

UK General Election and Older People

As we approach the election on 12 December 2019, I am writing to you as Commissioner for Older People for Northern Ireland (COPNI) to highlight some of the problems currently affecting older people and to seek your party's support for addressing them in the next Parliament

The Commissioner for Older People for Northern Ireland (COPNI) is an independent voice and champion for older people whose legal powers and duties are defined by the Commissioner for Older People (Northern Ireland) Act 2011. This is a statutory role, at arms-length of government which takes an active role in safeguarding and promoting the interests of older people in Northern Ireland.

Although some issues affecting older people in Northern Ireland are devolved matters, the UK Government still has control over a number of key matters of policy that affect older people across the UK, including Northern Ireland. It also retains control over the spending decisions which will have a significant effect on the budget available to Northern Ireland.

Background – the ageing population in Northern Ireland:

- Based on current projections for 2020 around 431,233 people in Northern Ireland are over 60, which will be around 23% of the total population.¹
- The population aged 65 and over is projected to increase by 65.1 per cent to 491,700 people from mid-2016 to mid-2041. This means that almost one in four people (24.5 per cent) in the UK will be over 65 by the year 2041.²
- Almost 50% of over 75s live with a disability and this figure rises to over 60% for those over 80.³
- Current estimates for Northern Ireland show that the proportion of those people in relative poverty over the age of 65 in 2017/18 is 15 %, or 45,000 older people.⁴

The past few years have seen an erosion in the entitlements that help support the health and financial security of older people, including changes to the State Pension Age (SPA), the free TV licence for people aged over 75 and changes brought about by welfare reform including the removal of Pension Credit for mixed age couples.

¹ NISRA 2016-based Population Projections for Areas within Northern Ireland, published 26 April, 2018

² NISRA 2016-based Population Projections for Areas within Northern Ireland, published 26 April, 2018

³ Office for National Statistics People with disabilities and how disability affects day-to-day activities

⁴ Department for Communities, The Northern Ireland Poverty Bulletin 2017/18, published 17 April, 2019

We would like to see all parties and candidates commit to supporting older people in the UK by helping to address the issues highlighted below:

Provide funding for the continuation of free TV licences for the over 75s.

People over 75 are more likely to be living alone, living with a disability and have less opportunities to remedy the causes of isolation, loneliness or any financial hardship caused by additional changes. A new Government needs to restore free TV licences to help what is an immediate threat to the financial and physical wellbeing of thousands of older people who have contributed to society throughout their lives.

Provide support to women affected by the changes in State Pension Age (SPA).

Many women born in the 1950s were subject to discriminatory employment and pension laws that excluded them from pension schemes. At least 3.8 million women have been impacted by the loss of their pensions from the age of 60 in three separate age hikes.⁵ There have been 100,000 women in total affected by these changes in Northern Ireland⁶.

Action is needed to help women who have historically faced discrimination in the workplace, lower wages and pensions as well as the increased likelihood of having caring responsibilities.

I would like to see women affected by the change in SPA being adequately compensated and supported through these changes.

Assurance that any new government guarantees that the pension “Triple Lock” continues.

The triple lock helps prevent further increases in pensioner poverty, enabling low income workers to save enough for a decent retirement income whilst helping to protect the income of those already retired.

Commit to no further erosion of older people’s entitlements and increase the level of take-up of financial entitlements available to older people, in particular Pension Credit and Attendance Allowance.

Data from the Department of Work and Pensions (DWP) for 2014 to 2015 shows that for the UK only 62% per cent of those eligible for Pension Credit are in receipt of this benefit,⁷ with over £3.5 billion a year in unclaimed pension Credits.⁸

⁵ Parliament UK, Increases in the State Pension age for women born in the 1950s, published 15 October, 2019

⁶ Parliament UK, Increases in the State Pension age for women born in the 1950s, published 15 October, 2019

⁷ Department for Work & Pensions, Income-Related Benefits: Estimates of Take-up, published 28 June 2016

⁸ Moneywise, are you owed a state pension boost? Credits worth £3.5 BILLION are going unclaimed, new official figures reveal, published 16 November, 2018

I would appreciate it if you could outline your party's position on these important matters and provide commitments on these issues so that older people in Northern Ireland and across the UK can experience a better quality of life.

I look forward to hearing from you.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'E. Lynch', written in a cursive style.

Eddie Lynch
Commissioner for Older People for Northern Ireland