that older persons may have different issues and needs. Consequently, agencies are encouraged to consider both ageing specific policies and ageing mainstreaming efforts in their strategies* (Chaney, 2013b). Mainstreaming can and should encompass the principles of Achieving *Equal Rights Through Championing Different Outcomes.*

4. A great deal of recent research has focused on the concept of "ageing in place", and the extent to which homes that grow to suit the needs of people as they mature improve outcomes and well-being:

> *"Beyond providing basic shelter, housing can be a critical platform for maintaining health, daily functioning, quality of life, and maximum independence... Older people who lack the resources to modify their homes to fit changing physical and cognitive needs face a higher risk of declining health" (Spillman et al, 2012)."*

Tackling fuel poverty has the capacity to lever in additional resources from a wide range of other areas related to decent homes, including home safety schemes, support being channelled into widening access to independent living, neighbourhood renewal schemes, and many more schemes interested in the agenda of Decent Homes Fit For Purpose. In addition, setting in motion processes for remedying fuel poverty opens up opportunities for income maximisation and energy efficiency audits, both of which can improve disposable income and quality of life.

5. Tackling fuel poverty is also harmonious with the declared objectives of policy for older people in Northern Ireland. It is the only region of the UK to nominate "*improved quality of life*" and "*home*" as elements of their core objectives (see Table 1.1).

6. Age NI has a long track record of being involved in tackling fuel poverty; most recently it was one of the organisation's top 5 priorities in the High 5 campaign. However, the organisation's strategy has focused on supporting specialist fuel poverty agencies rather than leading from the front. Over the past 5 years, many of these specialist agencies have shifted focus, tackling fuel poverty more frequently among the working fuel poor, and among families with children. This helps explain why the current demographic of fuel poverty shows least burden among younger households (25% among 18-39 year olds, compared with 66% among people 75 years and older).

To win back the heartland of argument about tackling fuel poverty, it seems essential that older people re-emerge as the group most in need. Age NI are more likely to lead a credible campaign on their behalf than agencies which have a broader demographic remit.

7. Fuel poverty among older people is an all-island problem. Age NI, and the age sector as a whole in Northern Ireland has a good track record of cross-border collaboration. However, O'Sullivan (2012) notes the extent to which these collaborations have focused on health and welfare issues. There has been less work in the domains of poverty and social exclusion. Both jurisdictions have advanced fuel poverty strategies which operate at national level, and both have made significant inroads into tackling fuel poverty. It is also a particularly good domain for inter-disciplinary collaboration (which O'Sullivan cites as rare), involving as it does experts in housing, income maximisation, energy affordability, health, wellbeing, and poverty.

8. AT EU level, new developments in how vulnerability is defined have been developed by the Vulnerable Customer Working Group (VCWG, 2013). The ethos being adopted will reframe vulnerability, moving attribution away from the person (whether because of age, infirmity, etc.), and towards the circumstances that people are currently living in. This is also reflected in the ISO's Guidance on Social Responsibility (2010) which characterises a vulnerable group as a "*group of individuals who share one of several characteristics that are the basis of discrimination or adverse social, economic, cultural, political or health circumstances, and that cause them to lack the means to achieve their rights or otherwise enjoy equal opportunities*". The argument being made for this shift is that circumstances can be remedied, whereas qualities inherent in people often cannot. In most cases, the working group is arguing, it is indeed circumstance and not inherent qualities of people which are the source of vulnerability.

This reframing has already been adopted by Consumer Futures, the UK's largest consumer protection agency (Stearn, 2012). Fuel poverty can be made an excellent early exemplar of this change of view – people are not inherently fuel poor by nature, but as a result of the combination of income and energy burdens. The solutions seldom lie in the person, but rather in their living conditions.

9. There are remarkably few government policies/strategies specifically concerned with the interests of older people in Northern Ireland. Regional government has been criticised extensively in this respect (e.g. Age Concern and Help the Aged NI, 2009; Chaney, 2013a). One of the consequences of this is a lack of explicit and measurable targets or "*performance mechanisms to monitor anticipated outcomes*" (Age NI 2010). Calls have been made for a move away from process-driven age equality consultations, to put emphasis instead on substantive policy outcomes for people. Making homes better for older people offers many concrete and easily monitored outcomes that can assist in this regard (see Chapter 9).

10. There are no statutory targets in place which require a minimum number of older people's homes to be made free from cold and damp each year via government's Warm Homes scheme.

Table 7.1 indicates the number of Warm Homes installations made to tackle fuel poverty in Northern Ireland, segmented into age bands.

Table 7.1. Warm Homes installations in Northern Ireland segmented by age of client (2002-2008)

15-years age bands of clients	Number of installations (thousands)	Expected installations by population size (thousands)
30-44 years	12	23
45-59 years	12	20
60-74 years	23	11
75-90+ years	12	5

Source: Warm Homes installation database, NIHE. Census 2011.

Older people have been the most frequent beneficiaries of the Warm Homes scheme (relative to the size of population over 60 in Northern Ireland), reflecting Fuel Poverty Strategy's *tacit* interest in protecting those most vulnerable to the health impacts of cold and damp; older people are twice as likely to have benefited from Warm Homes as any other age band. However, it would be preferable for this targeting to be explicit rather than tacit, and for schemes to permit monitoring of preferential targeting towards those most vulnerable to the health impacts of fuel poverty.

Developing (even more ambitious) targets for installations by age of client would offer a readily accessible indicator for monitoring progress in future. The over 75's, for example, comprise a relatively small target population, and the requirement to cover all urgent repairs to their homes is a manageable £56M. New DSDNI legislation around tackling fuel poverty is to be adopted in June 2014, so there is an opportunity to effect meaningful change through new targets and new indicators at that time.

Chapter 8

Operationalising a strategy

Thematic Action Groups (TAG's)

"A supportive framework is necessary to release the contribution, experiences, and energies of older people. Such a framework needs to promote cultural, policy, organisational and practice changes" (Hoban et al. 2013).

8.1. Origin of TAG's in Northern Ireland

In Northern Ireland, Thematic Action Groups have their origins in fuel poverty, since they were first established in 2012 by DSDNI Committee as a means of stimulating new approaches to the issue:

> "*It is evident that stakeholders feel there has been an absence of a joined-up approach to address fuel poverty. A key demand of stakeholders was the need for a much more coherent, strategic and collaborative approach to address fuel poverty. This must include a greater alignment of policies with associated verifiable targets. The Committee strongly feels therefore that it is necessary to establish a time-limited, cross-sectoral and cross-departmental approach to establish the appropriate actions to be taken to address fuel poverty. The Committee believes that the work of thematic action groups (TAG's) should focus on identifying and implementing practical and realistic actions to reduce and prevent fuel poverty and that these should be based on clear, objective evidence. Each TAG will then identify and prioritise agreed workable solutions." (DSDNI Committee, 2012).*

Based on consensual approaches to what defines quality of life among older people, a new approach to tackling fuel poverty could be launched, each led by a thematic action group (TAG's). Establishing several single-action TAG's will make it possible to "*find large distinct and actionable groups to design and deliver services for*" (Shekarriz & Spinelli, 2012), an outcome not encompassed in DSDNI Committee's approach.

Within Age NI, TAG's could be led (and primarily populated by) older people themselves; this would reflect Age NI's ethos of shared governance.

8.2. Remit of TAG's

Each TAG would comprise a single-issue lobby group, focusing on a specific aspect of fuel poverty, each chosen because they are issues which have hitherto been ignored, not just in Northern Ireland but worldwide:

*people aged 75 and over who have already refused help from Warm Homes (TAG1);

*older people (60 years old and older) whose landlords have refused Warm Homes (TAG2);

*older people (60 years and older) who have refused a benefit check as part of Warm Homes (TAG3);

*people who are preparing for retirement, and will soon be eligible for Warm Homes (55-60 years) (TAG4).

8.2.1. TAG1 "A cosier home: It's good for you!". Targeting over 75's

In a recent analysis of the Warm Homes database, 8% of people who were eligible for free insulation and heating cancelled the work (Liddell et al., 2013). Some of these people gave consent to having their data shared with other NGO's. The database can be interrogated to extract details of these people (2006-2013) using an age-based filter that confines the results to households currently containing a person over 75 years old. The target group is likely to be manageably small, and tried and tested materials are already available for re-contacting this group, for example the Cosy Home Good for You booklet (see Figure 8.1).

Figure 8.1 Sample pages from the Cosier Home booklet
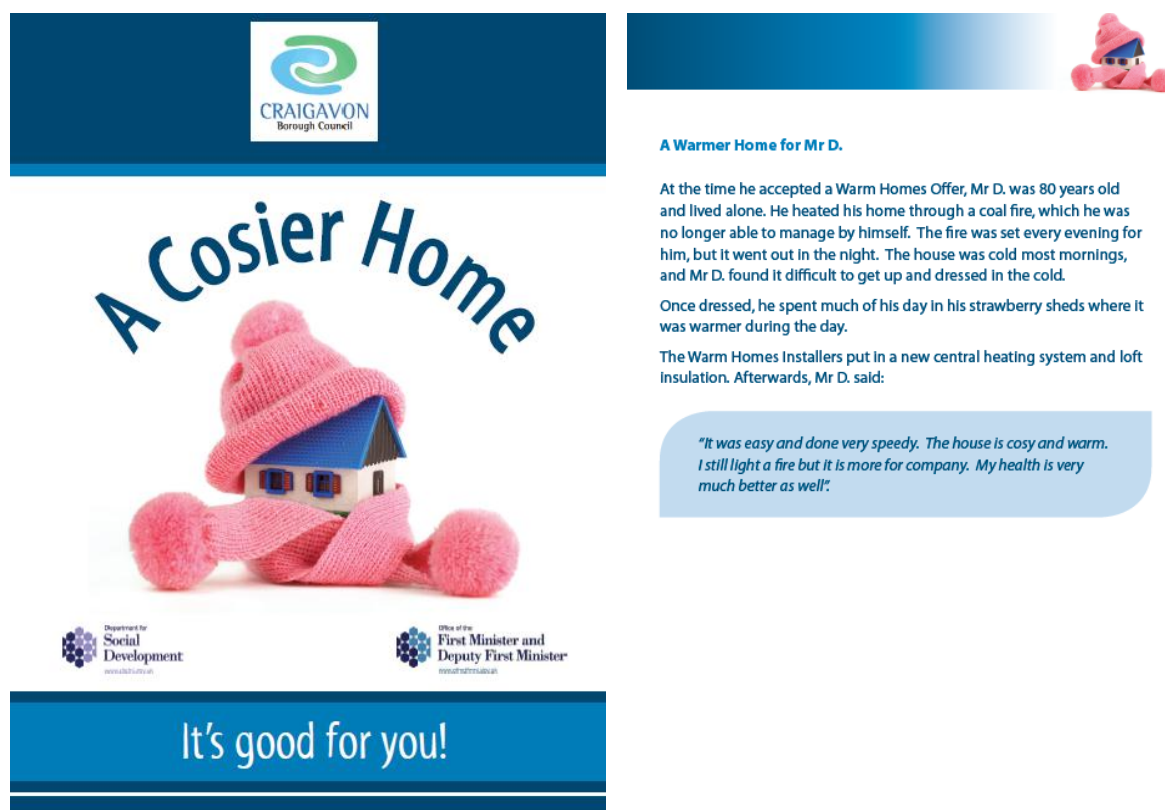
8.2.2. TAG2: "All aboard Landlords!"

Mrs. G is not exceptional. Among older people in fuel poverty, those experiencing the most severe forms are most often in privately rented accommodation; in many cases their fuel poverty is endemic, since they have lived in neglected properties for decades (Spillman et al., 2012). Added to this, data indicate that applications to Warm Homes which are made by private renters are least likely to be successful (Liddell et al., 2013a). The majority fail because landlords refuse to give permission for heating and insulation work to be carried out. A TAG which specialises in working constructively with landlords on this issue would boost success rates. Here too, data on refusals from landlords renting their properties to older people is readily available from Warm Homes managers.

There are 9,600 privately rented households in Northern Ireland which are headed by an HRP over 65 years old, which amounts to 6% of all households with an HRP of 65 years or older; assuming that two-thirds of these might be in fuel poverty would imply about 6,500 households – a relatively manageable number for a newly formed TAG. Additionally, established agencies

who represent the rights of private renters in Northern Ireland (notably Housing Rights Service NI and SmartMove NI) offer excellent opportunities for early partnership and networking.

8.2.3. TAG 3: "Income boost? Then turn up your heating."

Research in Northern Ireland indicates that, among older people in Northern Ireland, pension credit, attendance allowance, and carer's allowance are the benefits least likely to be claimed. In many cases, the amount people are entitled to but are not claiming is sufficient to fully cover the cost of their annual heating and electricity bills (Liddell et al, 2012). The Warm Homes database includes information on older people who refused a benefit check when it was routinely offered to them as part of the Warm Homes service. A TAG which worked in partnership with Warm Homes agents could reasonably aim to reduce these refusals.

By linking additional income explicitly to paying for warmth in any campaign strategy, older people might be more readily persuaded to have a benefit check, since any additional income could be associated in their minds with the purchasing of something most people think of as an essential and basic necessity.

8.2.4. TAG4: Is your home energy-ready?

People preparing for retirement are the demographic segment most likely to invest in re-decorating and carrying out repairs to their home (Howden-Chapman et al., 2011). As a market segment, they are also a group with higher than average disposable income – many will be in employment and many will have reduced economic responsibilities for children. Consequently, a sizeable proportion will be an "able to pay" segment. Ensuring that they are supported and encouraged to fuel poverty proof their homes while they have the opportunity will add a different dimension to fuel poverty strategy: namely *prevention* among high risk groups. People between 55 and 60 years old are a large cohort (100,000 based on Census 2011), representing 17% of all people over 50 years old in Northern Ireland. Very approximately, if 39% of the group are in fuel poverty (see Table 4.1), this equates to about 39,000 people (probably living in about 20,000 households); relatively few of them will be eligible for Warm Homes given their age and relative wealth, yet without investment in energy efficiency measures, many of them will be at high risk of becoming fuel poor within the next 5-10 years.

8.3. Constituency of TAG's

The constituency of TAG's will vary depending on the single issue being covered. Aside from being led by an older person, representation from several stakeholder groups will be helpful, and there is no reason why recently retired people from key partner agencies could not be recruited into the relevant TAG's. :

1. Local authorities. In England, when homes have Category 1 hazards or fail the Decent Homes Standard, remedy is enforceable via judicial process. Issues of cold and damp sit, therefore, squarely within a rights-based agenda for the age sector there. Many local authorities in Northern Ireland would accept a similar remit for enforcement of Standards in Northern Ireland, which offers useful areas for cooperation and partnership. A formal Strategic Partnership could be forged between Age NI and designated local authorities who have a strong reputation for tackling fuel poverty among older people (e.g. Newtownabbey, Strabane, Dungannon).

2. Energy suppliers . Older people spend more on electricity and heating than almost any other market segment; amongst the reasons for this include the fact that they are at home using appliances more, need more warmth, and are more likely to be in homes with poor energy efficiency. They are also the market segment least likely to switch energy supplier, and are more debt-averse than younger people. Despite all of these attractive commercial features, local utility companies offer no special services to older people, unless they have special needs.

3. UREGNI (the Regulator of oil and gas prices in Northern Ireland. Despite having higher levels of fuel poverty and higher energy costs than the rest of the UK, older people in Northern Ireland are not afforded the same level of regulatory protection as their counterparts in Great Britain*.* Social tariffs in the form of a Warm Homes Discount currently operate in GB, and NIAUR has a statutory responsibility to treat older people as potentially vulnerable customers. A new Regulator has just been appointed in Northern Ireland, providing a timely opportunity for engagement. Previous Regulators have set up themed Advisory Panels, such as the Academic Advisory Panel, and a new Advisory Group on Older People could potentially be formed quite quickly.

4. NI Assembly and Committee representatives . Over the past 2 years, Westminster has invested £40M in the development of a Cold Weather Plan for England; pro rata, Northern Ireland could reasonably expect £1.5M to be spent on the development of a similar strategy, not least of all because excess winter deaths in NI are higher than they are in England, and almost all of these implicate people over the age of 55 years old. In addition, as mentioned in the previous chapter,

a new fuel poverty strategy will enter legislation in June 2014, and the consultation leading up to it offers a useful window for engagement around setting higher target numbers for assisting over 75's, as well as investing more per household among over 75's.

Chapter 9

Indicators of impact

9.1. Introduction

Age Concern and Help the Aged NI (2009) noted the lack of any useful indicators that allow Northern Ireland's policies to be scrutinised in terms of their impacts on older people:

> "*There is no effective evaluation framework in place for the Northern Ireland strategy. An annual report on progress has not been issued since 2006, while the Advisory Panel convened by OFMdFM has not received departmental updates since February 2007. Significantly there are no clear targets for the majority of individual action plans, against which success can be measured. Furthermore, there are no key indicators in place to measure the impact of actions on overall objectives. The lack of an effective evaluation process in Northern Ireland contrasts with practice in the other nations.*"

Age NI has joined many other agencies over the years in noting the absence of suitable metrics for monitoring policy impacts on older people. Government departments have been especially criticised in that context (Age Concern and Help the Aged NI 2009). It is therefore important that new interventions which Age NI seeks to champion are underpinned by sound metrics. Age NI (2011) lists its priorities as "clear":

> "*..the elimination of pensioner poverty; a modern and responsive care system with a focus on prevention, rights, entitlements and fairness; and the fair and equal treatment of older people in public services and through government legislation and policy*".

Apart from the first of these priorities (and even then assuming that poverty and income can be equated) it is difficult to see how these can be baselined, how targets can be set, or how governments and public services can be held to account. They require translation from the generic to the specific. Fuel poverty offers excellent opportunity in this context, since there is an abundance of potential measures which can be used to baseline the current status in Northern

Ireland, as well as historical trends since the millennium. These are all concrete, validated, and easily accessible metrics that can be disaggregated by age, and most of them are, in fact, held by government departments. There are opportunities for partnership and collaboration in the building of an agreed framework of targets and metrics aimed at achieving greater equity in how fuel poverty strategy is delivered among older people in the future.

9.2. Better targeting of scarce resources

Northern Ireland has pioneered an evidence-based targeting system for identifying small clusters of 125 households where fuel poverty is most concentrated (see Figure 9.1) . Whilst this has been completed for all households in NI, it could equally well be confined to households where the HRP is between 55 and 59, or over 75 years old. (see Figure 9.1).

Figure 9.1: An area-based approach to identifying need for fuel poverty interventions
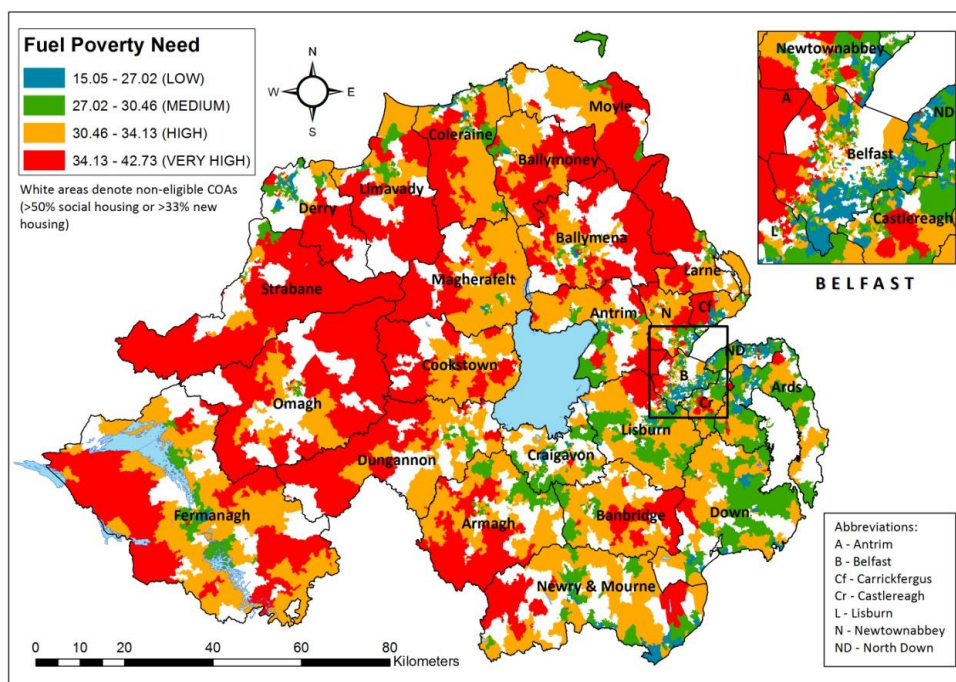
This can then be used to guide interventions towards areas where the types of older people that TAG's are particularly interested in reside. (see Figure 9.2).

Figure 9.2: Warm Homes penetration 2000-2009
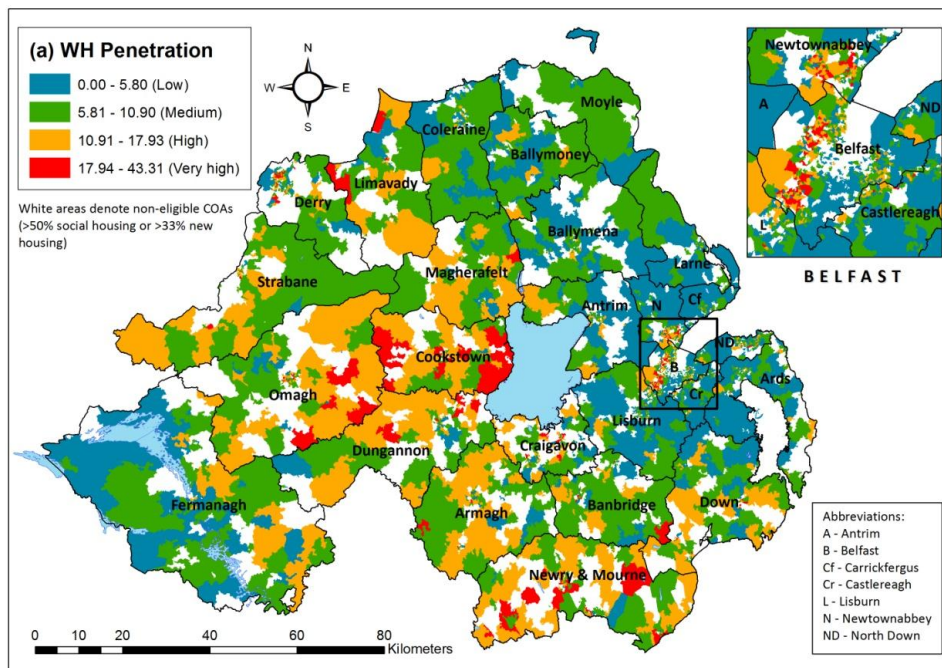
Recent analysis from Walker et al. (2013) indicates that this will be essential if impacts are to be made where they are most needed for older people, and in the most cost-effective manner:

> "*However, in general fuel poverty schemes in Northern Ireland are poorly targeted and do not take account of need when deciding which homes to target. They are marked by a reactive approach, with assistance rendered to households on the basis of self-referral. This approach could be described as "hit or miss", and has results in large amounts of small retrofits, which are delivered to homes that may not be in high need of assistance (or even fuel poor)."*

9.3. Health and well-being impacts

In the medium- to longer-term, health impacts should emerge over time, especially if effective policies are put in place to target home improvements towards the over 75's. Potential health indicators include measures of both physical and mental wellbeing.

9.3.1 Physical health indicators

There are 6 readily available indicators of impact which can be monitored on an annual basis.

i. Excess winter mortality from respiratory causes among over 75's;

ii. Excess winter mortality from cardiovascular causes;

iii. Excess winter mortality among people suffering from Alzheimer's Disease and dementia;

iv. to vi.. Excess winter hospital admissions from the same aetiologies as above. To obtain these will require liaison with the Department of Health; however they are essential indicators since, for every 1 death from cold and damp, there are estimated to be 8 hospital admissions (Liddell, 2008).

It will be necessary to ensure that results take into account the incidence of influenza epidemics and annual differences in the coldness of winter months (Morris & Liddell, 2011), however, this monitoring exercise could be readily carried out by NISRA, who already undertake seasonal mortality analyses as part of their annual Office of National Statistics remit.

Other physical health indicators may be extract-able from the forthcoming NICOLA study in Northern Ireland, since this is heavily focused on physical health. Liaison with the NICOLA team is recommended at the earliest opportunity.

9.3.2. Mental Health Indicators

The mental wellbeing of older people has been neglected throughout the world, with "the body-mind relationship" often missing entirely from considerations of deteriorating health (Liang & Luo, 2012). However, Hoban et al. (2013) discuss the increasing political and public interest in using wellbeing as a substitute for more conventional metrics that reflect a nation's status. This, they argue, has set in motion a "fundamental transformation" in how ageing is viewed by social scientists and politicians alike, with improving the wellbeing of older people becoming the new target indicator of choice.

In Northern Ireland, mental health has always been accorded greater attention than elsewhere in the UK, largely as a result of the view that "*mental health is one of the most important capacities to nurture during a period of post-conflict reconstruction*" (Gallagher, et al., 2012). In terms of the impacts of tackling fuel poverty, mental health is also where the greatest benefits can be found (Liddell, 2013). Simple and fully validated measures of wellbeing exist for use in Northern Ireland, and are integrated into the regional well-being survey that contributes to the ONS national monitoring program on well-being. Depending on sample sizes when segmented by age, this could offer useful baseline and monitoring data.

Chapter 10

A second goal for action?

Clues from the current academic literature

10.1 Fuel poverty in the context of *Poverty and Social Exclusion*

This commissioned report was required to explore issues in the domain of poverty and social exclusion. Fuel poverty is most obviously a concept linked to poverty, but its relationship to social exclusion could be argued as being almost equally strong. Fuel poverty encompasses an inability to access fundamental goods and services required for affordable warmth. In this context particularly, the change from a traditional Fuel Poverty Strategy to an Affordable Warmth Strategy in Northern Ireland (forthcoming in the June legislation) permits a stronger emphasis on fuel poverty as a driver of social exclusion. It could provide AgeNI with an edge to begin working on this aspect of affordable warmth at this early stage.

Furthermore, many older people have expressed the view that a cold and damp home discourages them from inviting their friends and family to visit them, leading to inevitable consequences for connectedness and inclusion (e.g. Richardson & Eick, 2006)). Without doubt it prevents many older people from being able to practice a lifestyle commensurate with their age and their needs, which is another marker of social exclusion.

However, assuming that a second goal has to be sought within the mainstream of social exclusion, what might that goal be, based on what is emerging from the recent academic literature?

10.2. Disaggregating "Poverty and Social Exclusion"

As Section 10.1 indicates, it is often difficult to disaggregate issues of inequity into elements related to poverty and elements related to social exclusion. The two are often inextricable bound up with one another. This difficulty is exacerbated by the fact that the two concepts are

often bundled together in the social science literature, as if they represent a single concept in which the former generates the latter.

"*The European Commission considers that people are said to be living in poverty if their income and resources are so inadequate as to preclude them from having a standard of living considered acceptable in the society in which they live. Because of their poverty they may experience multiple disadvantages through unemployment, low income, poor housing, inadequate health care and barriers to lifelong learning, culture, sport and recreation. They are often excluded and marginalized from participating in activities (economic, social and cultural) that are the norm for other people and their access to fundamental rights may be restricted*." (European Commission, 2004).

However, Pirani (2011), argues that both are multi-dimensional concepts that have an unpredictable relationship with one another:

"*Since the Eighties the terms social exclusion and poverty have often been used jointly in European discourses. They represent two concepts and are not equal. Both are multi-dimensional concepts. Poverty is determined by a lack of material resources and may be evaluated in terms of monetary and financial hardships. Social exclusion encompasses people's capability to access good and services, material living conditions – it is the outcome of marginality in various domains of daily life*".

That these are distinct concepts being repeatedly borne out by European studies, with emerging evidence indicating rather weaker correlations between the two than had hitherto been assumed. For example, whilst 2.6M Spanish households were in poverty in 2011, and 0.5M were socially excluded, only 0.26M were both (Sanchez et al., 2012).

What is also emerging from the current literature on these two concepts is that the latter (social exclusion) is fundamentally more difficult to measure and monitor than the former; it is also more sensitive to cultural norms, values and expectations, making universal or even pan-European consensus on how it should be defined an intractable problem.

The "poverty and social exclusion" bundle also hides substantial differences between how each of these concepts is measured. Poverty almost always encompasses income as well as other fairly accessible indicators (such as assets, expenditure, etc.). Social exclusion, on the other hand tends to be measured in terms of its consequences, particularly consequences for mental well-being. Hoban et al. (2013) note that that older people are universally at greatest risk of experiencing social isolation and exclusion, as a result of many different aspects of ageing that tend to emerge at one time (e.g. bereavement, impaired mobility, becoming a carer, and the

fragmentation of families as they become independent). This makes the speed and intensity of exclusion all the more acute in many cases, yielding greater impacts on mental wellbeing. They also note a gender inequity in social exclusion, whereby older men can become more isolated than women, having fewer social connections and networks in the first place.

The emphasis on the extent to which social exclusion affects wellbeing generates difficulties on this island for campaigning at European level around social exclusion. This is because, within a broader European context, older people on this island fare rather well in terms of their self-reported status on mental wellbeing measures, and indeed on their status with regard to several other aspects that are metrics of social exclusion. This is apparent from Table 10.1.

Table 10.1. Capacity and enabling environment for active ageing: scores for older people in Ireland and the UK, and comparison with European averages (higher scores indicate a more favourable status)

	Mental wellbeing	Social Connectedness	Use of internet and communications technology	Employment rate 65-69 years	Political participation
Both genders All Europe	63.9	51.5	38.3	11.2	12.1
Ireland	77.1	59.5	39.0	16.7	15.2
UK	66.8	67.6	58.0	19.8	15.8
Men All Europe	67.6	50.8	42.6	14.7	15.5
Ireland	82.3	64.2	39.0	23.2	20.0
UK	73.6	65.5	61.0	24.2	17.0
Women All Europe	not published	not published	not published	8.2	9.2
Ireland	72.2	55.5	40.0	10.4	10.6
UK	61.1	69.5	56.0	15.7	16.7

Source: European Centre, 2013

In all instances where comparison can be made, Ireland and the UK return favourable social inclusions scores, often markedly so, and particularly for men. It becomes difficult to envisage a means by which, for example, European funding and support could be rallied around issues related to social exclusion on the island.

Further to this issue, Liang & Luo (20120 note that "ageing is an issue of identity and social recognition, and thus social inclusion should not be achieved through the denial of meaningful differences between the old and the young. In this context, they argue, "the ageing discourse must be shifted toward facilitating intergenerational understanding" rather than integration. Once more, in Ireland, intergenerational harmony and understanding are thought to be particularly strong features of local cultures (Tomonen et al, 2012).

One way of working through these difficulties (which inevitably ask us to question the priority that should be accorded to social exclusion on the island) is to select only specific, culturally prized metrics against which to campaign, set targets and monitor progress. In seeking to do this, the current academic literature on Ireland and Northern Ireland would indicate strong consensus around the issue of rural transport as a core challenge for social inclusion. Whilst the island almost certainly does not have below-average rural transport provision in a European context, it is a highly valued service which older people nominate more often than any other in terms of need.

10.3. Rural transport

Hence, if a second goal were to be derived from the themes dominating the current academic literature on social exclusion and ageing in Ireland – North and South – it would probably focus on rural transport, which emerges as the most common theme 2012/3 (Ahern et al., 2012). Transport research on the island has the added advantage of being a highly developed field, with detailed analyses of local patterns of social exclusion, need, impacts of transport changes, and monitoring of routes (e.g. Blair, et al., 2013). Consensual approaches to measuring the quality of local transport are also well developed in Northern Ireland (e.g. Mahmoud et al., 2013). There is also a fairly well developed methodology (Q methodology) for seeking consensus among the public on peripheral issues related to transport, which could be readily adapted by Age NI, should a *consensual* approach to achieving better transport services be sought among stakeholders (e.g. Curry et al., 2013; Ramsey et al., 2013).

Since fuel poverty has its centre in *poverty*, and transport has its centre in *social exclusion*, this could offer a balanced combination of priorities for action.

When unpacking the need for better rural transport, the recent research studies suggest that this would most fully address issues of social isolation, rather than access to goods and services (both of which are elements of social exclusion, but very different ones). The newest research on social exclusion repeatedly represents the following as core issues: social isolation, lack of opportunity for participation in civic and community events, and lack of access to services such as shops, cafes, and post offices. All of these can be tackled at their root through providing access to transport for older people, especially those living in more remote areas of the island.

Hoban et al. (2013) remind us that not all older people experience isolation in the same way. "*Some preferred to do things along, were quite content to be alone and did not want to socialise*". Providing *access* to wider areas of people's communities and neighbourhoods, without tying transport to particular events or services, allows the flexibility that permits older people with different lifestyle preferences to avail of them in ways that they each prefer. In this context, , Ahern et al. (2012) indicate that the most common trips are food shopping, accessing services, and accessing social clubs – only one of which is an inherently social activity.

10.4. Older people and employment

On the other hand, if a second goal were to be derived from the wider *European* literature, and consideration had to be focused on social exclusion, it would probably focus on employment. As Moulaert & Biggs (2013) remark:

> "*a new orthodoxy of ageing subjectivity is identified, restricting the social contribution of older adults to work and work-like activities...powerful institutional players such as OECD, World Bank and EC have increasingly come to see active ageing as a discourse supporting economic productivity with longer working lives increasing labour force supply*".

The link between active ageing and working for longer emerges in many new publications, making the association seem almost normative:

> "*An ageing population may be a stimulus to new forms for work, wider notions of citizenship and the development of products and services (European Commission, 2012).*

> "*The active ageing policy discourse links specifically with the social ageing phenomenon in which, with rising life expectancy it is important to realise the*

potential of older people. This can be achieved by enabling them to continue to participate in the labour market....(Zaidi et al., 2013)

"A strategy that involves joining up separate policy areas such as employment, health, pensions.... (Walker & Maltby, 2012)

"Economic gerontology considers older people's roles in and for the economy. It considers them in their role as workers who sell their manpower in the labour market."
*(*Perek-Bialas & Schippers, 2013*)*

Extending working life has many obvious synergies with social inclusion, civic participation, living longer, and rights-based agendas. However, in Northern Ireland it is uncertain to what extent a *consensual* perspective would yield support for a longer working life. Low-paid work is more widely available here than elsewhere in the UK, and this is often manual work which requires able-bodied people. Furthermore, Table 10.2 highlights the extent to which extended work lives would simply compound inequities among older people, the vast majority (64%) of whom have no qualifications, with the only other common group being those with level 4 qualifications and above (14%). At present in Northern Ireland, those eligible for a longer working life are either highly qualified in terms of formal educational status, or not qualified at all.

Table 10.2. Highest level of qualification attained by age band, Northern Ireland 2011

	No qualif-ications	Level 1	Level 2	Appren-ticeship	Level 3	Level 4 /higher	Other
65-74 yrs	59%	5%	7%	5%	4%	16%	5%
75+ yrs	70%	3%	4%	4%	2%	12%	5%
All 65+ yrs	64%	4%	6%	5%	3%	14%	5%

Source: Census 2011

10.5. Reframing older age – needs-based transition points

A third option might be to focus on another recurring theme in the current European literature, namely the demographic shift in population being brought about by "an ageing population".

Ageing researchers are growing increasingly preoccupied with the extent to which the roles and identities of older people in the 21st century are fluid; the ties that bind age to lifestyle and ability are loosening. Perversely, perhaps, the 2011 Census disaggregates the population into even narrower age bands than ever before - 5 year segments - yielding data in no fewer than 9 age bands post 50 years old. It is arguable whether age per se is particularly helpful in understanding the changing needs of people as they move through later life, not least of all because of the increasing diversity in older people's circumstances, competences, needs, interests, and aspirations.

Whilst the challenges of an ageing population should not be underestimated, older people (over 65's) are still in the minority in Northern Ireland, comprising 25% of all households, but only 15% of the population (an indication of the prevalence of lone elder homes). Chaney's (2013a) estimates indicate that changes will not be substantive by 2034. For England there will be 0.8% more people aged over 65 years old; for Scotland 2.2%; for Wales 1.7%; for Northern Ireland 1.8%. In Northern Ireland this translates into less than 4,800 more over 65's than at present.

Whilst some authors are currently labelling this demographic shift as "fundamental" (e.g. Hoban et al., 2013) , in the lifetime of most practising lobbyists and researchers, burgeoning numbers of older people are unlikely to be the most pressing challenge; nor is demographic transition likely to feature prominently in consensual approaches to finding priorities for action. However, more people living longer and engaging in a wider variety of lifestyles raises new opportunities to release policies from their traditional age bands. Some have argued that age banding is exclusionist (Foster & Walker, 2013), and others (such as NGO's in Wales) have cautioned that they may be leading to rigid "age equality silo's" (Chaney, 2013a).

Several alternatives for segmenting older age have been explored recently, one of which is a needs-based segmentation (Shekarriz & Spinelli, 2012). This could focus on *transition points* in people's lives, which (as developmental systems theory would suggest) are the points in a lifespan when support is most needed.

One of the earliest transitions during later life is retirement, which can raise formidable challenges. Yet retirement is a transition where support from the age sector has been at its most meagre. The present report has already recommended support for people pre-retirement as part of a Decent Homes Fit for Purpose strategy, so a focus on this transition in the first instance (as part of broader transition-based paradigm) would be synergistic with TAG 4's remit.

In the longer term, reframing later life into needs-based transition points could contribute substantially to the mainstreaming of issues most relevant to older people, since issues like bereavement, illness and caring responsibilities are not exclusive to older people. Adopting life-span transition points (rather than age-bands) as a catalyst for service provision and support permits more effective mainstreaming of issues that most concern older people. It also sets up useful networking opportunities with agencies supporting others during similar transitions. At the same time, adopting a consensually based approach to finding solutions ensures that mainstreaming achieves equitable outcomes, even though this may yield different outcomes for different segments of the population.

Chapter 11

Synthesis: Decent Homes Fit For Purpose, Needs-Based Transition Points, and a Rights-based Agenda

Synergies with Age NI's Policy Principles

The current academic literature on ageing in these islands is replete with papers concerned with *process*. Authors argue that the means by which goals are agreed and then striven for (process) are as vital to an organisation's ethos and image as their success in achieving them (outcome). For example, in a new publication from the Shaping Our Age team, Hoban et al. (2013) note that the '*doing to*' approach has sometimes met important needs, "*but not always in a way that is conducive to well-being*". These authors note the paradigm shift that is required:

> "*a shift away from notions of personal deficit (what people cannot do) to one which
> focuses on people's collective and individual capacities to shape their own wellbeing.
> This should not be confused with 'leaving older people to do it themselves', but instead
> with funding, policy and practice geared to involving older people in helpful…and
> innovative ways to be agents in their own and other people's wellbeing*".

Many of Age NI's 9 Policy Principles reflect a similar ethos.

"*Enabling older people to contribute and participate in society and in their local communities*"

The consensual approach to identifying a first line of action is in line with this ethos of according prominence to the voices of older people. It also means that strategy can be led by the changing needs of an evolving older population, allowing for flexibility, porousness and the ability to

reconfigure. Through the foundation of TAG's that are led by older people and peopled by mature partners from many different sectors, Age NI can position itself as *a cross-sectoral hub for multi-disciplinary engagement led by elders.*

This could be timely, given Paul Chaney's (2013a) view that Northern Ireland lags considerably behind in developing the voice of older people, when compared with Scotland and (particularly) Wales. He asserts that the only notable area in which progress has been made is in health and social care, where older service users must be consulted about changes in strategy. The Commissioner for Older People in NI has a role in developing older people's voice too, although her remit is described by Chaney as being to "*monitor and enforce devolved public service delivery standards and age-equality regulations*" . This seems to describe a remit which focuses most on protecting what rights are already enshrined in legislation; whether these are in fact rights that older people view as most in need of a Commissioner's attention remains an open question.

In a wide-ranging analysis of Atlantic Philanthopies' support for work involving older people in Ireland, Cochrane et al. (2013) note the predominance of investment in projects associated with voice and social inclusion (see Table 11.1).

Table 11.1: Objectives for the Atlantic Philanthropies Ireland Ageing Programme (2008-2011)

Objective	Number of grants	Number of organisations
Build a more enduring capacity of the age sector	7	5
Strengthen the voice and social action of older people	18	10
Improve health and economic security for older people	18	9
Totals	44	22

The authors remark:

> "*Older people's understandings of ageing and service needs can be far removed from that of researchers and scientists. The voluntary sector could take the lead in this regard as they are likely to have a more direct relationship with older people…More needs to be done and many of the issues related to hearing, recognising, and responding to the voices of older people lie in the deceptively difficult task of encouraging older people to contribute more actively, in therms of co-creating their own solutions and being co-opted into campaigning for change: that is becoming part of the change process*".

TAG's could become innovative catalysts to action in this regard.

> "*Focus on solutions, not the articulation of problems, taking into account political, economic and public policy contexts*"

Tackling fuel poverty in the manner outlined in the previous chapters, is entirely solution focused. The approach reflects a more positive approach to meeting the challenges of ageing so that traditional notions about *Strategies for Combating Poverty and Social Exclusion* can potentially benefit from a more positive agenda, e.g. *Strategies for Delivering the Affordable Quality of Lifestyles that Older People Want.*

> "*Promotion of the human rights of older people*"

Whilst there can be no argument that adequate standards of warmth and shelter for older people are a basic human right, a campaign solely focused on fuel poverty centres on a Bare Necessity in every sense of the phrase. Kelly et al. (2013) note the risk that consensual indicators nominated by older people tend to be extremely modest and unassuming, as does Walsh et al. (2012b):

> "*Many older people do not identify with being disadvantaged, even though a seemingly objective measurement would place them, at the very least, in an 'at risk' category. Resilience, coping, and adaptive capacity, risk management, values and expectations all combined to lower expectations...This makes it*

> *even more important that structures and processes are put in place to ensure*
>
> *that older people raise both expectations and outcomes.*"

Even a broader remit focused on Decent Homes Fit For Purpose goes only part-way to resolving this ethical dilemma. A compromise could emerge if a second priority for action was fundamentally aspirational. The chosen domain could be one which is far removed from Bare Necessities, but nevertheless still replete with tangible goals and indicators.


*"To encompass all levels of change from incremental adaptation through to radical reform"*

As already alluded to, achieving Decent Homes Fit for Purpose can hardly be construed as radical reform. However, this basic priority for action could initiate a longer term agenda of solution-based priorities that derive from what older people themselves view as essential to a decent quality of life. In other words, a Decent Home could be no more than a starter template, adopted as a first priority on the basis of overwhelming evidence in support of its importance to older people and the inequities endured by older people in this context. Many other priorities could be identified through further exploration of older people's views on what should be tackled next, setting up a process of repeated cycling through a sequence from consensus to action, and then returning to consensus-building around new themes.

Over time, the changes wrought in service provision and the achievement of targets could shape longer-term aspects of ethos and mission. Figure 11.1 illustrates this process, and how incremental adaptation can be embedded in a more wide-ranging process of radical reform, all of which starts (and re-starts) with older people "having a voice".

Figure 11.1: Strategic framework linking shorter-term and longer term strategies.
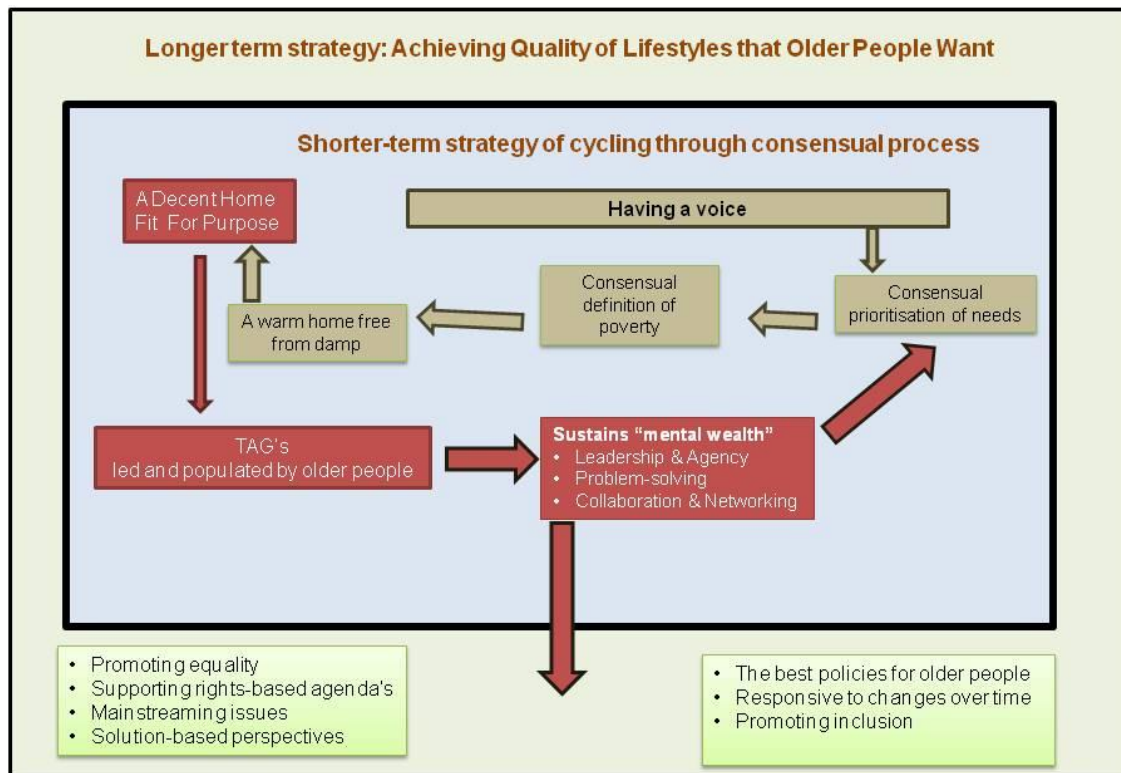
The approach is built on the premise of constant renewal and recycling of efforts through a system that starts with older people's voice, seeks consensus, identifies solutions, sets targets, and monitors outcomes. It is inherently systemic.

"Help older people to have choice and control over their lives"
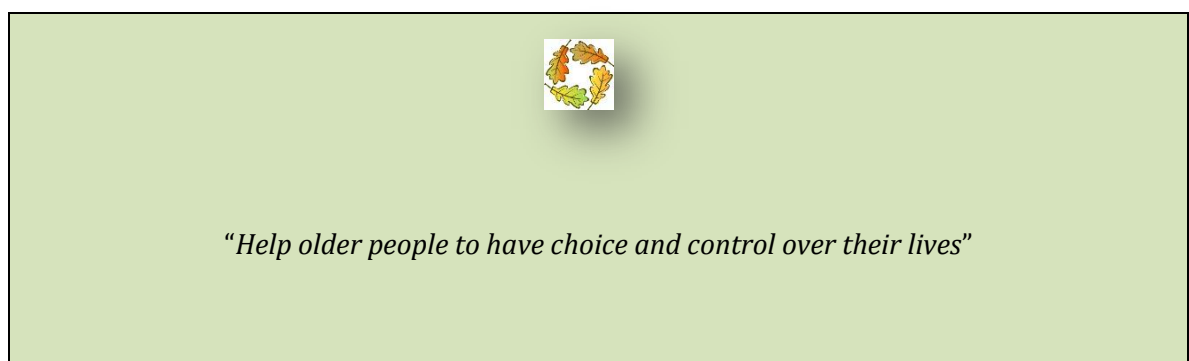
Transition points in the lifespan are stages at which choice and control are particularly important; they maximise the likelihood that adaptation will be swift and smooth. For the age

support sector, retirement constitutes the first main transition, and provides a natural platform for a cycle of needs-based support at transition points.

The recommendations made here are also situated in a mainstreamed agenda of rights-based action, which asserts that there should be equal access for all to decent housing, civic participation, public services, consumer goods, and social inclusion are rights that should be accorded equally to all. Given the respect accorded older people on the island, mainstreaming in the public's view can almost be taken as a given. Hence, older people and younger people share a need for the same basic rights. This is illustrated in Figure 11.1.

However, consensus on what actions need to spring from these rights can, it argues, vary depending on who is consulted: life stages and transition points will almost certainly be crucial considerations, yielding a central role for agencies who seek to represent the views of older people and translate them into action. This is illustrated in Figure 11.2.

Figure 11.1: Mainstream protection for older people: a universal rights-based approach

MAINSTREAM PROTECTION FOR OLDER PEOPLE
A RIGHTS-BASED AGENDA FOR ALL PEOPLE USING CONSENSUS-BASED PRIORITIES (CBP)

A template for combating Poverty and Social Exclusion

Equal access to
consumer goods (with CBP)

Equal access to
public services (with CBP)

Equal opportunities
for inclusion as *citizens with voice*
(with CBP)

Equal access to
social participation among
friends, families and neighbourhoods
(with CBP)

Equal access to *basic physical resources for
a decent quality of life* (with CBP)

Free from
poverty

Affordable
Warmth

Damp-free
home

Personal
safety

Affordable
leisure
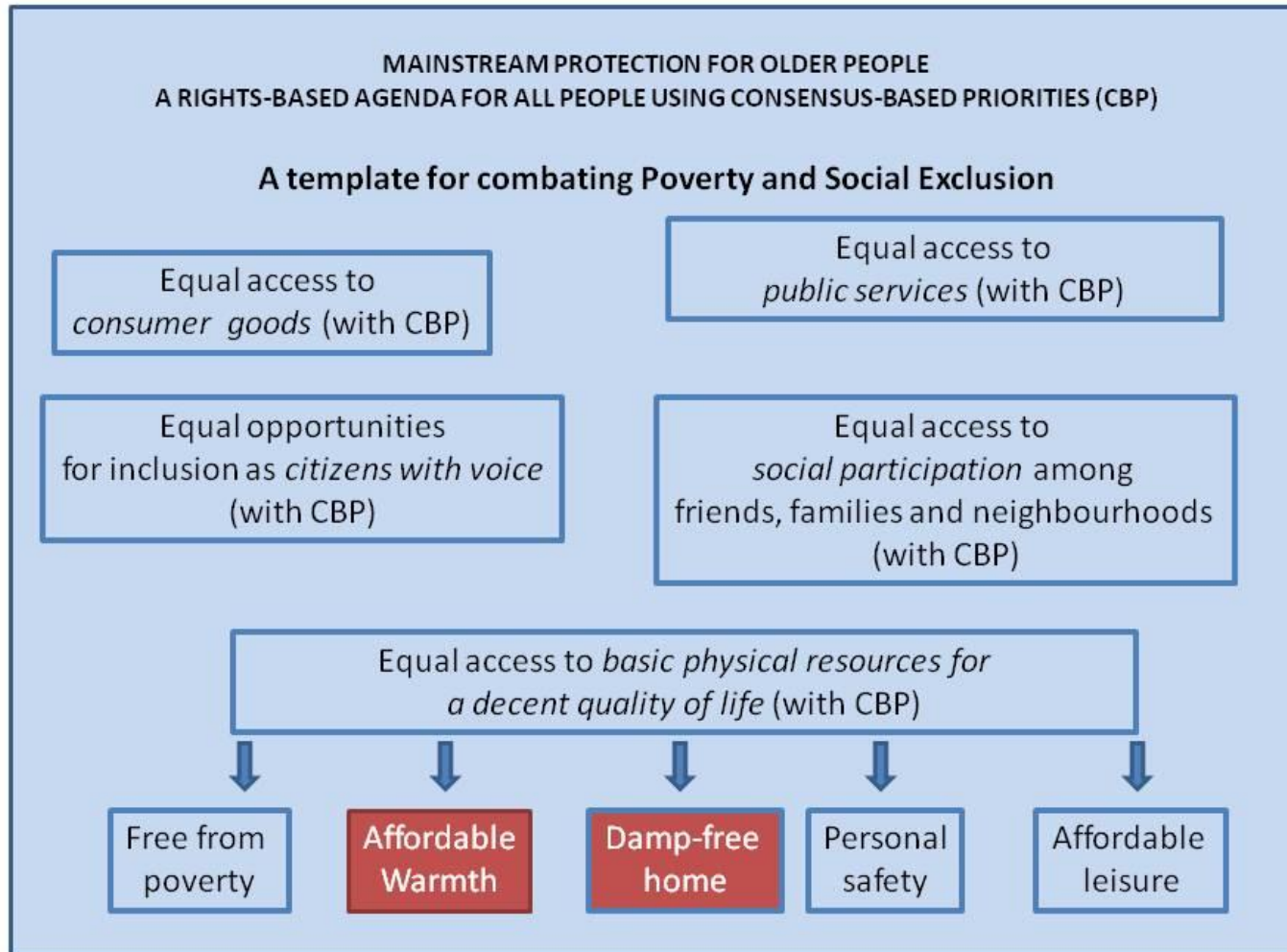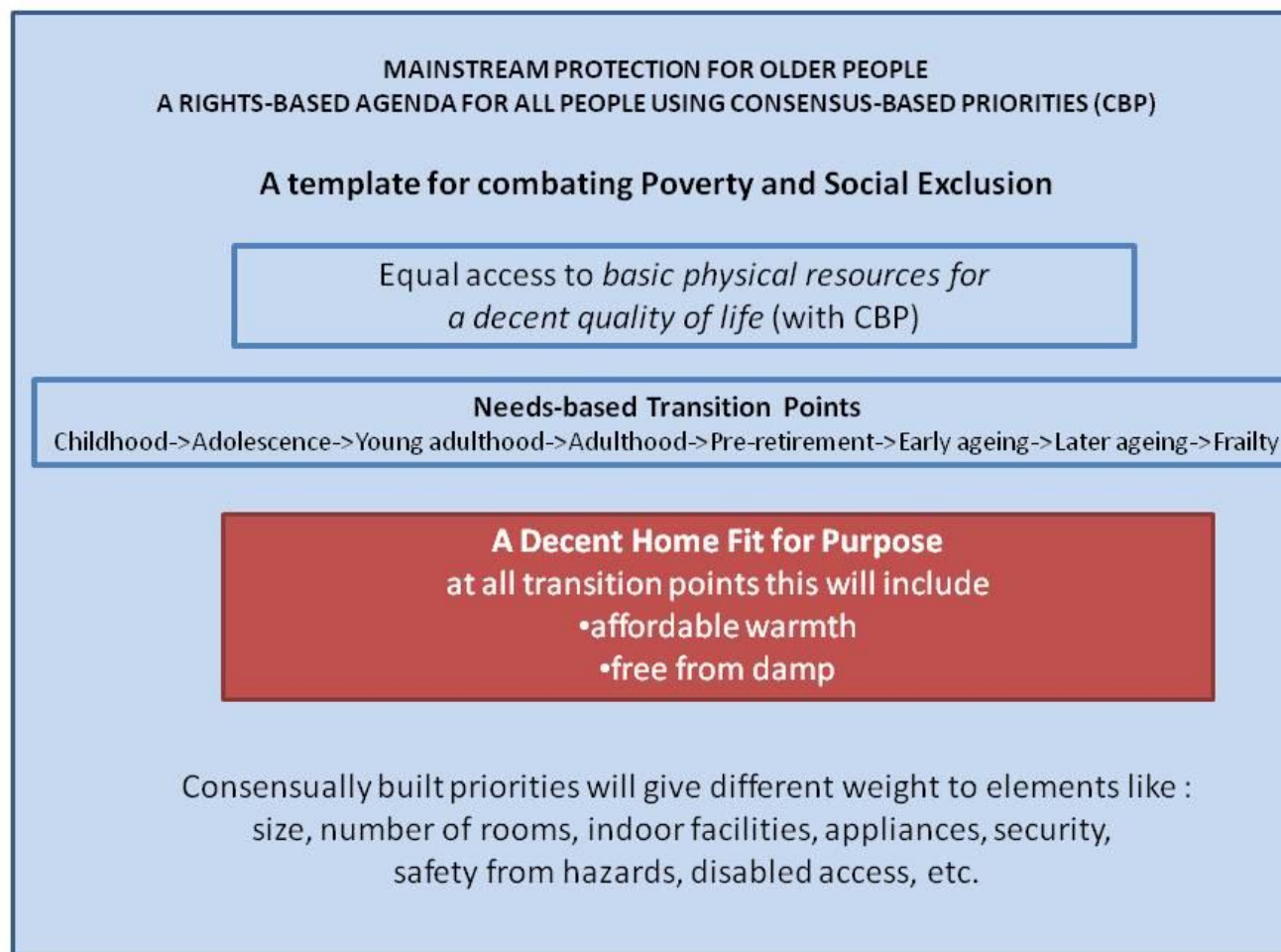
Figure 11.2. Translating mainstreamed protection into consensually based outcomes – Decent Homes Fit For Purpose

MAINSTREAM PROTECTION FOR OLDER PEOPLE
A RIGHTS-BASED AGENDA FOR ALL PEOPLE USING CONSENSUS-BASED PRIORITIES (CBP)

A template for combating Poverty and Social Exclusion

Equal access to *basic physical resources for a decent quality of life* (with CBP)

Needs-based Transition Points
Childhood->Adolescence->Young adulthood->Adulthood->Pre-retirement->Early ageing->Later ageing->Frailty

A Decent Home Fit for Purpose
at all transition points this will include
•affordable warmth
•free from damp

Consensually built priorities will give different weight to elements like :
size, number of rooms, indoor facilities, appliances, security,
safety from hazards, disabled access, etc.

Taken together, Figures 11.1 and 11.2 rest on the natural assumption that decent housing, civic participation, public services, consumer goods, and social inclusion are rights that should be accorded equally to all.

Older people contribute in many fundamental ways to Northern Ireland society, as workers, caregivers to children and grandchildren, carers of each other, volunteers, entrepreneurs, community representatives, Councillors, members of executive boards, and good neighbours. Not surprisingly, attitudes to older people in Northern Ireland remain positive, as they do across the island as a whole. For example, Timonen et al. (2013) report from Ireland :

> *"...little evidence of intergenerational conflict, either within the private or the public sphere....older people were almost universally perceived as a deserving group that merited more and improved transfers and services from the State. "Upward" solidarity towards older people was particularly marked among young people from the low and middle SES groups*".

New campaigns that focus on what older people think most important for their quality of life are likely to encounter little public resistance in Northern Ireland, even in a period of austerity. However, consensus on what *processes and actions* need to be put in place in order to enshrine these rights will vary widely depending on the particular issue and on who is consulted: consensus building, life stages, and needs-based transition points could be crucial considerations.

Transition-sensitive road maps, each taking a different route, but all leading to the same destination, may be the most appropriate way forward.

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