



# **Older People's Parliament 2024**

**Saturday 12 October 2024**

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# Older People's Parliament

Saturday 12 October 2024

*The Older People's Parliament met at 1.00 pm (Mr Deputy Speaker (Mr Blair) in the Chair).*

## Welcome and Opening Remarks

**Mr Deputy Speaker (Mr Blair):** Good afternoon. Before we start the more formal proceedings, I hope that all of you have enjoyed your time in Parliament Buildings. I had a very enjoyable opportunity to meet some of you prior to lunch. I will repeat what I said earlier to some of you informally: I hope that everybody will feel relaxed today and enjoy the proceedings. I know there are some very serious issues to address, but it is most important that everyone is relaxed and comfortable. We can all take that comfortable position as an opportunity to listen carefully to the comments being made.

As Deputy Speaker of the Northern Ireland Assembly, I am pleased to welcome you officially to the Assembly Chamber for today's Older People's Parliament. I am delighted to chair the debate and trust that it provides you all with a platform to raise concerns and highlight key issues that impact on and affect older people across Northern Ireland.

The Assembly makes laws for all our citizens, and it is essential that everyone can have their say. Today's event is a way for you to do that, and I look forward to hearing what you have to say. Older people in Northern Ireland are important to our community and also to our economy. The fact that the Speaker has given special permission to use the Assembly Chamber today reflects how important it is for the Assembly to hear the lived experience of older people and their concerns in their own words. The issues affecting older people are as diverse as those facing other sections of our community: housing, health, poverty, transport, crime and much more. I know that you will use your contributions today to highlight those and other issues.

In your sessions this morning, you had the chance to engage with MLAs from different parties. Just before lunch, you had the opportunity to hear from the deputy First Minister, Emma Little-Pengelly MLA, and the Health Minister, Mike Nesbitt MLA. As you

know, our debate today coincides with the consultation period for the Programme for Government. The deputy First Minister and the Health Minister made clear this morning that they encourage you to express your views during the consultation period. I will ensure that a copy of the Official Report of today's debate is sent to the First Minister and the deputy First Minister for their consideration as they consider a final Programme for Government. Today provides a good opportunity to raise the issues at the Assembly, but I hope, as I said, that you also enjoy the day.

Before we move to our formal proceedings, I take the opportunity to invite Anne Watson, an advocate for older people and a key person in previous Older People's Parliaments, to briefly set out the background to this Parliament.

**Anne Watson (Age NI):** Thank you all for coming today. I hope that we will have a great event. We should leave with more knowledge and information than we came with. The organising of today's event has been supported by a consultative panel, with members representing a range of older people's groups and organisations that work with older people across Northern Ireland. On behalf of the panel, I thank the Deputy Speaker for presiding over this Parliament and allowing this event to take place in the Assembly Chamber. I also thank the MLAs who have come to meet us and listen to the debate.

In recent weeks, the panel has held meetings to design the format of the Parliament, agree the issues for debate and nominate people with lived experience to speak. A public survey was conducted to identify the key issues to be discussed during the Parliament. It received almost 1,700 responses. Nine priority issues have been identified from the survey. We are here today to highlight why those issues are important and the action that needs to be taken in the Programme for Government.

I would like to reflect on how the Older People's Parliament builds on a long history of Pensioners' Parliament events that many of us who are here today were involved in. The Pensioners' Parliament was an initiative of Age Sector Platform, and it started with a survey and a number of local events in spring 2011. Then, in June 2011, 180 of us came together for two days to discuss older people's issues, passing a total of 24 motions. We worked very hard. Participants had to commit to both days and sessions, which lasted from 10.00 am to 3.00 pm, with lunch in between, which was always well received.

We then took three motions to be debated in the Senate Chamber here in Parliament Buildings in November 2011, when 60 of us attended and Ministers responded to our demands. Age Sector Platform continued with the Pensioners' Parliament initiative for a decade, with Age NI taking on the mantle and organising the last Pensioners' Parliament, which was held in September 2021. Organisations and individuals contributing to that event included people from Age NI's consultative forum and age sector networks, former members of Age Sector Platform and the National Pensioners Convention. It was also supported by the Commissioner for Older People.

Pensioners had a strong voice through the Pensioners' Parliament. We made our mark, hopefully, and showed that pensioners are people who should be listened to. We have always enjoyed our engagements with politicians. One MLA was what you would call one of the first victims. He sat on a panel of four MLAs, and we asked the questions. No one had prior knowledge of the questions. When it was over, he said that it was like being in the lion's den. He remarked that it was one of the toughest question sessions that he had ever experienced.

Over the years, we have covered many important issues that affect older people, a lot of them the same issues as today. Would you believe that, at the first Pensioners' Parliament, 13 years ago, one of the motions that was debated was about a cut in winter fuel payments? Is it not sad that that issue is back on our agenda today?

The issues covered at the last Pensioners' Parliament in 2021 also sound familiar today:

reform of adult social care; access to health and care services; transport and getting around; equality legislation for older people; sustaining the community of age sector networks; and staying connected, among many more.

In recent years, we older people have proven that we can change things when we stand up and have our voices heard. The proposal to take the SmartPass away from 60- to 64-year-olds was met with great opposition. People gathered on the street and here at Stormont to protest. We argued that older people and society in general need the scheme. Without free transport, many older people could not get out and might become housebound. The health consequences of that would put more pressure on the NHS. We won that argument, and that proposal has been scrapped. Let us see what we continue to achieve, together, today and in the future.

**Mr Deputy Speaker (Mr Blair):** Anne, thank you for those comments and for setting the context for today's debate. At this juncture, I should say that I have known you, your work and your determination for many years. I pay tribute to you for that, and for leading us today into our proceedings.

## Programme for Government

### The Assembly Clerk:

*That the Parliament expresses disappointment with the minimal mention of older people in the draft Programme for Government; calls on the Executive to place the rights of older people at the centre of the new Programme for Government to address issues such as health, housing, transport, loneliness, poverty and safety; and further calls on the Executive to include affirmative, measurable actions in the new Programme for Government that will meet the needs of all older people.*

**Mr Deputy Speaker:** Ivan, you have up to five minutes in which to speak.

### Equal Access to Appropriate Healthcare and Services

**Ivan Baxter (Engage with Age):** Thank you, Mr Deputy Speaker.

I am a member of the Belfast East Seniors' Forum and the Greater Belfast Seniors' Forum. I have been asked to address the Older People's Parliament on the subject of equal access to appropriate healthcare and services. It is a vast subject, so, in the time available, I will touch on only three areas, and very superficially at that.

In our forums, when the draft Programme for Government was published, we held discussions about the matters that affected folk the most. Top of the list was trying to get a doctor's appointment at GP surgeries. Ringing the doctors' surgery early in the morning and then finding that all the slots already taken is very stressful for older people, and, if they do get through, eventually, only to find that they are 25th in the queue, it is almost as bad. If they are fortunate enough to get speaking to a receptionist, the usual response is that the doctor will ring them back some time during the day, and waiting for a doctor's call is also stressful. What happens if they do not get it? What happens if they miss the call?

Younger folk can deal with those situations much better than elderly people. Indeed, it is rumoured that, as far as younger people are concerned, if they do not get a doctor's appointment, they simply go to the emergency department in the nearest hospital, thus adding to the queue there. A much easier and

simpler way to make doctors' appointments should be devised, which would make life easier for older people.

Secondly, we hear so often that getting discharged from hospital can be very stressful for older people. In many cases, there is a need for a care package to be put in place before discharge. Sometimes, that can take weeks. In the meantime, the older person is either bed-blocking, or they are transferred temporarily to a less acute hospital to wait. That can mean a long time, or, in distance terms, a long way, from home. There is, therefore, a need for a much more efficient arrangement for hospital discharges that causes a little bit less stress for older patients. The less stress, the better.

**David Jamison (Engage with Age):** Will the Member give way?

**Ivan Baxter:** I will.

**David Jamison:** I commend our health workers. They are working incredibly hard in very demanding circumstances. Through our older people's forums, our networks and word of mouth, I am aware of the excellent care that an older person gets once they get to the point of treatment. Nurses are dedicated, doctors are thorough, and hospital staff and cleaners are highly professional. Those people are a credit to our health service. We should value our health workers.

### 1.15 pm

However, getting to the point of treatment is a nightmare for older people. Waiting lists are beyond concerning. The healthcare system in Northern Ireland is forcing older people towards private care, which is unaffordable. How can we afford monthly healthcare insurance payments when we are already struggling to heat our homes and feed ourselves? We are not earning any more and have no extra money. This year, we have less money again, now that the winter fuel payment has been taken away.

We have paid our taxes and National Insurance throughout our lives, so why are the very services that we have paid for not available to us when we are starting to need them more? We have paid our way. Now, please, can we have the healthcare that we should be entitled to?

**Ivan Baxter:** My third point is on the issue of age discrimination in the provision of healthcare. The COVID pandemic had a disproportionate effect on older people. In the first wave, 90% of the deaths were among older people, and hospitals were finding it almost impossible to cope. A suggestion was actually made that perhaps folk over a certain age – say, 70 years old – should not be admitted to hospital since their chances of recovery were poor and they would be taking up a place in hospital that could have been given to a younger person with a better chance of survival.

That course of action would have been unlawful in Great Britain – it was never followed – but it would not have been unlawful in Northern Ireland. The reason for that is that we have no law here to prevent age discrimination in the provision of goods, facilities and services. That legislation is badly needed here to ensure that such a horrific scenario never takes place.

**Godfrey Brock-Gadd (Engage with Age):** Will the Member please give way?

**Ivan Baxter:** I will, certainly.

**Godfrey Brock-Gadd:** This is a true story that happened at a GP surgery in the Ards and North Down area this year. An older man, in his early 80s, had a fall one evening at home and blacked out. He fell onto his face, came around, and had hit his face very badly. The next day, the whole top half of his face, from his upper lip upwards, was purple and bruised.

He went to his local GP practice the following morning, visibly badly injured. He had had an unwitnessed fall with head injuries and, possibly, internal injuries. He was turned away by the people working at reception, and told to phone back the following day at 8.30 am. The GP practice he went to routinely has no emergency appointments left within minutes of the 8.30 am phone line opening. In spite of there being GPs and nursing staff present, no one would come to spend two minutes to look at that older person. He was told to go to A&E, which he did not do, because many older people are frightened of A&E or do not want to go because they would have to spend the whole day there. Was that gentlemen not lucky that he did not have a bleed on his brain?

What kind of GP service have we paid for when vulnerable and visibly badly injured older people are turned away? GPs are letting older people in Northern Ireland down. We have lost all faith in them. Shame on the GP service in Northern Ireland.

**Ivan Baxter:** To finish, I will talk briefly about the Department of Health's plans for coping with its budget, which will have a catastrophic effect on older people. Of the 11 cost-saving measures that are offered, 10 will affect older people, and five directly target older people. They include reducing support for the community and voluntary sector's health promotion, which so many older people depend on for information and other services, and reducing vaccinations. That last measure is a bit of a surprise: how does it make sense to do that when older people are being told to get their COVID vaccination and their winter flu jab? The cost-saving measures also include reducing domiciliary healthcare — a huge proportion of beneficiaries of domiciliary healthcare are older people — and reducing the number of acute care beds, which are also heavily used by older people.

The areas that have been offered up by the Department to save money disproportionately affect the older community. Those plans will result in more older people turning up as more expensive cases in healthcare. They will make things worse and cost people a lot more money from the Health budget.

There are many other issues in the wide area of healthcare and services that relate to older people. I urge the Executive to revisit the draft Programme for Government in the light of an expanding ageing population.

**Mr Deputy Speaker (Mr Blair):** I thank those members who have spoken so far for getting the debate off to such a good start.

## Transport and Travel

**Mr Deputy Speaker (Mr Blair):** Norma, you have up to five minutes in which to speak.

**Norma Jeffers (AGEnda):** I represent the older people who responded to the consultation for the Older People's Parliament via AGE North Down and Ards (AGEnda), a charity that supports and encourages all older people to live well and to become active, engaged and influential members of the

community. Ards and North Down had the highest rate of return to the consultation, and transport and travel was identified as a top priority.

For context, according to statistics published by the Northern Ireland Statistics and Research Agency (NISRA), following the 2021 census for Northern Ireland, the population increase from 2011 to 2021 was greatest in the older age groups. Those aged 65 or more increased by 24%, which represents over 60,000 persons. The largest increase, which was from 17.7% to 22.1%, was in Ards and North Down, an area that covers a sizeable urban and rural demographic.

I will first discuss the positives that were identified through the consultation. Some excellent initiatives and services are already in place. Pedestrianised areas are valued and should be increased, and the Motability and Shopmobility mobility scooter schemes and the Blue Badge scheme are highly valued. Free travel for older people — the SmartPass — should continue in its current form. Airport priority boarding, Air Ambulance and hospital and community transport schemes were all acknowledged positively by our respondents.

There are gaps and challenges, however, which I will highlight. I acknowledge and welcome the new Belfast Grand Central Station and all its anticipated benefits. There are, however, gaps. There is a need for connectivity improvements. Connectivity should be extended to rural areas in the form of hubs. On a practical level, there is a lack of well-covered, seated bus shelters, and there is a gap in respect of access to and egress from bus stops. There is no point in having bus stops if people have to risk life and limb to reach them. Respondents also talked about accessible, affordable and user-friendly public car-parking facilities and the need to travel to our now not-local bank branches in order to maintain financial independence and conduct financial management.

Those transport challenges have impacts. Limited access to everyday activities, such as health appointments, banks, shops, meeting family and friends, social activities, and all the things that we take for granted, can have an impact on our social interventions, sense of isolation, mental health and well-being.

**Adrianne Brown (AGenda):** Will the Member give way?

**Norma Jeffers:** I will.

**Adrianne Brown:** I rise to highlight the need to implement a loneliness strategy in Northern Ireland, such as already exists in Scotland and Wales. The negative effect of prolonged loneliness, especially on older people, is regarded by health professionals to be a public health issue.

I commend the excellent services that are provided by Age North Down and Ards — AGenda — in supporting isolated elderly people. A loneliness strategy, which all political parties supported in principle here in the Assembly on 29 April this year, should now be created, rolled out and mainstreamed across all relevant Departments without delay, and recognised in their forward planning.

**Norma Jeffers:** Thank you.

I now move to recommendations from respondents. The very practical thing is information and what is available in a local area and Northern Ireland as a whole. We need ease of access to appropriate benefits to assist with transport costs. We are calling for the establishment of the Older People's Parliament to continuously highlight, monitor and review progress on those issues. An accessible transport strategy for older people also needs to be implemented. There should be continuous consultation and engagement with those who plan transport policy and services, ensuring that older people have a valued voice.

Thank you for the opportunity to address the Older People's Parliament today. We believe that the issues highlighted will lead to improvement in travel and transport for future generations and will ensure that there is accessibility, fairness and equality for all.

**Mr Deputy Speaker (Mr Blair):** Thank you.

## Education and Work

**Mr Deputy Speaker (Mr Blair):** Marian, you will have up to five minutes in which to speak.

**Marian Cinnamond (Age NI):** Thank you, Mr Deputy Speaker.

Good afternoon. I will speak about older people in education and work.

I first retired from full-time work in 2014, when I was 61. What I experienced, in common with a lot of older people, was living in a world that was getting smaller: I no longer had regular colleagues, and, over the next few years, several of my close friends became ill and died, which, sadly, is a common experience in ageing. My eyesight also started to deteriorate. That scenario of living in a shrinking world is common to a lot of older people, who can begin to feel lonely and unwanted, and that they have nothing to offer in life.

I will focus on two areas that can help older people to make a positive contribution to society: education and work. There is no shortage of evidence to show that learning new things is beneficial to older people. As neurons in the brain die, new neurons can be formed to compensate for the loss. That is alongside the obvious benefits of the joy of learning new things, the social aspects of being part of a class, and the sense of achievement that can be gained. The brain is a muscle that needs to exercise to keep healthy, just like any other, although the motivation to keep learning may be different, and there may be less emphasis on career development, for example.

The provision of learning for older people at a local level through organisations such as u3a is to be welcomed and celebrated. I am proud to have recently joined it. I have also benefited for many years from concessionary fees for courses at Queen's University and the Crescent Arts Centre. Concessionary fees, however, do not necessarily mean affordable on a tight budget, and, at times, I have had to refrain from signing up for classes on cost grounds. In addition, many older people depend on public transport, and some are not comfortable going out at night.

I also want to mention access to higher education for older people. For some people, such access may be the first opportunity to consider a university education. For others, me included, it may be the time when they can consider taking on that course that they always wanted to do, just because they are interested.

### 1.30 pm

Support with fees for full-time higher education courses is not available for people over the age of 60. Happily, support is available for part-time higher education courses, but only if

at a higher level than the applicant has already obtained. My maths degree is never going to happen.

In short, I ask the Assembly to maintain awareness of the health and societal benefits of providing educational opportunities for older people at a range of levels, at a cost that they can afford, at times when they feel comfortable leaving their home and in locations that they can access wherever they live.

I turn to the topic of older people and work. I still work part-time, and, like lots of people whose income is just above eligibility for pension credit, it keeps me from poverty. I dread the day when I will no longer be able to supplement my income in that way.

**Wilma Stewart (Age NI):** Will the Member give way?

**Marian Cinnamond:** I will.

**Wilma Stewart:** One of the pieces of work that I have become involved in was representing older people on the anti-poverty strategy co-design group. We submitted a position paper giving the group's recommendations on the development of an anti-poverty strategy for Northern Ireland. Age NI made a number of calls, one of which was for support measures for older people of working age. No older person should be in poverty. A person's financial position upon retirement is linked to circumstances over their lifetime, like their employment history, earning levels and time out of the labour market. The experience of women represented by WASPI — women against state pension inequality — which is fighting for redress against the increase in the pension age that was imposed on them with little warning, is only too evident.

Age NI recommended that the strategy should consider the implications of an ageing workforce in Northern Ireland; that there should be flexibility and support for changes in roles; that there should be support to gain skills across the age range; and that data on working age should be collated and reported on to reflect the rising state pension age. I ask that the Northern Ireland Executive ensure that addressing poverty in later life is identified as a priority in the Programme for Government.

**Marian Cinnamond:** Hear, hear.



The raising of the state retirement age means that more and more older people have to work longer, whether they want to or not. Older people can bring a lifetime of knowledge and experience to the work environment, but in order to contribute to the workplace in a meaningful and satisfying way, some older people may need the right conditions and support to be in place. Age NI has researched that topic and its Age at Work programme aims to address some of the issues that older workers experience and to provide meaningful support. Many older people have declining energy levels or other health needs, which may limit the roles that they can undertake. It would be a great loss to society if employers were unable to benefit from their knowledge and experience because they were not willing or able to accommodate the older person's needs.

Older people are as varied as any other age group: some may want to work full-time for as long as possible. I opted for the flexibility of freelance work for a few years, and I can only work in the role that I do now because of the benefits to me of a zero-hours contract. If those are done away with, I will have to find some other way to cope financially. Other people may want to start or continue to run their own business.

**George Bell (Age NI):** Will the Member give way?

**Marian Cinnamond:** I will.

**George Bell:** I want to supplement some of the excellent points that my colleagues have made. Yes, we are living longer, healthier lives, and we have the opportunity to think differently about working as we get older. As we have heard, Age NI has supported interventions that are designed to deliver what we call mid-career reviews. Those help workers to plan for, progress to and prosper in later life. That initiative, however, also needs the supportive leadership from the Government.

The two most recent UK Governments have appointed business champions for older workers. The current champion, Andy Briggs, was chair of Business in the Community's Age at Work leadership team, promoting the benefits of older workers to employers and supporting them to hire and retain older workers. The business champion is a

voluntary, unpaid, non-political appointment, so the time is ripe for the Assembly to appoint a business champion for older workers in Northern Ireland.

**Marian Cinnamond:** Thank you.

Older people contribute greatly through volunteering. Let's face it: if you had to pay us, you could not afford us. My experience is that older age can be joyous and fulfilling, because I am lucky enough to remain active and involved in a range of activities. It is important that, in carrying out the Programme for Government, the Assembly maintains an awareness of the support needs of older people in relation to education and work in order to foster a happier, healthier and well-connected generation.

**Mr Deputy Speaker (Mr Blair):** I thank you and the other Members who have contributed.

Before we move on, I wish to point out that Claire Sugden MLA has joined us to hear the debate, and I am sure that Members will join me in expressing appreciation.

### Loneliness and Isolation

**Mr Deputy Speaker (Mr Blair):** Valerie, you will have up to five minutes in which to speak.

**Valerie Cobain (u3a):** I am the u3a trustee for Northern Ireland, and my contribution will focus on loneliness and isolation. I thank you for giving me the opportunity to address a topic that touches the lives of many but is often left in the shadows.

As people enter their golden years after decades of hard work and dedication, society paints a picture of leisure and relaxation, but, for many, the reality is far from idyllic. Instead of peace, they often find themselves confronted with a quiet void, feeling disconnected and invisible.

While loneliness is a universal human experience, it can be especially acute for those who are older. The reasons are many. Retirement often means leaving behind the structure of a career, the companionship of colleagues and the daily routine that gives life meaning. Friendships forged over years of work can drift apart, and we no longer see each other. As the days stretch on, it is easy for a sense of purpose to erode. Once central to the functioning of an organisation or

community, older people can feel that they are now simply on the sidelines and no longer needed or valued. That isolation is further compounded by the inevitable changes that come with ageing.

**Mavis Turner (u3a):** Will the Member give way, please?

**Valerie Cobain:** I will.

**Mavis Turner:** I endorse everything that Valerie said.

**Valerie Cobain:** Health issues may make it more difficult to engage in social activities, and some people become housebound. With limited mobility comes limited opportunities to see friends or participate in community events. Tragically, many face the loss of loved ones, be they a spouse, family members or lifelong friends. Such losses not only create emotional pain but leave a gap in the social networks that older people depend on for companionship and support.

It is particularly alarming that loneliness is not just an emotional state. It is a serious public health concern. Studies have shown that chronic loneliness can lead to a higher risk of physical and mental health problems, including heart disease, depression and cognitive decline. That paints a stark picture of how profound loneliness can affect the quality of life.

What can we do? As individuals and as a society, we must work to address this growing issue. First, we must encourage connection. Getting older does not mean stepping away from life but stepping into a new chapter. Specifically designed social programmes, community centres and volunteer opportunities can offer meaningful engagement. Such initiatives allow individuals to continue contributing to their skills and knowledge, keeping them mentally active and socially connected. Secondly, we need to leverage technology as a tool to combat isolation. For those who are unable to leave their home, technology offers a vital lifeline. Video calls, social media and lifelong communities can help older people to stay in touch with family, friends and new acquaintances. While technology can never replace face-to-face interaction, it can be a powerful supplement to help maintain social bonds.

Lastly, we must nurture a culture of inclusion. Families and communities should make a conscious effort to reach out to their older members, involving them in activities and ensuring that they feel valued and heard. Simple gestures: a phone call, a visit, an invitation to join a family gathering can make a world of difference. Loneliness and isolation are not inevitable. With awareness, understanding and action, we can ensure that older age is not a time for solitude but one for continued connection, fulfilment and joy. By addressing these challenges head-on, we can build a society where no one, regardless of age, has to face the quiet pain of loneliness alone.

## Poverty and Older People

**Mr Deputy Speaker (Mr Blair):** Ivan, you have up to five minutes in which to speak.

**Ivan Baxter:** Thank you, Mr Deputy Speaker. I repeat that I am a member of the Belfast East Seniors' Forum and the Greater Belfast Seniors' Forum. I have been asked to speak to you about poverty amongst older people in Northern Ireland. Most of the statistics in this address are taken from government publications and can be easily verified, but I have used rounding for convenience.

In Northern Ireland, about one fifth of the population can be classified as older. This proportion is growing and will reach about a quarter in about 20 years' time. Of the present older people's population, about one quarter live in poverty, according to the latest figures from the Department for Communities. That works out at about 58,000 pensioners living in poverty, which is not exactly something that we can be proud of.

How has this come about? To begin with, pensioners have suffered a number of hits in comparatively recent years, beginning with the withdrawal of the free TV licence. Then the pension age was increased to save money, and now it is proposed to withdraw the winter fuel payment to all but the most needy. However, the underlying cause is none of those. It is the fact that the UK pension is among the stingiest in the whole of the Western World. In a league table covering most European countries, if Britain were a football team, it would be relegated. This is state-imposed poverty.

Rising living and energy costs have made older people increasingly fearful and anxious. Many live in damp, cold homes, wash in cold water and are afraid to use their cooker because of the price of electricity. Since COVID, three times as many pensioners use food banks than before and this will probably increase. Older folk, already vulnerable, will most certainly succumb to stress- and cold-related illnesses, putting great pressure on already overwhelmed health and social services. The Government's plan to save money through their draconian treatment of older people will simply go up in smoke, and there will be no savings. It will cost them.

What can be done to mitigate this situation? In an ideal world, the restoration of the free TV licence and the cancellation of the withdrawal of the winter fuel payment would be a help. In addition, the linking of the lowest tax threshold to the triple lock would also be useful. Most helpful of all would be the raising of the basic state pension of around £170 a week, which the vast majority of pensioners receive, to the same level as the new state pension of about £220 a week, which only a minority of pensioners receive currently. That is a gap of £50 a week. If the basic state pension were raised to the level as the new state pension, it would solve a lot of problems, but there is no political will to do that.

**Thomas Hinds (Engage with Age):** Will the Member give way?

**Ivan Baxter:** I will.

**Thomas Hinds:** Reducing the level of poverty among the elderly is the real issue for my generation, and we fear for the future generation of people coming into retirement age.

**1.45 pm**

We feel cheated and neglected when, in return for years of hard work, paying tax and public contributions, our pensions seem to be increasing insignificantly and benefits, like the winter fuel payment, are being removed. That will have a detrimental consequence on people over 60, who will have to choose between heating their home or eating a healthy meal, worsening loneliness and feelings of despair.

From talking to friends and neighbours, we hear of people who are able to heat only one

room in the house and are unable to have a warm meal because they are afraid to use the gas. People spend their days in public buildings or on public transport, like the Glider, because they are warmer there than in their homes. We hear of people isolating themselves because, shamefully, they cannot look after themselves properly. They have to choose between the necessities, and their dignity and independence are being stripped away.

My peers feel overlooked and left to their own devices. Most of us are no longer active members of the workforce. Therefore, we seem to be expendable. We urge the Government to look at making the lives of the older generation easier and more dignified.

**Ivan Baxter:** Pensioner poverty is a devolved issue. Can anything be done locally, by our Executive, to help people in the Province? The Department for Communities estimates that pension credit of £1.1 million per week is not being claimed. It believes that around 26,000 older people could benefit from pension credit if only they claimed it.

First, the Department needs to mount a vigorous campaign to improve the take-up of that benefit substantially. That would make a big difference. Secondly, the lone pensioner allowance, which provides a 20% rates discount to folk who live alone could be increased to 30% to give them a bit more breathing space. That is something that a local Administration could do. Thirdly, the Executive could seek the extension of the Great Britain warm home discount scheme to Northern Ireland. That scheme provides a £150 per annum discount on fuel bills to needy pensioners. That is at no cost to the Treasury; it is paid for by the energy companies. Those measures would not entirely eliminate poverty, but is it not better to do something than nothing?

**Joan Hayes (Engage with Age):** Will the Member give way?

**Ivan Baxter:** I will.

**Joan Hayes:** Who will pay for old age in the future so that older people are not living in poverty? I paid my taxes and National Insurance but, now, how will the cost of the ageing society be covered? The number of older people is increasing, while the number of

people of working age and paying tax is decreasing. In 2017, for every older person of pension age, there were five people of working age. Now, the number is four people of working age. By 2040, it is predicted to be three people of working age and, by 2070, it is predicted to be around two people of working age for every pensioner. Meanwhile, the cost of the ageing society is increasing. Increased numbers of people are on a state pension, with increased housing costs and increased healthcare.

The Northern Ireland Assembly has no strategy for coping with an ageing population. The Executive are sleepwalking into an economic tsunami of the same size as the crisis in healthcare, childcare and the environment. The Programme for Government needs to have a tenth priority to strategically plan properly for the impact of an ageing population.

**Ivan Baxter:** As I said earlier, older people are in the process of forming a greater proportion of the population. As my colleague did, I urge the Executive to rethink the draft Programme for Government, which hardly mentions older people, and set about creating a strategy for an ageing population, covering all aspects of life. One of our colleagues is prone to use the phrase, "Our today is your tomorrow". However, would it not be a very good thing if your tomorrow were better than our today? I doubt that I will ever find out.

**Mr Deputy Speaker (Mr Blair):** Thank you.

### **Keeping Safe from Scams; Computer Accessibility; Communication; and Digital Exclusion**

**Mr Deputy Speaker:** David, you have up to five minutes in which to speak.

**David Jamison (Engage with Age):** Thank you. I am going to address the digital divide and bridging that gap for older adults. Older adults today are increasingly embracing technology, but they often face unique challenges in navigating the digital world. These challenges can lead to social isolation, limited access to information and economic disadvantage. This talk will explore some of the specific issues facing older adults in the digital age and discuss some strategies for bridging these.

Accessibility is a major hurdle. Many websites and applications are not designed with older adults in mind, making them difficult to use. Small fonts complicate the navigation, and lack of contrast can present significant challenges for individuals with age-related visual impairments. Additionally, older adults may struggle with touchscreens and other modern technology that requires fine motor skills. As time goes on, printed schedules and documents that older people previously relied on are disappearing.

Digital literacy is a growing need. Older adults sometimes have limited experience with computers and smartphones, making it difficult for them to learn those new technologies. That lack of digital literacy can hinder their ability to access online services, communicate with loved ones and participate in online activities. Meanwhile, bank branches and other services are rapidly closing, reducing opportunities for those who have difficulty in navigating online platforms.

The digital divide can contribute to social isolation amongst older people. As younger generations become increasingly reliant on technology for social interaction, older adults who are unable to use digital tools are feeling disconnected and excluded.

My next point is about economic disadvantage. The inability to use digital technologies can have economic consequences for older adults. Online banking, job applications and government services often require significant digital skills, and those who are unable to access those resources can face financial hardship. Meanwhile, it is reported that millions of pounds go unclaimed from people having difficulty getting online to apply for those benefits and then losing interest in finding other ways to submit claims.

Another issue is protecting against scams. Scams are by far the biggest concern for older people. It is essential for older people to be aware of the risks of online scams and be able to take steps to protect themselves. That includes being sceptical of unsolicited calls, emails or texts, especially those asking for personal information or financial details. Additionally, older adults should avoid clicking on suspicious links, downloading attachments from unknown sources or responding to fake advertising on social media platforms.

**Godfrey Brock-Gadd:** Will the Member give way?

**David Jamison:** I will.

**Godfrey Brock-Gadd:** Technology and computers can indeed improve some aspects of life. I use email and the internet, and my wife uses Facebook to be in contact with her daughter who lives overseas. However, there are aspects of technology that are not in favour of older people.

My bank branch closed for refurbishment recently, so I had to use online banking, which is OK. However, some of my friends do not have computers. They live in villages where bank branches and post offices have closed. They do not want to travel into town. Towns are inconvenient and difficult, especially for the disabled. The shift away from people is a major challenge. Increasingly, I find it impossible to get to speak to a human. That is inconvenient when dealing with my electric or gas bill but is very concerning when I am trying to get the results of medical tests. Recently, it took me weeks to get the results.

Scams are a constant concern. I get phone calls and text messages. I recently got a message saying that I had a parcel waiting for delivery but that I needed to pay a fee to get it. I did not bother with the parcel. Older people are increasingly the target of such scams.

As the future becomes more digital, the Northern Ireland Assembly has to do more to protect older people from the more remote side of technology and the very real risk of scams.

**David Jamison:** To put that somewhat more in context, in the past 13 months, there were 5,412 reports of fraud made to the PSNI, with reported total losses of approximately £23.1 million.

I will speak about bridging the digital divide. To address the unique challenges faced by older people in the digital age, it is essential that we promote inclusive design; ensure that websites and applications are accessible to people of all ages and abilities; offer digital literacy training; provide tailored training programmes to help older adults and others to develop the skills that they need to use technology effectively; support digital inclusion activities; and encourage programmes that provide older

adults and others with access to computers, smartphones and internet connectivity.

**Ruth Girvan (Engage with Age):** Will the Member give way?

**David Jamison:** I will.

**Ruth Girvan:** My colleague has highlighted many issues with the difficulties of navigating the modern digital world. It is all very challenging for my peers.

The cost of broadband can be a real problem. If you are struggling to feed or heat yourself, how can you afford to pay for broadband? If you are just above the pension credit threshold, you lose out on all the broadband deals. While we cannot stop progress, we still need to be able to conduct our affairs and have access to services face to face. Places such as bank branches need to stay open and allow more time and flexibility over the counter. Websites should never replace printed timetables for those who need them. Older people often give up because they cannot remember all the passwords; it is often too much.

Scammers are directly targeting older people. Lonely older people are sitting ducks for scam callers. I am aware of many older people who have been panicked into falling for scams through automated phone messages saying that their bank account has been emptied.

The Executive need to put in place measures at a devolved level to support older people who experience the more challenging aspects and harms of technology. Not all of us have family members who can help.

**David Jamison:** We also need to advocate for policies that address the digital divide, support policies that promote digital equity and ensure that everyone has equal access to technology. "Digital first" should not equal "digital only" when designing services to be primarily accessed online. By addressing those issues, we can help everyone to bridge the digital divide and enjoy the benefits of technology, while minimising the risks of falling behind or falling victim to scams.

**2.00 pm**

**Mr Deputy Speaker (Mr Blair):** Thank you.

## Housing for Older People

**Mr Deputy Speaker (Mr Blair):** James, you will have up to five minutes in which to speak.

**James Frizzell (Building Communities Resource Centre):** I am privileged to be here today with the Building Communities Resource Centre (BCRC) from Ballymoney.

A warm, comfortable, safe and accessible home is a necessity for every older person. The demand for social housing is at a record high whilst capacity is decreasing. There is a shortage of older people's accommodation across Northern Ireland. The profile of social housing is determined by the needs of an ageing population. That requires accommodating more people with mobility, hearing and/or visual restrictions. Effectively, housing an ageing population is a concern for elderly people, as evidenced by the consultation ahead of today. Some older people are living in homes that are not suitable for their needs, but have limited options to find more appropriate housing. The lack of adaptations for those with mobility difficulties, the high cost of home repairs and the limited availability of assisted facilities in areas are issues for older people.

Research has been carried out and reports have been written about housing for older people. There have been developments but why, 10 years on, are we still asking the same questions and examining the same policies and strategies with no clear action? Evidence highlights the impact that housing has on a person, including their health, due to factors such as poor heating and dampness, their financial capacity to repair and maintain the house and their inability to use part of the house because of factors such as disability or lack of mobility. There are issues for people who live in privately owned or rented housing, where support from statutory bodies is unavailable. When I lived alone and fell down the stairs twice, it was not an option for me to have adaptations and support to remain in my own home.

We need to consider the impact of rural and urban issues on housing for older people. I have been talking to older people who feel that they are now in forgotten villages.

**Jillian McIntyre (Building Communities Resource Centre):** Will the Member give way?

**James Frizzell:** I will.

**Jillian McIntyre:** In support of the Member's statement, I would like to highlight the importance of considering the rural aspect of housing. People who have lived a rural life often find it upsetting and distressing to move into a town. We need to take into account those who want the peace of the countryside. Let us be mindful of where people have lived their lives. We need social and sheltered housing and care homes on the outskirts of towns. To support that, could family members fill some of the gaps in the shortage of carers? We need a policy similar to maternity leave for people who want to care for a loved one who lives in social housing or with their family. Support would be needed from employers and a structure put in place that is agreed at government level. We can support our older family members with flexibility, support and training.

**James Frizzell:** The Parliament needs to recognise that the quality of accommodation in which a person lives is fundamental to their quality of life. We call for the Parliament to understand and acknowledge the accommodation needs, preferences and expectations of older people. We need to ensure that services, policies, initiatives and activities meet the needs of our ageing population. We call for the provision of available and accessible housing options. We need options, capacity and availability to accommodate older people who are being discharged from hospital with appropriate support and care packages. Enabling older people to remain in their own homes as long as is viable and they wish it is core to personal independence. There should be interconnectedness between housing and health, with reference to the way in which older people are supported to remain living at home. We need a stronger commitment to safeguarding older people in residential care homes when that is the only remaining option for some who have been left with no alternatives.

**Marbeth Hedley (Building Communities Resource Centre):** Will the Member give way?

**James Frizzell:** Yes.

**Marbeth Hedley:** In support of the Member's statement, I would like to highlight the importance of having care packages in place to enable older people to be discharged from hospital. There are too many cases where older people have had to stay for longer periods in hospital — bed-blocking — due to a lack of plans in place to support the transition home.

I have personal experience of a 98-year-old gentleman, who had a minor fall at home and had been in hospital for a very short time, being moved to care accommodation at 11.45 pm. That initiated an upsetting phone call from the hospital to his next of kin — another elderly person — in the middle of the night. People have had to be misplaced into temporary supported accommodation until packages are put in place. That impacts on their rehabilitation and recovery and deteriorates their mental health. Thank you for taking my intervention.

**James Frizzell:** We need to take steps to address these challenges. Policy and strategy need to identify measurable outcomes that can be achieved and are held to account. We need to build examples of innovative and appropriate housing options in villages and towns. That approach needs to be regional and to encompass the statutory and community sectors to ensure a wider impact. When developing housing options for older people, we would appreciate consideration of the following: quality of life; health and well-being; isolation and loneliness; space and design; flexibility and adaptability; and a positive model of ageing.

We need to be able to offer advice and engage older people in benefits checks. We need to raise awareness of the support and alternatives available to older people. Information and advice need to be available in varying formats to engage with the ageing population and not limited to online channels. Additional funding within the voluntary and community sector could be provided to support that.

We need to ensure that, throughout the development, design and implementation of strategies, we have the full participation of older people with lived experience, who can help to shape, inform and improve services.

That should be supported by a range of community-based initiatives that promote inclusion and participation.

We have a real opportunity to effect change and to support older people in a tangible and meaningful way.

**Mr Deputy Speaker (Mr Blair):** Thank you.

## **Rights of Older People**

**Mr Deputy Speaker (Mr Blair):** Anne, you have up to five minutes in which to speak.

**Anne Watson:** Thank you, Mr Deputy Speaker.

Pensioners do not expect preferential treatment but neither do we want discrimination. When we were young, we were told, "Work hard, pay your National Insurance and taxes until you're 60 or 65, and you will reap the benefit when you're older". So much for that.

We had COVID, and we got over that. The new Labour Government came along with great promises but found a black hole, with debt of billions that, apparently, no one else knew anything about. They had to fill that black hole and needed money, so who do you think they take it from first? They decide to cut the winter fuel payment, taking up to £300 from us and with no proper discussion about it. Pensioners need that money to keep the heating on. When you consider rising fuel costs and the loss of other cost-of-living payments, many pensioners are facing a shortfall of hundreds of pounds in the money that we use to budget for the year.

What next? Are we back to heat or eat? Pensioners are looking at a bleak future. If you do not have heat, you get sick; if you do not have food, you get sick. Those cuts will therefore have an impact on a health service that is already on the brink of falling apart. If the removal of the winter fuel payment goes through, 262,000 older people might need additional treatment at a cost of £169 million. So much for filling the black hole.

On top of the cuts to our essential living expenses, the Department of Health has released a draft budget that will, by its own admission, have adverse impacts on older people as an equality group.

Cuts to staffing, cuts to inpatient beds, cuts to residential care home places and cuts to domiciliary care, meaning that over one million fewer hours of domiciliary care are delivered, are decisions that leave us feeling that we do not matter and that our needs are not a priority for the Government.

Older people's rights are under threat: our rights to live healthy, dignified lives, to have independence and to have equal access to the services that we depend on. Where is the commitment to older people's rights? We see no evidence that older people's rights will be protected in the Programme for Government. It is particularly upsetting that the draft Programme for Government has left out the issue of age discrimination, which was included in the 2011 Programme for Government and, again, in the New Decade, New Approach agreement in 2020. Now, we have a draft Programme for Government that does not make any commitment to introduce a law against age discrimination when accessing goods, facilities and services. How much longer must we wait for the Northern Ireland Executive to follow through on a commitment that they made 14 years ago?

**Ann Murray (Age NI):** Will the Member give way?

**Anne Watson:** I will.

**Ann Murray:** The Member has pointed to the fact that it has been many years since the Executive committed to introducing age discrimination legislation. Does the Member agree that older people in Northern Ireland are now in a much worse position than our counterparts in the rest of the UK and in Ireland?

Recently, Age NI submitted evidence to an inquiry by the Committee for the Executive Office into gaps in equality law. That evidence focused on the disparity in age discrimination protections across these islands. In Great Britain, age discrimination in the delivery of goods, facilities and services has been prohibited since 2012; that is when the age regulations were added to the Equality Act 2010. In Ireland, age discrimination protections were included when the Equal Status Acts were established in 2000. Those Acts also cover goods, facilities and services.

I put it to the Member that it is not acceptable for Northern Ireland to have a weaker protection of our rights due to the Executive's failure to bring forward legislation.

**Anne Watson:** I agree.

Older people are at risk of discrimination in many areas of their day-to-day lives. Research has shown that we can experience age discrimination when accessing health services such as cancer treatments, surgery or mental health therapies. Age NI's 'Lived Experience' report from 2023 revealed that 79% of older people think that equal access to healthcare is absolutely essential. That was the top issue for the older people who were surveyed. Some survey participants reported that they felt "sidelined", "forgotten about", "dismissed" and "no longer important" to the health service. Some said that they felt they "were not encouraged to seek treatment" and that the pain that they experienced was "not treated seriously". Others said that staff could be condescending in their attitude, not give an older person the time that they needed to make a decision or that they made assumptions that an older person did not have the capacity to make a decision about their treatment and care.

This year, the Commissioner for Older People published a report on ageism, showing that 49% of us have experienced ageist attitudes and behaviour. One way that this can affect us is through digital exclusion, which is when service providers are not willing to provide non-digital ways by which we can access the services that we need. When it comes to financial services such as insurance and mortgages, older people can be shut out of the market or have their age used as justification for charging extortionate premiums.

**2.15 pm**

**George Bell (Age NI):** Will the Member give way?

**Anne Watson:** I will.

**George Bell:** I want to try to aim at some examples that a lot of people here might relate to. One sore point for many of us is the additional, hidden costs and restrictive charges, particularly when purchasing holiday essentials, such as travel insurance and car hire. That was highlighted in a Which? report



around two years ago. Older people have long been charged higher premiums for their travel insurance.

Now, we recognise that advancing age is a risk factor that can push up prices. However, Which? obtained figures from moneysupermarket.com, showing that, since the pandemic, the amount that older travellers are paying has risen disproportionately when compared to that which is paid by other groups. Which? also found and reinforced many of the points that have been made here that there is evidence that older travellers are being penalised due to digital exclusion by airlines. Most airlines charge customers much more to amend a booking by phone or at check-in at airports. Therefore, without legal protection, older people in Northern Ireland will continue to face direct and indirect discrimination in goods and financial services, which is both shameful and unacceptable.

**Anne Watson:** I put it to the House that older people need better protection of their rights. We need strong laws against age discrimination. We need the Government to invest in the services and financial support that will allow us to live well in later life. One in six people is now aged 65 and over. By 2040, it will be one in three people. The Executive must act to protect the rights of such a large proportion of the population. I ask this: how many people who normally sit in the Chamber will be affected by the continuing absence of these rights?

## Closing Remarks

**Mr Deputy Speaker (Mr Blair):** That concludes the item of business. I extend my sincere thanks to all who have brought the Older People's Parliament to Parliament Buildings today. I also congratulate you all on the debate today. You have expressed your views clearly and it was a pleasure to listen to them from the Chair.

I know that today's debate will not be the end of your making your voices heard, but I hope that you enjoyed the rare opportunity to do it here, in the Chamber. I will ensure that a copy of the Official Report of today's debate is sent to the First Minister and deputy First Minister.

*Adjourned at 2.18 pm.*