

Topical Digest

Older People in Northern Ireland

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Topical Digest

Older People in Northern Ireland

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This Topical Digest provides a reading list on issues relating to older people in Northern Ireland.

This digest will provide a brief overview on:

- Poverty and older people;
- · Loneliness and isolation;
- Rights of older people;
- Equal access to appropriate healthcare and services;
- Transport and travel;
- The value of older people to the economy and community life;
- Keeping safe from scams; computer accessibility, communication, and digital exclusion;
- Housing for older people;
- Education and work.

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Poverty and Older People

1 Overview

Poverty among older people in Northern Ireland remains a persistent and complex issue. With a substantial number of pensioners living below or just above the poverty line, it is essential to recognise the challenges faced by this demographic.

Organisations working in this space include Age NI, the Commissioner for Older People Northern Ireland (COPNI), and the Equality Commission for Northern Ireland (ECNI).

2 The Landscape of Poverty

According to the latest cost of living research from Age UK, around 65,000 households aged 60+ in Northern Ireland will have insufficient income to cover their essential spending this year, with around 25,000 (almost 40%) living in poverty or just above the poverty line and/or in receipt of benefits. Over the past five years, both relative and absolute poverty rates among older adults have risen. This demographic has been disproportionately affected by growing rural and fuel poverty over the last decade. The increasing cost of living has further intensified the financial hardships faced by many older people.

3 Useful Links

Department for Communities

Family Resources Survey report 2022 - 2023 (30 May 2024)

<u>Fuel Poverty and the Just Transition</u> (details of an all-government approach to addressing fuel poverty and its impacts)

Northern Ireland Poverty and Income Inequality report 2022-23 (27 March 2024)

Poverty Policy

Examining the Risk and Depth of Income Poverty for Northern Ireland Households using Administrative Data (12 September 2023)

An Examination of the Rates and Distribution of Poverty in Northern Ireland (June 2022)

Northern Ireland Poverty Bulletin 2020-21 (April 2022)

A Scoping Review of the Literature on Poverty in Northern Ireland (December 2021) Research explores three areas of poverty namely; what are the risk factors for falling into poverty, what factors enable people to exit/leave poverty, and what are the major impacts of poverty on people's lives.

Minister Hargey announces improvements to the Affordable Warmth eligibility criteria (9 June 2021)

Report from the Anti-Poverty Strategy Expert Advisory Panel (March 2021)

Department for the Economy

NORTHERN IRELAND HOUSEHOLD ENERGY EXPENDITURE: INCOME DIFFERENCES AND NON-DISCRETIONARY IMPACTS (March 2022)

Northern Ireland household domestic energy expenditure 2013-15 to 2018-20 (October 2021)

Housing Executive

Affordable Warmth Scheme

NI Assembly (RalSe)

Support for Unpaid Carers in Northern Ireland: a preliminary consideration (5 April 2024)

Information pack: <u>Eradicating Fuel Poverty</u> (16 April 2024)

Constituency Casework Guide: Personal Independence Payment (PIP) (21 June 2022)

Constituency Casework Guide: Sources of bereavement support (3 March 2022)

Constituency Casework Guide: <u>Domestic heating and energy efficiency</u> (1 March 2022)

Research paper: Fuel Poverty (2011)

Scoping note: <u>UPDATE ON PENSIONER POVERTY</u> (2009)

House of Commons

Library Research briefing: Rising cost of living in the UK (11 July 2024)

Library Research briefing: Fuel Poverty (19 February 2024)

Northern Ireland Anti-Poverty Network

NI Anti-Poverty Strategy

Fuel Poverty Coalition launches report for 'new Fuel Poverty Strategy' (9 October 2023)

NISRA

Estimates of the population aged 85 and over, Northern Ireland, 2020 (and revised 2001 to 2019) (23 September 2021)

Institute for Public Health

Poverty in Northern Ireland – a briefing paper (March 2007)

Age NI

Fuel Poverty in Northern Ireland

All Party Group on Ageing and Older People

Age Ireland

Significant Rise in Older People At Risk of Poverty (22 February 2022)

Reframing Ageing - The State of Ageing in Ireland 2022 (framework for understanding the extent to which older persons are empowered to participate in society and to overcome barriers to achieving wellbeing)

Joseph Rowntree Foundation

UK Poverty 2023 (26 January 2023)

Poverty in Northern Ireland 2022 (16 March 2022)

Home-owners and poverty in Northern Ireland (15 February 2018)

Carers NI

<u>Unpaid carers, poverty and the cost of living crisis in Northern Ireland: Policy solutions white paper</u> (August 2022)

Evangelical Alliance

<u>Launch Day: Coalition of Christian Voices Against Poverty in Northern Ireland</u> (20 February 2024)

SVP

<u>'Beyond Breaking Point' Exposes Devastating Impact of Poverty in Northern Ireland</u> (15 November 2023)

Consumer Council

Northern Ireland Household Expenditure Tracker Q1 2024 - January to March (15 August 2024)

Research Paper: The Need for a Fuel Bank Scheme in Northern Ireland (December 2021)

Belfast City Council

Age Friendly Belfast Plan 2022-2026 (September 2022) contains information on financial security and assistance with the increasing cost of living

Loneliness and Isolation

1 Overview

Loneliness and isolation have cast a shadow over the lives of many older adults in Northern Ireland, impacting their mental and physical health. Several organisations and charities across society are working to tackle this issue including Engage with Age, Volunteer Now, COPNI, Campaign to End Loneliness, Action Group on Loneliness Policy in Northern Ireland, and the Loneliness Taskforce.

2 The Challenge

According to COPNI, older people in Northern Ireland are at high risk of experiencing loneliness, isolation, and social exclusion, with the likelihood increasing if widowed, living alone, unemployed, without access to a car, and for those with poorer general health. As noted by Engage with Age, loneliness and isolation among older adults in Northern Ireland has been linked to increased risks of cognitive decline, depression, and other health issues. Recognising the detrimental effects of loneliness, stakeholders across the nation have rallied together to make a difference.

Older people need effective transportation services, convenient access to health care services, and a sufficient range of other community and commercial services in their local area to avoid isolation, to stay healthy, and to contribute to the economy. An efficient provision of basic services enables older people to stay healthy and participate in society. This, in turn, has a multiplier effect in other areas of social, cultural, and economic life.

Organisations such as Engage with Age have warned that current lack of service provision in Northern Ireland, especially in rural areas, is putting older people at greater risk of social exclusion and ill-health. In the coming years, the evolution of the population structure will put enormous pressure on the capacity of the public sector to protect the older population, and without proper planning and intervention, campaigners warn that the issues that currently affect the quality of life of older people in Northern Ireland will become more severe.

3 Useful Links

NI Assembly

<u>Loneliness Strategy</u>: Private Members' Business (29 April 2024)

RalSe

Information Pack on Private Members' Motions: Loneliness Strategy (April 2024)

NISRA

Loneliness (Factors associated with feeling lonely in Northern Ireland)

Personal Wellbeing

Loneliness in Northern Ireland 2019/20 (December 2020)

Office for National Statistics

Measuring loneliness: guidance for use of the national indicators on surveys (December 2018) information on what is loneliness and why it should be measured

PM's Office

Policy paper: A connected society: a strategy for tackling loneliness (October 2018)

PM commits to government-wide drive to tackle loneliness (January 2018)

Department for Culture Media & Sport

Evaluation of interventions to tackle loneliness (September 2023)

Policy paper: Tackling Loneliness annual report March 2023: the fourth year (March 2023)

<u>Loneliness monetisation report</u> (June 2020)

House of Commons

Library Debate pack: <u>Loneliness and isolation in elderly and vulnerable people</u> (28 November 2023)

Debate: Tackling Loneliness and Connecting Communities (21 June 2023)

Library Research Briefing: <u>Tackling Ioneliness</u> (14 June 2021)

Library Briefing paper: Loneliness: a reading list (9 February 2021)

House of Lords

Library Research Briefing: Loneliness: Care Homes (17 March 2020)

The Executive Office

<u>Individual Wellbeing in Northern Ireland Report 2022/23</u> (November 2023)

Welsh Government

Connected Communities: A strategy for tackling loneliness and social isolation and building stronger social connections (February 2020)

Scottish Government

A Connected Scotland: our strategy for tackling social isolation and loneliness and building stronger social connections (18 December 2018)

Loneliness Taskforce

A Connected Island: An Ireland Free From Loneliness - A Report from the Loneliness Taskforce (June 2018)

Action Group on Loneliness Policy in Northern Ireland

Tackling loneliness and building connections: A call to action for Government (July 2022)

Campaign to end loneliness

Loneliness is a major issue for people at the end of life: How do we tackle it?

Call for urgent action to tackle critical issue of loneliness

Facts and statistics about loneliness

Risk factors and impact of loneliness

Tackling Ioneliness in practice

Commissioner for Older People Northern Ireland

<u>Loneliness and social isolation</u> (January 2024) Reasons for loneliness / facts about loneliness in NI / tips on dealing with loneliness and information on where to get help

Commissioner: "I believe tackling loneliness and social isolation should be a key priority for our Northern Ireland assembly " (June 2023)

Statement: Proposal to reduce access to free travel for older people would be a shortsighted backward step (June 2023)

Volunteer Now

Community Befriender volunteer described as 'wee best friend' as success of initiative continues to grow (April 2024) information on the Volunteer Befriender scheme

Engage with Age

<u>Loneliness</u> (information on Engage with Age's befriending scheme and work to address the impact of isolation and loneliness)

British Red Cross

<u>Charities demand 'fresh thinking' from the next government to tackle loneliness</u> (September 2023)

Cruse Bereavement Support

13 million struggling with grief this Christmas (December 2022)

NICVA

<u>Loneliness in Northern Ireland: A call to Action</u> (December 2020) details of a report launched that highlights the impact of loneliness across NI communities

Marie Curie in partnership with Queens University

"You're the first person who's sat on that sofa in 12 months" Experiences of loneliness among people at the end of life and their carers in Northern Ireland (February 2022) report highlighting prevalence of loneliness among people at the end of life and their carers with recommendations for policymakers and for the Health and Social Care system.

Rights of Older People

1 Overview

The need to bring forward legislation that guarantees equal rights to older people in Northern Ireland has been acknowledged by a previous Executive. However, despite this, no age discrimination legislation has yet been progressed.

2 Age Discrimination

Currently, what is unlawful in terms of discrimination on the basis of age in England, Scotland, and Wales under the Equality Act 2010, if it is addressed at all, must be individually and voluntarily addressed by departments or service providers in Northern Ireland. The New Decade, New Approach agreement stated that 'an Age, Goods and Facilities and Services Bill should also be brought forward by the Executive as a basis for ensuring that no one is discriminated against because of their age'. However, no such legislation has been developed as yet.

3 Key Organisations

Several organisations are at the forefront of championing the rights of older people in Northern Ireland:

- Commissioner for Older People for Northern Ireland: COPNI is an independent public body that champions the rights of older people, safeguards their interests, and promotes positive attitudes towards aging.
- Northern Ireland Human Rights Commission (NIHRC): The NIHRC is responsible for protecting and promoting human rights for all individuals in Northern Ireland, including older adults.
- Advice NI Rights 4 Seniors: Rights 4 Seniors, a project by Advice NI, offers a rights-reference for older people in Northern Ireland, addressing issues such as welfare, personal and business debt, tax credits, and other essential topics.
- Equality Commission for Northern Ireland: The ECNI works to tackle age discrimination, promote age equality, and ensure that older people in Northern Ireland are treated fairly and with respect.

4 Useful Links

Advice NI

Rights 4 Seniors

Criminal Justice Inspection NI

<u>VULNERABLE OLDER PEOPLE: AN INSPECTION OF THE CRIMINAL JUSTICE</u>
<u>SYSTEM'S APPROACH TO VULNERABLE OLDER PEOPLE IN NORTHERN IRELAND</u>
(September 2023)

United Nations

About the human rights of older persons

House of Lords

Library Research briefing: <u>Human Rights of Older Persons</u>, and their <u>Comprehensive Care</u> (6 November 2017)

Age UK / NI

A hidden crisis: Older people and deprivation of liberty in care homes (March 2024)

Ageism at work (focus on ageism at work protections under the law)

Human Rights Watch

Rights of Older People

British Geriatric Society

Protecting the rights of older people to health and social care (10 January 2023)

NI Direct

<u>Find out your rights</u> (information on pensions and retirement planning as well as age discrimination)

Equality Commission NI

Age Equality (2017)

Age Discrimination Law in Northern Ireland: A Short Guide (2011)

Have I been discriminated against because of my age?

Know your rights at work

Law Society of Northern Ireland

<u>Age</u>

Equal access to appropriate healthcare & services

1 Overview

Access to quality healthcare and essential services is critical for older people in Northern Ireland as healthcare needs tend to increase with age. According to the COPNI, the number of older people living in Northern Ireland is projected to increase by 49% by 2050, while the percentage of people in need of care will likely grow correlatively. As such, this vast increase in the older population will challenge the health and social care sectors due to the higher levels of long-term illness experienced by older people.

2 Challenges in Accessing Healthcare and Services

Older people in Northern Ireland may encounter various barriers when attempting to access healthcare and essential services. These include:

- Limited availability of services especially in rural areas.
- Transportation difficulties and mobility issues.
- Complex healthcare systems and lack of information on available services.
- Age discrimination and stigma surrounding aging and mental health.

3 Initiatives to Improve Accessibility

Numerous efforts are underway to address these challenges and ensure equal access to healthcare and services for older adults in Northern Ireland. Some notable initiatives include:

- The Age-friendly Belfast Initiative: A project that aims to make Belfast a more inclusive and accessible city for older people by addressing domains such as transportation, housing, and social participation.
- Health and Social Care Trusts: Regional organisations responsible for the delivery of integrated health and social care services, including initiatives to improve access for older adults and address inequalities.
- Community Navigator Scheme: A project that connects older people with local services and support, addressing issues related to social isolation, loneliness, and access to healthcare.

4 Useful Links

Department of Health

<u>Health inequalities annual report 2024</u> (March 2024) A comprehensive analysis of health inequality gaps between the most and least deprived areas of NI, and within health and social care (HSC) trust and local government district (LGD) areas.

<u>Consultation on The Reform of Adult Social Care - Summary and evaluation of responses to Public Consultation</u> (May 2023) Conclusions on the need to reform adult social care

Emergency care statistics

<u>Emergency care waiting times</u> (detailed information on the time spent waiting in emergency care departments in Northern Ireland for both new and unplanned review attendances - April to June 2024)

Investment in General Practice, Northern Ireland 2018-19 to 2022-23 (6 October 2023)

Transformation Programme (10 year approach to transforming health and social care)

Pressures on General Practice In Northern Ireland (February 2022)

NI Audit Office

<u>Access to General Practice in Northern Ireland</u> (20 March 2024) Report considers a range of challenges facing the sector, including funding and workforce, and highlights the urgent need for long term planning to address these

Equality Commission

<u>Inequalities in Health and Social Care</u> (2007) This document discusses age discrimination in healthcare and social care and provides policy recommendations for addressing these issues

Age NI

<u>Lived Experience 2023</u> This report highlights the experiences and perspectives of older people in Northern Ireland on various topics, including equal access to healthcare and services.

Community Navigator Service launched in Mid Ulster (February 2018)

NISRA

NISRA 2021 Census data (In NI, 57 % of people older than 65 have a long-term condition that limits their day to day activities)

Mid-Year Population Estimates for 2022 (projections that number of people over 65 will increase 49% by 2050)

NISRA 2020-based interim population projections for Northern Ireland

NI Assembly (RalSe)

Research briefing: The unhealthy state of hospital waiting lists: What we know, don't know, and need to know (10 December 2021)

Research paper: Caring for an aging population: TYC proposals (March 2014)

Regulation and Quality Improvement Authority

Census of Bed Availability in Registered Care Homes in Northern Ireland on 27 September 2023 (December 2023) Report highlighting pressure on bed availability

Commissioner for Older People for Northern Ireland

<u>Consultation response - The Reform of Adult Social Care Response from the Commissioner</u> for Older People for Northern Ireland (June 2022)

Registered Nursing and Residential Homes and Beds Trend Report 2008 – 2018 (June 2019)

NIHE

Affordable Social and Intermediate Housing for Social Housing Development Programme Period (2023/24 - 2025/26) (9 February 2023) Report highlighting the need for additional older people's accommodation

BMA NI

Our plan to save general practice (August 2023)

Belfast City Council

Age Friendly Belfast Plan 2022-2026

Transport and Travel

1 Overview

In Northern Ireland, access to transportation is an essential aspect of daily life for many older people, influencing their ability to participate in social activities, attend appointments, and maintain independence.

2 Transport Accessibility for Older People

Northern Ireland offers concessionary fares and bus passes for people aged 60 and over, as well as for those who are registered blind or are war disablement pensioners. Age UK also highlights that residents aged 65 and above can apply for a Senior SmartPass, allowing free travel throughout Northern Ireland and the Republic of Ireland.

3 Challenges in Transport for Older People

Despite these provisions, older people still face challenges when it comes to transportation. For instance, according to the ECNI, reduced mobility services can be unreliable or insufficient, particularly in rural areas.

Accessible transportation is crucial for older people in Northern Ireland, enabling them to maintain their independence and social connections. While some measures are in place to support senior citizens, addressing the challenges in rural areas and improving overall infrastructure is essential for creating a more inclusive and accessible society.

4 Useful Links

Department for Infrastructure

Concessionary travel in Northern Ireland

Active travel

NI Direct

Free and concessionary bus and rail travel

Community transport and shopmobility schemes

Age NI

Transport concessions

Equality Commission NI

Transport

Translink

Tickets and Travel Cards: CONCESSION PASSES

Community Transport Association

Community Transport - Help unlock its full potential (2022)

The Value of Community Transport in Northern Ireland (December 2016)

The Value of Older People to the Economy and Community Life

1 Overview

Older people contribute to the economy of Northern Ireland through various activities such as employment, volunteering, caregiving, and consumer spending.

Older people also play a crucial role in shaping the fabric of community life in Northern Ireland. They contribute through their involvement in various social, cultural, and voluntary activities. For example, mentoring programmes involving older adults and young people in Northern Ireland have proven to be mutually beneficial, fostering intergenerational relationships and promoting skill development for both age groups.

2 Economic Contributions of Older People

Research conducted by COPNI has shown that over the next 50 years, older people in Northern Ireland are estimated to contribute almost £25 billion to the economy through activities like volunteering, caring, childcare, replacement parenting, and working.

Older workers are a valuable resource, bringing experience and skills to the workforce. By supporting older adults to remain in or re-enter the workforce, Northern Ireland could potentially bolster its economy by £2.3 billion according to COPNI.

Moreover, the spending power of older people contributes significantly to local economies, with Age UK estimates suggesting that those aged 65 and over contribute around £50 billion in tax payments and £67 billion in economic value through other activities.

3 Benefits of Supporting Older People's Economic Participation

Encouraging and supporting older people's participation in the economy can bring several benefits, including:

- Reducing the strain on public finances by increasing the number of economically active older adults.
- Tapping into the wealth of knowledge and experience that older workers can bring to businesses.

 Fostering intergenerational connections and reducing social isolation among older people.

4 The Role of Older People in Community Life

Older adults in Northern Ireland actively engage in various community roles, such as volunteering, caregiving, and participating in local organisations. Their involvement enriches the social capital of communities and contributes to the wellbeing of others.

5 Benefits of Older People's Engagement in Community Life

The active participation of older adults in community life brings numerous benefits, including:

- Strengthening social cohesion and promoting intergenerational connections.
- Enhancing community resilience by drawing on older people's experiences and knowledge.
- Fostering a sense of belonging and reducing social isolation among older adults.
- Contributing to the local economy through volunteering and involvement in community organisations.

6 Benefits of Older People Mentoring Young People

Older people mentoring young people offers various advantages, such as:

- Facilitating skill exchange and knowledge transfer between generations, and promoting personal growth and development.
- Providing emotional support and guidance, particularly for young people facing challenges or those in need of positive role models.
- Strengthening community bonds and fostering a sense of intergenerational solidarity.
- Encouraging active aging by offering older adults opportunities to share their life experiences and contribute to society.

7 Useful Links

Commission for Older People NI

Older people in Northern Ireland set to contribute £24.7 billion to economy over the next 50 years (September 2014)

International Longevity Centre UK

Unlocking the potential of an ageing workforce: six strategies for success (16 August 2024)

Is social exclusion still important for older people? (19 September 2012)

Pivotal

Economic inactivity in Northern Ireland (1 May 2024) Contains references to older people in the workforce

Queens Policy Engagement (QPOL)

Is Northern Ireland ageing well? (August 2015)

Ulster University Economic Policy Unit

<u>Economic inactivity – Who, what, where, why?</u> (January 2024) Contains references to economic inactivity of older people and reasons behind this.

World Economic Forum

How employers can unlock the potential of the longevity economy (17 January 2024)

<u>Longevity Economy Principles: The Foundation for a Financially Resilient Future</u> (January 2024)

The Lancet

<u>The longevity economy</u> (December 2021) Article examining the positive economic potential of people living longer, healthier lives

Office for National Statistics

Living longer and old-age dependency – what does the future hold? (24 June 2019)

Age UK

<u>The Economic Contribution of Older People in the United Kingdom – An Update to 2017</u> (2018)

Older people contribute £61bn to economy (30 June 2014)

Commissioner for Older People Northern Ireland

Appreciating Age: Valuing the positive contributions made by older people in Northern Ireland (October 2014). Link is to the full report and there is also a short news story on the contents of the report (30 September 2014)

Centre for Economic Empowerment (NICVA)

The Fiscal Implications of an Older Population in Northern Ireland (no date)

BBC NI

Older people 'to contribute almost £25bn to NI economy' (1 October 2014)

Centre for Ageing Better

<u>The enormous contributions older people make to society – and the barriers holding them back</u> (9 May 2024)

Society | The State of Ageing 2023-24 (December 2023) Report examining contributions older people make to society

Ageism: What's the harm? (February 2023) Report covering the societal damage of ageism

The benefits of making a contribution to your community in later life (December 2016)

House of Commons Library

Loneliness and isolation in elderly and vulnerable people (5 December 2023)

Department for Communities

Active Ageing Strategy 2016-2022 (November 2020)

United Nations

<u>UN Decade of Healthy Ageing: Plan of Action 2021-2030</u> (April 2020) (includes sections on contributions of older people to society)

Nevin Economic Research Institute

The economic and social contribution of older people (2019)

Age NI

<u>Agenda for Later Life 2015: Public policy for later life in Northern Ireland</u> (2015) References the economic contribution of older people and also includes a chapter on older people as equal and engaged citizens

<u>Linking Generations Northern Ireland</u> (accessed 22 August 2024) Website for organisation that works to connect generations in NI, with a focus on the development and promotion of intergenerational approaches to address societal issues.

Volunteering Matters

<u>Grandmentors</u> (accessed 22 August 2024) Information about inter-generational mentoring scheme offered to young care leavers

<u>Grandmentors Annual Report October 2023</u> (published December 2023)

Generations Working Together

Global Intergenerational Week (accessed 22 August 2024) (See also House of Commons Library briefing on Global Intergenerational Week 2024 (May 2024) and the Public Health Agency's Linking generations to help combat loneliness, ageism and share skills (24 April 2024)

Age UK

Making Intergenerational Connections: an Evidence Review (June 2017)

Keeping Safe from Scams, Computer Accessibility, Communication, and Digital Exclusion

1 Overview

Digital exclusion remains a significant issue for older people in Northern Ireland, limiting their access to essential services, communication, and social connections.

As technology continues to evolve and become more integrated into our daily lives, the threat of scams, particularly those targeting older people, has grown significantly. In Northern Ireland, it is crucial to protect this vulnerable demographic by providing resources, support, and raising awareness.

2 Digital Exclusion

In Northern Ireland, there is a strong correlation between aging populations, rural areas, and limited access to digital services. According to the Office for National Statistics, across the UK, 80% of those who are offline are aged 50 and above, and 90% of those who lack essential digital skills are over 55.

In comparison to the UK average for adults with basic digital skills, Community Foundation has found that Northern Ireland is lagging behind, with 17% of rural premises unable to receive decent broadband from a fixed line. The COVID-19 pandemic and the cost-of-living crisis have further exposed the digital divide, with people struggling to access vital online services such as banking and the job market.

3 Key Organisations and Initiatives

Several organisations are working to address digital exclusion among older people in Northern Ireland:

- COPNI: As an independent public body, COPNI advocates for the rights of older people and promotes positive attitudes towards aging.
- NIHRC: The NIHRC protects and promotes human rights for all individuals in Northern Ireland, including older adults.
- Bytes Project: This initiative provides digital skills training and support for older people, enabling them to access online services and improve their overall wellbeing.
- Age NI: This charity supports older people through various programmes, including digital inclusion initiatives to address the challenges faced by the aging population.

4 Scams Targeting Older People

Age UK has identified that older people are often targeted by various types of scams, including postal scams, telephone scams, and online scams. These scams can result in significant financial losses and emotional distress for victims. The Police Service of Northern Ireland's ScamwiseNI campaign highlights the impact of scams on individuals, noting that older people are particularly vulnerable due to social isolation and lack of digital literacy.

5 Support Resources

Several resources are available to support older people in Northern Ireland and help them protect themselves from scams. COPNI provides advocacy and legal support for older people, including addressing the issue of scams. Age UK's 'Avoiding Scams' guide offers practical advice on identifying and avoiding scams, as well as reporting them. The Northern Ireland Direct's 'Scams' page provides information on common scams in the region and guidance on how to avoid them.

6 Digital Inclusion and Scam Prevention

Efforts are being made to improve digital inclusion and promote digital skills among older people in Northern Ireland. The Northern Ireland Executive's Digital Inclusion Strategy aims to ensure that everyone has the skills and access to benefit from digital technology. By increasing digital literacy, older people can better protect themselves from online scams. The Centre for Ageing Better's 'Digital inclusion for older people' initiative highlights the benefits of digital technology for older people while addressing the challenges they may face. By promoting digital inclusion and providing support, older people can develop essential skills and build confidence in navigating the online world safely.

7 Useful Links

Department for Digital, Culture, Media & Sport (UK)

<u>Digital skills and inclusion - giving everyone access to the digital skills they need</u> (11 September 2023)

ONS

Exploring the UK's digital divide (March 2019)

NI Assembly (RalSe)

Blog: An overview of the Digital Divide in Northern Ireland (November 2021)

Community Foundation

Community Foundation presents evidence on Digital Exclusion in NI to Lords Committee (15 March 2023)

Age NI & UK

Briefing: Facts and figures about digital inclusion and older people (June 2024)

Age UK analysis reveals that almost 6 million people (5,800,000) aged 65+ are either unable to use the internet safely and successfully or aren't online at all (18 September 2023)

Getting started on the internet (advice on making the most of the internet)

Policy Position Paper: Digital Inclusion (UK) (March 2022)

<u>Digital inclusion for older people</u> (October 2019)

Helping older people get online

Avoiding Scams (July 2023)

Staying safe from scams (June 2019)

Centre for Better Aging

Digital inclusion

How has COVID-19 changed the landscape of digital inclusion? (August 2020)

The digital age: New approaches to supporting people in later life get online (May 2018)

The Oxford Institute of Public Aging

<u>Digital Inclusion for Older Adults: The Role of Educational Gerontechnology</u> (10 May 2023)

World Economic Forum

How can we ensure digital inclusion for older adults? (updated December 2022)

UN

Ageing in the digital era – UNECE highlights key actions to ensure digital inclusion of older persons (7 July 2021)

Met Police

Fraud (more about fraud, its many types and how you can report it)

PSNI

Scams and Fraud (information on Advance Fee Fraud - paying money for a promise of wealth / Consumer Frauds / Credit and Debit Card Fraud / Criminal Cash-Back, Shipping and ESCROW & Cheque Frauds / Identity Fraud / Investment Fraud / Mandate Fraud / Ticket Fraud / Phishing / Vishing and SMiShing / Unwanted and Unsolicited Mail, Marketing

and Telephone Calls / Vehicle Buying and Selling Advice / WhatsApp Family Impersonation Scam / as well as information on what is fraud and how to report it.

ScamwiseNI

<u>Information on how to stop and report scams</u> (page contains information on phone call and cold call scams / doorstep fraud / online scams and scams by post)

Action Fraud

Information on how to spot the signs of fraud and how to protect yourself

NI Direct

Scams (Information on common scams and how to protect yourself)

Consumer Council

<u>Scams</u> (Information and advice on how to spot, stop and avoid scams, and the help and support that is available)

Citizens Advice

Advice on scams

What to do if you've been scammed

Get emotional support if you've been scammed

Commissioner for Older People Northern Ireland

Commissioner supports PSNI campaign which aims to 'empower older people' to stay safe from scammers (October 2023)

Warning of fraudsters impersonating police officers (May 2021)

"The unsettling truth cannot be ignored; 1 in 5 older people are likely to be experiencing financial abuse" (June 2017)

Who's Calling - Levels of cold calls and scams of older people in Northern Ireland (December 2016)

Which?

<u>Scams</u> (advise on how to get money back from scams and how to report scams to warn others)

NI Executive

Beware of scammers as the cost-of-living crisis bites warns Trading Standards Service (June 2022)

Department for the Economy

Stop before you shop - Trading Standards Service (November 2022)

Don't miss a trick, be scam aware (June 2018)

Trading Standards Service (information on fair trading and consumer protection advice)

Housing for Older People

1 Overview

A warm, comfortable, and accessible home is a necessity for every older person. With respect to social housing, demand is at a record high whilst capacity is decreasing. According to the NIHE, there is a specific shortage of older people's accommodation across Northern Ireland. As the future profile of social housing will be determined by the needs of an ageing population, this will require accommodating more people with mobility, hearing, and/or visual restrictions.

2 Compounding Effect of a Lack of Suitable Housing

Recent research conducted by Age UK in England and Wales found that older people with reduced mobility are often forced into residential care due to excessive delays in home adaptations. Given the pressures on residential care capacity, and the impacts leaving the family home can have on an older person's mental health and wellbeing, this is an unsatisfactory knock-on effect.

3 Useful Links

Northern Ireland Housing Executive

Commissioning Prospectus

Housing and Older People

Older People's Housing Strategy

Older People's Housing Strategy Year 2 Action Plan

New Build Social Housing

Commissioner for Older People for Northern Ireland

At the Centre of Government Planning

Home Truths Summary Report

Consultation on the Active Aging Strategy

Consultation on the Older People's Housing Strategy

Department for Communities

Housing for Older People

Housing Supply Strategy

Northern Ireland Housing Statistics

The Regulation and Quality Improvement Authority

Bed Availability in Registered Care Homes (December 2023)

NI Direct

Supported Housing

AgeNI

Housing Options

Equality Commission for Northern Ireland

Response to the Older People's Housing Strategy

Housing Rights

Housing Rights and Older People

Education and Work

1 Overview

As the population of Northern Ireland ages, the role of older people in the workforce and their transition into retirement have become increasingly important topics. According to the COPNI the proportion of people aged 65 and over at work in Northern Ireland has increased in the past decade. In 2013, approximately 8.5% of people aged 65 and over worked in Northern Ireland, while approximately 11% worked in 2023.

In Northern Ireland, the education landscape for older people presents both opportunities and challenges. As life expectancy increases, there is a growing interest in continuing education among the aging population. However, addressing inequalities and meeting the specific needs of older learners remains a challenge.

2 Older People in the Workforce

Older adults play a significant role in the Northern Ireland workforce, with many choosing to work past the traditional retirement age. However, they often face challenges such as age discrimination, limited training opportunities, and inadequate support in adapting to technological changes.

3 Retirement Issues

Retirement planning is crucial for older adults in Northern Ireland, as they need to consider financial security, health, and social connections. Key concerns include:

- Ensuring adequate retirement income, as the State Pension may not be sufficient for some individuals.
- Maintaining good physical and mental health during retirement.
- Staying socially connected and engaged to prevent loneliness and isolation.

4 Guidance and Support

Various organisations and resources are available to support older people in Northern Ireland, including:

- Age NI: A leading charity that provides information, advice, and support services on issues affecting older people, such as employment, retirement, and social engagement.
- Department for Communities: Offers guidance on employment rights, financial support, and training opportunities for older adults.

 Pension Wise: A free and impartial government service that provides guidance on pension options and planning for retirement.

 Local community organisations: Provide opportunities for social connections, volunteering, and lifelong learning.

5 Education Opportunities for Older People

In the 2021/22 academic year, around 5,300 students aged 50 and above enrolled in regulated courses, accounting for 9% of total enrolment across all age groups according to figures from the Department for the Economy. This demonstrates a significant interest in lifelong learning among older adults.

6 Challenges in Education for Older People

Despite the growing demand for education among older adults, inequalities persist within the Northern Ireland Skills System. ECNI has identified age discrimination as a key issue affecting the provision of goods, facilities, and services, emphasising the need for law reform to protect people of all ages.

7 Useful Links

The Conversation

Retirement as we know it is ending – it's time to rethink the idea of working age (31 July 2024)

UK Government Department for Work & Pensions

Guidance: Help and support for older workers (updated 24 May 2024)

Economic labour market status of individuals aged 50 and over, trends over time: September 2023 (updated October 2023)

<u>Fuller Working Lives: a partnership approach</u> (2 February 2017) Report aimed at supporting over 50s who chose to remain in the workforce

Centre for Ageing Better

Work | The State of Ageing 2023-24 (December 2023) Report on employment rates of older people

Good Recruitment for Older Workers: An updated toolkit (5 September 2023)

Institute for Fiscal Studies

Nearly half of older adults who left the workforce in 2020–21 ended up in relative poverty (7 July 2023)

The economic consequences of the UK's ageing population (7 March 2022)

Changing patterns of work at older ages (17 June 2021)

Department for the Economy

Older people: Inequalities in the Northern Ireland Skills System (June 2023)

Business in the Community (BITC)

Only one in five older workers feel encouraged to take up learning and development opportunities at work (30 May 2023)

Missing Link – An ageing workforce in the digital era: older workers, technology and skills (27 March 2020)

House of Commons Library

Why have older workers left the labour market? (14 March 2023)

House of Lords Library

Older workers in the UK (25 February 2022)

International Longevity Centre UK

Enabling age at work – How ageism and ableism overlap in the workplace (13 May 2021)

Work for tomorrow: Innovating for an ageing workforce consultation paper (3 December 2020)

Avoiding the demographic crunch: Labour supply and the ageing workforce (25 June 2015)

The 'Myths and Realities' of the older worker (11 January 2010)

Age UK

Your rights at work (accessed 22 August 2024)

The future of employment for older people (9 March 2021)

Behind the headlines: Why the employment rate does not tell the whole story about working longer (April 2017)

Invest NI

The challenges around Northern Ireland's ageing workforce (June 2020)

Queen's University

<u>Early key findings from a study of older people in Northern Ireland The NICOLA Study</u> (November 2017) Contains chapters on the labour market participation of older people and on the social engagement of older people.

Commissioner for Older People Northern Ireland

<u>Working Longer in Northern Ireland: Valuing an Ageing Workforce</u> (March 2014). Link is to the full report and there is also a short <u>news story</u> on the contents of the report (25 March 2014)

Money Helper

Pension Wise

Department for the Economy

Older people inequalities in the Northern Ireland Skills System

£30million boost to address economic inactivity, skills and education opportunities (14 June 2023)

Essential Skills Enrolments and Outcomes

Further education college statistics

University of the Third Age (U3A)

Northern Ireland

Age NI

Build up your skills (information on how to develop skills and access training courses)

Computer training courses

NI Direct

Skill Up

Skills for Life and Work

Further Education NI

<u>Ignite Your Skills</u> (information for people over 40 looking for a new career challenge or to boost skills, knowledge, and employment prospects)

Northern Regional College

'SKILL UP' - 15,000 Free Training Places In Over 250 Subjects (September 2021)

Engage with Age NI

Skill Up September! (July 2024)

STRATEGIC PLAN 2023-26

NICVA

Adult Learning

Forum for Adult Learning NI

Northern Ireland Reports/Resources (key reports produced by the Forum, its members or partners. It also includes other reports and resources relevant to the field of adult learning)

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