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Commissioner for **Older People**
for Northern Ireland

At the centre of government planning

The Programme for Government and
preparing for an ageing population





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for Northern Ireland

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FOREWORD



The concepts of “population ageing” and “demographic ageing” likely sound familiar to most of us. It is well known that the population of Northern Ireland is ageing. For several decades, fewer children have been born here, while we are increasingly living longer lives. The proportion of older people in relation to the total population increases every year and will continue to grow over the following four decades. As a result, the structure of our population is changing.

However, while most members of our society may have heard of the concept of demographic ageing, many will be unfamiliar with the consequences that an ageing population will have on

our public institutions. As a consequence of demographic ageing, the proportion of people at work in Northern Ireland is likely to decrease, while the number of people in need of public services and benefits will sharply increase. There will be an increased need for pensions, health care, social housing and other supports. The services, presumably, will all have to be paid for by a shrinking workforce, putting our welfare system under immense stress.

The uncomfortable truth is that the design of our welfare state, which has helped us achieve the highest levels of wellbeing in the history of Northern Ireland, has been built upon a demographic structure that is now disappearing. Hence, with the fast-

approaching changes to the demographic structure of Northern Ireland, the current welfare state system is at risk of becoming overwhelmed.

Many will see the warnings of this report as alarmist. However, this paper simply highlights available research on the economic and social impacts of demographic ageing and explores the consequences of failing to prepare for imminent change. The picture painted herein is a simple one: without adequate planning, demographic ageing will have a destructive effect upon our relatively prosperous, cohesive society.

Contemplating this subject matter, I am concerned about the temptation to engage in victim-blaming. Regrettably (and irrationally), older people have often been presented as being responsible for the challenges presented by demographic ageing. They have been described as a “burden to society”, “useless” and “a cost”.¹ This dangerous tendency is a reflection of a persistent ageism in our society. In contrast, we must collectively understand that demographic ageing is a society-wide issue that involves every one of us, those who are at present old, and those who will become old: the young and the middle aged. As I repeat again and again to those who are not yet ‘older people’, it is simply a matter of time before you are an older person.

If we see our ageing population as a sectoral issue that can be solved through the collective hardship of older people (such as reductions in pensions), we will simply be creating a worse society for all of us. It is essential that we recognise the change of Northern Ireland’s demographic structure as part of a global transformation, for which no one can be held liable, least of all older people.

In the present report, I call for the government to acknowledge the fundamental significance of demographic ageing, which is impacting and will impact further, all areas of society, including the economy, health and social care, housing, and the justice system. Recognition by the government of the enormity of the challenge would in turn inspire government departments and civil society to mobilise in a manner commensurate to the challenge. In Northern Ireland, this requires as a first step, the inclusion of demographic ageing as a top priority or ‘Outcome’ in the forthcoming *Programme for Government*.

COPNI has requested the inclusion of an Outcome in the *Programme* previously but, disappointingly, our recommendations have so far gone unheeded.² I am confident

that the evidence in this report is sufficiently compelling to convince the government of the need for swift and decisive action. On this occasion, in the later stage of my tenure as Commissioner, I urge the government to plan for an ageing population with a greater sense of urgency. We find ourselves at a historical crossroads; postponing action would not only be irresponsible, but, conceivably, result in irreversible social damage.

A healthy society does not solve challenges through diminishing public service provision, but through planning and preparation. Demographic ageing is indeed an epoch-defining event. However, it is not by itself unsolvable, and there are ways in which its far-reaching consequences can be ameliorated. But this requires planning and preparation. Making demographic ageing a top priority in the next *Programme for Government* would mean that addressing these challenges will take precedence. And, crucially, it would allow for intersectoral and interdepartmental solutions.

The ageing of the population is the result of huge successes in the sciences and social institutions, from advancements in health care and technology, developments in sanitation and of course, social co-operation. Longer lives, a greater older age, and more time with our families and friends are all reasons to celebrate being alive at this moment in history. What can be negative about living longer, healthier lives? Certainly, despite the warnings of this report, we should never lose sight of this basic fact: a longer living population is a cause for great celebration. This is an extraordinary success story, but we must make sure, by planning effectively, that this success can continue to be enjoyed by all.



Eddie Lynch

Commissioner for Older People for Northern Ireland



EXECUTIVE SUMMARY

The Northern Ireland Executive was re-established on 3 February 2024, and one of its primary tasks will be to define the government's plan of action for the coming years. The *Programme for Government* will constitute the cornerstone of this plan of action. The *Programme*, which should be predicated on the needs of the population of Northern Ireland, will be the basis of the government's focus, planning and activities.

The Executive has opted for an Outcome-based approach to designing the *Programme for Government* in the past. The Outcomes in the *Programme for Government* identify areas of special interest for government action. These Outcomes define the goals to be achieved within the forthcoming period of government. The Outcomes take priority and determine how resources and responsibilities should be allocated.

This report provides advice on the need to include within the next *Programme for Government*, an Outcome which specifically addresses provision for our ageing population. The rationale for proposing cross-government planning for the ageing population of Northern Ireland is outlined below.

The context of an ageing population

Every year, the median age of the population of Northern Ireland increases³ and the proportion of older people grows in relation to the total population.⁴ This trend will not only continue in the future, but it will accelerate.⁵ In the coming decades, every year more people will reach State Pension Age (SPA) than those who will reach working age.

The old age dependency ratio (OADR) is a demographic indicator that measures the proportion of older people in relation to the working age population. A higher OADR is linked to a greater demand on pensions, benefits, health and social care services, alongside a lower supply of workers.⁶ In 2010, the OADR of Northern Ireland was 21.82. This means roughly that Northern Ireland had around 1 person of pension age per 5 persons of working age. The ratio had increased to 26.1 by 2022 and will grow steadily and sharply in the following decades. By 2040, Northern Ireland will only have three people of working age per pensioner, and by 2070, it will only be around two.⁷ This means the proportion of working age population will progressively decrease, while the number of people that will require benefits and services such as social housing, social care, and state pensions will increase.⁸ Notably, between 2024-2034, Northern Ireland will experience the sharpest increase in OADR in the whole of the United Kingdom.⁹

Priorities and challenges of an ageing society

To understand the challenge that comes with an ageing population, key areas of concern requiring government action must be identified and analysed. The areas of concern, identified by COPNI, are outlined below.¹⁰

The economy, pensions, and social security

Demographic ageing will change the structure of the population resulting in fewer working age adults and a higher number of older people. As a consequence of this, more people in Northern Ireland will require pensions, health and social care, and other public services, while the number of people that will pay income tax and national insurance, which directly contributes to 41% of government revenue, will decrease.¹¹

The consequences of this will be considerable. For instance, according to figures from the Department for Communities (DfC), the estimated cost of pensions will grow by 55% by the end of this decade, and the total cost of pensions in 2029 will be almost four times bigger than it was in 2004.¹² Considering that state pensions amount to about 11% of the total budget expenditure,¹³ it is logical to assume that a large increase

in pension costs will have an effect on the government's capacity to fund other vital public services.

Furthermore, demographic ageing will likely (without proper planning) result in labour shortages, in turn, hindering economic growth.¹⁴ Many countries experiencing demographic ageing are implementing strategies to develop the employability of older workers and to facilitate the extension of older people's working lives. This has also been an area of focus for the UK and Northern Ireland governments in the past decade.¹⁵ Older people are living longer and healthier lives than ever before and helping this demographic extend their working lives can have a positive individual, social, and economic impact. However, the data shows that older people in Northern Ireland are currently working less than before the COVID-19 pandemic,¹⁶ with further analysis suggesting employers do not feel ready to accommodate an ageing workforce, and that older workers do not feel that enough is being done to support them.¹⁷

Health and social care provision

An older population will require greater provision of health and social care. Currently, 80% of the care packages in Northern Ireland are for older people.¹⁸ The increase in demand can also be seen in the increasing prevalence of particular conditions. For example, the number of people living with dementia in Northern Ireland is expected to treble within the next three decades.¹⁹ Yet, in the context of increased demand, there are already reductions in service provision. The most recent data from the Regulation and Quality Improvement Authority (RQIA) shows that the number of care home beds in Northern Ireland in proportion to the older population is decreasing at a fast pace.²⁰ These trends will put enormous pressure on the health and social care sector to provide care for an ageing population in a context of thinning resources and a shrinking workforce.

In the next two decades, as the population of Northern Ireland ages, the number of older people in need of care will rise exponentially. Yet at the moment, it is uncertain whether the health and social care sector has the ability to face the challenge of a rapidly growing population in need of care. Lack of funding, facilities and personnel are all aspects of care provision that must be addressed to prepare the sector for the consequences of demographic ageing.

Housing provision

The latest available data from the Northern Ireland Housing Executive (NIHE) shows that the demand for social housing is at a record high in Northern Ireland.²¹ This high demand is met with the lowest level of supply in decades,²² and a diminishing capacity on the part of the social housing sector to provide homes adapted to older people's needs.

The NIHE and the Northern Ireland Federation of Housing Associations (NIFHA) have recently raised concerns over the capacity of the social housing sector to face this increasing demand. The NIHE has recommended targets for new social housing builds, particularly older people's accommodation, that appear unrealistic based on the rate of new builds over the period 2016-2023.²³ The NIFHA has said that unless a 10% increase in funding is offered to the NIHE and housing associations, the social housing sector will not be able to build at the rate required to meet the increasing demand.²⁴

An ageing population has certainly contributed to this increase in demand for social housing. In the future, more people will have to leave their homes due to their accommodation not being fit for their physical conditions, and demand is likely to continue growing exponentially in line with demographic ageing. It seems clear, however, that the social housing sector is currently unprepared for this, and that decisive action will be needed to increase the availability of suitable, age-appropriate accommodation.

Loneliness, isolation, and exclusion

Older people in Northern Ireland are at high risk of experiencing loneliness, isolation, and social exclusion,²⁵ with the likelihood increasing if widowed,²⁶ living alone,²⁷ unemployed,²⁸ without access to a car,²⁹ and for those with poorer general health.^{30 31} Moreover, the poverty rates of older people in Northern Ireland have started to increase over the past five years. Such increases in poverty routinely correlate with reductions in the quality of life experienced by older people.^{32 33}

Good public service provision can contribute to reducing the impact of loneliness, isolation, and exclusion of the older population. 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.

In contrast, there is evidence of inadequate service provision in Northern Ireland, especially in rural areas, putting older people at greater risk of social exclusion and ill-health.³⁴ 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, it is certain that the issues that currently affect the quality of life of older people in Northern Ireland will become more severe.

Discrimination

Northern Ireland is the only jurisdiction in the UK that lacks age discrimination legislation pertaining to the provision of goods, facilities, and services, even though the Executive committed to introducing age discrimination legislation in the *New Decade, New Approach* deal.³⁵ The lack of age discrimination legislation has widespread negative impacts, including in the essential areas of health and social care.³⁶ Examples of how age discrimination affect older people in this sector include the exclusion of people aged 65 plus from certain services, such as mental health support and treatments for non-life threatening conditions.³⁷

In the other three UK jurisdictions, age discrimination in the provision of goods, facilities and services is outlawed by the *Equality Act 2010*.³⁸ Similarly, a person cannot be discriminated against on the basis of age in the provision of goods or services in the Republic of Ireland under the *Equal Status Acts 2000*.³⁹ Therefore, Northern Ireland remains far behind its neighbours in age discrimination legislation, despite commitments on this issue by political leaders.⁴⁰

The COVID-19 pandemic has shown the risks that vulnerable people face when competition for health and social care services increases.⁴¹ As demographic ageing accelerates and greater competition is expected for services, it is now more urgent than ever to offer protection from discrimination to Northern Ireland's older citizens.

The need for an Outcome in the Programme for Government

The fact that that we are living longer is, undoubtedly, good news. The ageing of the population is the result of several factors, many of them very positive. For instance, it is a sign of reduced mortality rates at all ages,⁴² and of an increase in life expectancy at birth and at age 65.⁴³ This is as a result, among other factors, of vastly improved health services and sanitation.⁴⁴

However, the ageing of the population also brings challenges. Such challenges, identified above, include increased costs in health and social care, an increased cost to government for pension payments, a scarcity of specialised social housing and growing labour shortages. Yet, these effects are only an outline of some critical issues caused or exacerbated by demographic ageing; they are not the full story.

The Commissioner for Older People for Northern Ireland is concerned that the government of Northern Ireland has not yet developed a cohesive plan to address demographic ageing. This absence of long-term planning may be because the issue has not been perceived as an imminent problem. As Northern Ireland has historically had a lower proportion of older people than other UK jurisdictions, the social challenges of an ageing population have not been as acute.

Aware of the challenges that demographic ageing will bring, the Commissioner for Older People for Northern Ireland recommended the inclusion of an Outcome addressing provision for our older population within the *Programme for Government* both in 2016 and 2021.⁴⁵ Eight years have passed since COPNI first advised government to incorporate such an Outcome for the purposes of cross-government planning, with no inclusion to date.

Without effective planning by the Executive, departments and other public bodies, the challenges posed by an ageing population will have devastating social consequences, in particular for older people. These consequences are, in fact, already emerging in key sectors of life in Northern Ireland. With the acceleration of demographic ageing in recent years, and predicted further acceleration in the years to come, immediate action is required. The reality is stark—in the next ten years Northern Ireland will experience the largest increase in the proportion of older people in its history.

In the current document, the Commissioner for Older People for Northern Ireland renews the call to include an Outcome focussed on the ageing population in the forthcoming *Programme for Government*. One aim of this document is to offer an outline model of what an Outcome on ageing would look like, by mirroring the structure of Outcomes in previous formulations of the *Programme*.⁴⁶ To this end, in this document, the phrasing of an Outcome on an ageing population is proposed, the main priorities that should be considered in the Outcome's design are highlighted, and strategies from government departments that would align with such an Outcome are identified.

Recommendation

Isolated responses by individual departments or individual public bodies are insufficient to address the challenges posed by our ageing population. Given the dimensions of the tasks we as a society face, it is only through collaborative planning and action that we will be able to ensure the wellbeing of our ageing population. Therefore, a coordinated response by the Executive and departments is required to address the challenges of an ageing population, ensuring access for all citizens to all aspects of social, cultural, and economic life.

The sharpest increase in the proportion and number of older people will be experienced in Northern Ireland within the next 15 years, with the demographic transition peaking in 2030.⁴⁷ In this context, an Outcome in the *Programme for Government* that focuses on our ageing population is required to guarantee the long-term viability of public services. The Outcome's design proposed below, employs the structure of the Outcomes described in the *Draft Programme for Government* of 2021,⁴⁸ including Key Priority Areas (the specific areas to focus on to achieve the Outcome) and strategies (policy documents that align with the Outcome's aims). The proposed Outcome and its Key Priority Areas would constitute the departure point for future cross-government planning and action.

COPNI recommends including the following Outcome in the Programme for Government: ***We prepare for the challenges of an ageing society.***

COPNI recommends including five Key Priority Areas as part of the Outcome. These Key Priority Areas address major challenges arising from demographic ageing. The areas are:

- **Key Priority Area 1. Tackling age discrimination.**
- **Key Priority Area 2. Living and working well.**
- **Key Priority Area 3. Housing.**
- **Key Priority Area 4. Health and social care.**
- **Key Priority Area 5. Public services and rural living.**

Relevant current government strategies aligned to COPNI’s proposed Outcome and Key Priority Areas are identified below.

<i>Health and Wellbeing 2026: Delivering Together.</i>	<i>Fuel Poverty Strategy.</i>	<i>Active Living - Sport and Physical Activity Strategy for Northern Ireland.</i>
<i>Mental Health Action Plan.</i>	<i>Domestic and Sexual Abuse Strategy 2023 – 2030.</i>	<i>Tackling Rural Poverty and Social Isolation – A New Framework Supporting Rural Communities.</i>
<i>Supporting People Three Year Draft Strategic Plan and Covid 19 Recovery Plan 2022-2025.</i>	<i>Anti-Poverty Strategy.</i>	<i>Disability Strategy.</i>
<i>Economic Strategy: Priorities for sustainable growth and prosperity.</i>	<i>Housing Strategies.</i>	<i>Active Ageing Strategy.</i>
<i>Mental Health Strategy 2021-2031.</i>	<i>Skills Strategy for Northern Ireland: Skills for a 10x Economy.</i>	

The framing of **Outcome—Key Priority Area—Strategies**, which mimics the methodology of previous designs of the *Programme for Government*, serves to highlight the necessity of collaborative work across government departments on demographic ageing.

Key findings

- The population of Northern Ireland is ageing. The percentage of people aged 65 and over in Northern Ireland has grown from 13.15% in the year 2000 to 17.56% in 2022.

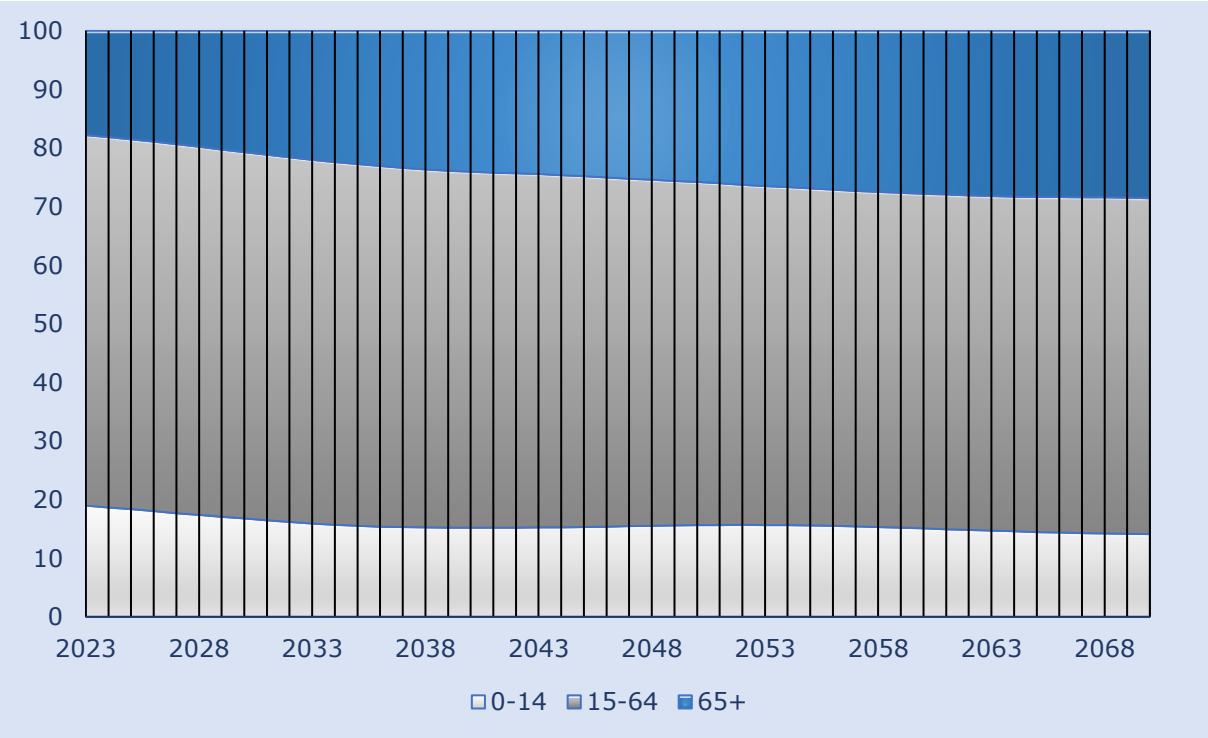
- The percentage of people aged 65 and over will grow sharply to 24.04% by 2040.
- Although the proportion and number of older people in Northern Ireland will grow steadily until 2070, the most rapid increase will occur in the decade 2024-34.
- The cost of pensions as a percentage of the GDP of Northern Ireland has grown by 36% since 2004 (from 3.5% to 4.8% in 2021), and it is likely to grow to over 7.5% of GDP by 2040. This means that the percentage of national wealth that will be used in funding pensions will grow more than 50% in the next 15 years.
- The number of care home beds per older person in Northern Ireland has decreased by 23% since 2008. The number of older people has grown twice as much as the number of care home beds.
- The demand for social housing in the period 2022-23 was at the highest level, and allocations of homes was at the lowest level than at any other stage in the past two decades.
- People of pensionable age work less than before the COVID-19 pandemic and the implementation of the *Active Ageing Strategy* of 2016.
- Workers older than 60 earn less than those in their 30s, 40s and 50s.
- The absolute and relative poverty rates of older people in Northern Ireland have worsened since the start of the decade.
- The income of pensioners in Northern Ireland is growing at a much smaller rate than the cost of living. Pensioners' income has only increased by 1.9% between 2017 and 2022 in the context of the highest inflation rates in three decades.

INTRODUCTION

An ageing reality

Northern Ireland is an ageing region. Every year, the number of people over the age of 65 grows in proportion to the rest of the population. The proportion of people over pension age in relation to the working age population (the OADR) was 26.1% in Northern Ireland in 2022. This means that there was roughly one person of pension age per four persons of working age. This ratio, however, will grow steadily and significantly over the following decades (28.5% in 2030 and 35.1% in 2040). By 2040, there will be less than three people of working age per person of pension age; and by 2070, there will only be two people of working age per pensioner.⁴⁹

FIGURE 1. % of population by age in Northern Ireland (projections 2023-2070)⁵⁰



The proportion of younger people will decrease in relation to older people. While the percentage of people aged 65 and older will grow from 17.6% in 2022 (335,449 total individuals) to 25.8% in 2050 (499,337 total individuals), the number of people between 15 and 64 will decrease from 1,210,215 individuals (63.3% of the population) to 1,132,887 (58.6%).⁵¹ This will significantly change the age profile of Northern Ireland over the next few decades.

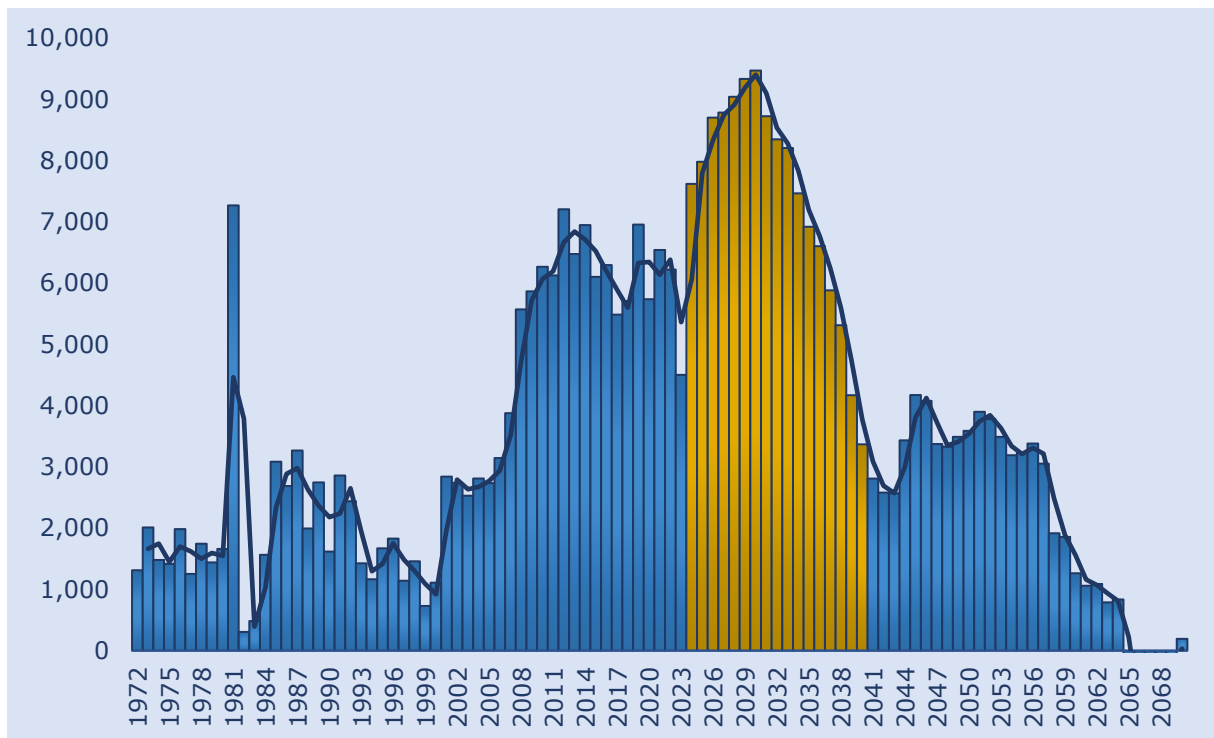
Demographic ageing will have significant consequences across all aspects of society. The change in the population structure will likely mean that a lower proportion of people will work, while a greater proportion of the population will require benefits and increased support from public services. An ageing population will probably lead to higher costs for government in terms of pensions, increased demand for social housing and care home beds, as well as a greater demand for health workers, services, and facilities. These increases in demand for service provision and supports (essential to guarantee the well-being of the population) will have to be paid for by a smaller proportion of people at work.⁵² Thus, while an ageing population will require substantial extra public funds, the capacity of a shrinking workforce to provide such resources will present a challenge. In sum, an ageing population will have consequences at all levels in society.

It would seem that the government is, to some extent, aware of these dangers. A substantial number of strategies implemented recently by the different departments have pointed at the ageing population of Northern Ireland as an important factor to consider. At the same time, many expert advisors have warned of the effects of an ageing population in research commissioned by the Executive, the departments and other public bodies. However, the government has not brought forward an overall strategic plan to face the challenges of an ageing population. And judging by the effects that demographic ageing is already having in many areas of the economy and society, which will be detailed in this report, it is also evident that no intervention from individual departments or other public bodies have been successful in countering its effects.

The inaction of the government in implementing proper planning for demographic ageing can only be explained through a sense of disbelief in the urgency of the matter. It seems that the issue is not seen as pressing, as if there will be time for planning in the future. This could not be farther from the truth.

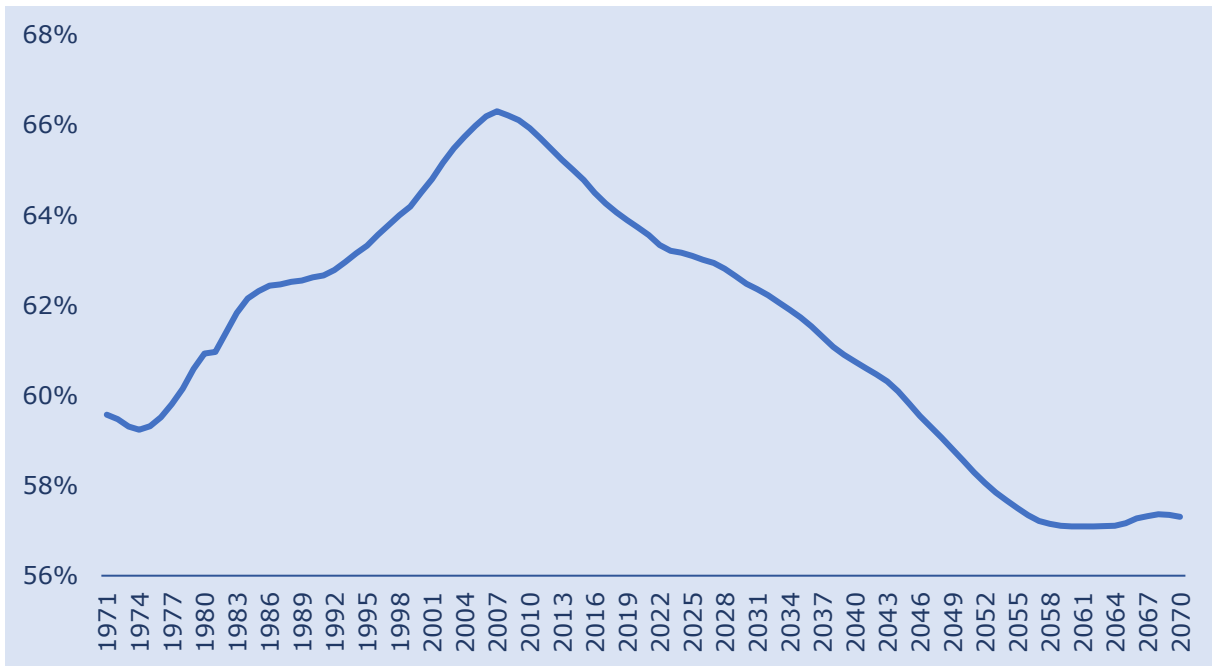
The population of Northern Ireland has aged significantly in the past two decades. The population aged 65 and over in Northern Ireland has grown on average by 5,014 individuals per year between 2000 and 2022. This increase, although slow, has already caused significant strain on public services. But the change of the age profile of the population will accelerate considerably in the next fifteen years. The number of people aged 65 and over will, on average, grow annually by 7,409 individuals until 2040.⁵³ In the period 2024 to 2034, it will grow by 8,517 individuals on average every year. And in the year 2030, the population aged 65 and over is expected to grow by 9,472 individuals.⁵⁴

FIGURE 2. Annual increase in the total number of people aged 65+ per year⁵⁵



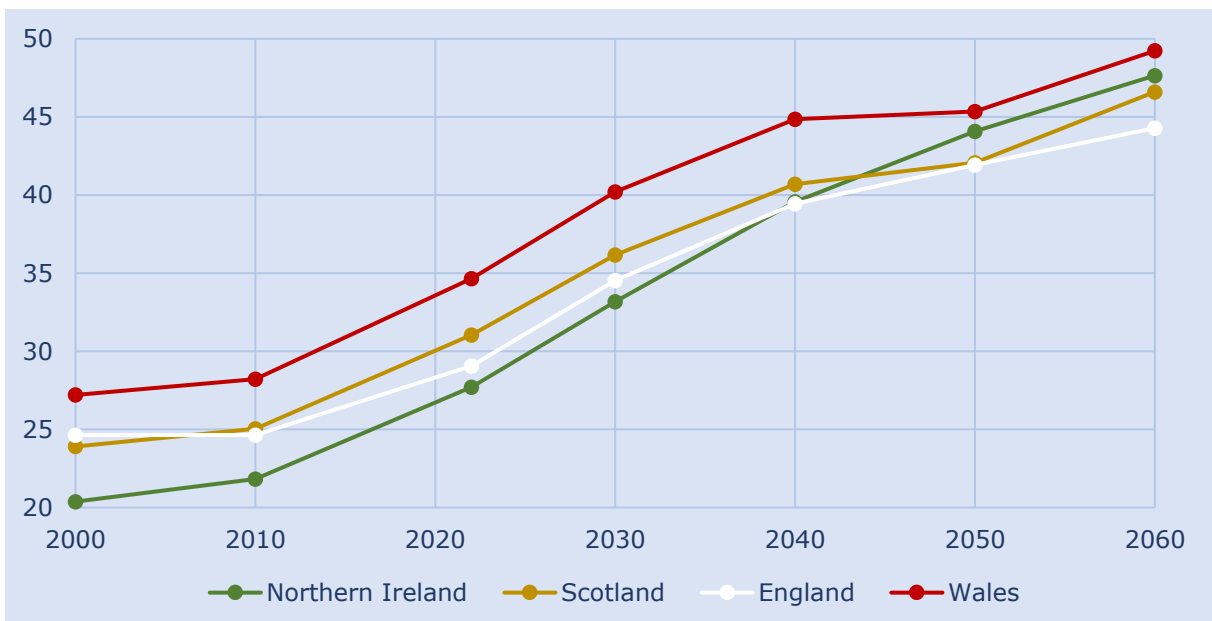
While in the period 2000-2022, the proportion of the population aged 65 and over grew from 13.1% to 17.6%, this percentage will grow rapidly to 20.7% in 2030 and 24% in 2040. This unprecedented growth in our older population in the next decade will occur simultaneously to a drastic reduction in working age population.⁵⁶

FIGURE 3. Percentage of population aged 16-64 (1971-2070)⁵⁷



The demographic ageing of Northern Ireland is in fact at an early stage as compared with other parts of the UK. The proportion of older people in Northern Ireland in 2022 was the smallest in the UK. For instance, the proportion of older people in Wales in the year 2000 was the same as Northern Ireland in 2022 (17%). However, by 2040, the proportion of older people to the rest of the population in Northern Ireland will be similar to that of the rest of the UK.⁵⁸ In consequence, the OADR will grow more in Northern Ireland than anywhere else in UK (see Figure 4).

FIGURE 4. Evolution of the Old Age Dependency Ratio in the UK⁵⁹



Demographic analysis of Northern Ireland demonstrates the urgent need to act. With a lack of planning and preparation, older people will be at risk of being left behind and disproportionately experiencing the negative effects of demographic ageing. However, the effects of demographic ageing do not only concern older people, but society in its entirety. This report will analyse areas of the economy and society that are already being affected by demographic ageing, and that are likely to be seriously impacted by the increasing proportion of older people living in Northern Ireland within the next decades. The analysis will demonstrate that demographic ageing is not a peripheral issue that affects only older people. Even though older people will be the most vulnerable group amid the change in the demographic structure of Northern Ireland, the effects of demographic ageing will be noticed in the economy, growth rates, public expenditure, public services, and in the labour market.

These negative effects described in this report, do not represent a potential risk. Without proper planning, they are a certainty, aspects of which are already being experienced in areas of the economy and society. For this reason, the implementation of effective cross-government planning is essential.

The need to plan effectively: the Programme for Government

The *Programme for Government* is a key document of government in Northern Ireland. It contains the plans and actions that government and its departments will undertake over a set period. The document establishes what areas of work are important to government (and by extension, important to society) and how government will conduct work in these respective areas.

The pre-eminent areas of concern for the government of Northern Ireland —The Northern Ireland Executive —are identified as ‘Outcomes’ within the *Programme for Government*. These Outcomes are priorities to which special resources, responsibility and cross-departmental consideration will be given to be achieved. The Executive itself acknowledges that ‘the Outcomes in the *Programme for Government Framework* present a picture of the kind of society we want to see’.⁶⁰

In 2016 the Commissioner for Older People for Northern Ireland recommended the inclusion of an Outcome in the *Programme for Government* that focused on our older population.⁶¹ In 2021, following the publication of the *Programme for Government Draft Outcomes Framework Consultation*,⁶² COPNI again communicated with government regarding the importance of including such an Outcome.⁶³ Despite this advice, preparing for an ageing society has not been included as an Outcome in the *Programme for Government* and, therefore, it has not been a priority in terms of government planning.

Within the next 15 years, Northern Ireland will experience the sharpest increase in the number and proportion of older people in its history. The bulk of the demographic transition in Northern Ireland will take place within the next decade and will peak in the year 2030.⁶⁴ Unquestionably, the demographic transition that Northern Ireland will experience during the following decades poses challenges to all areas of government and to all departments. For this reason—to meet the needs of a radically different society—an Outcome focused on our ageing population is needed. Placing the issues of our ageing society at the centre of government planning is the most likely avenue for achieving ‘the kind of society we want to see’.

AN AGEING SOCIETY: THE CONSEQUENCES

Introduction

The political institutions of Northern Ireland have paid surprisingly little attention to demographic ageing. While other global issues such as climate change have been considered in policy and legislation,⁶⁵ demographic ageing, which is likely to affect the lives of everyone in Northern Ireland, has been largely overlooked. This inattention to demographic ageing may arise from the perception that the issue is not urgent or that the matter is too broad and complex to be addressed.

Nevertheless, the unprecedented shift in the structure and age profile of the population of Northern Ireland will have a direct effect on the institutional structures that have for decades shaped our social, economic, and cultural life. The data shows that the fast-approaching change in the demographic structure of Northern Ireland requires immediate action by government.

This chapter explores the consequences of an ageing society. By clarifying the effects of demographic ageing in different areas of the economy and society, one can perceive the prudence and necessity of co-ordinated planning through the forthcoming *Programme for Government*.

The economy

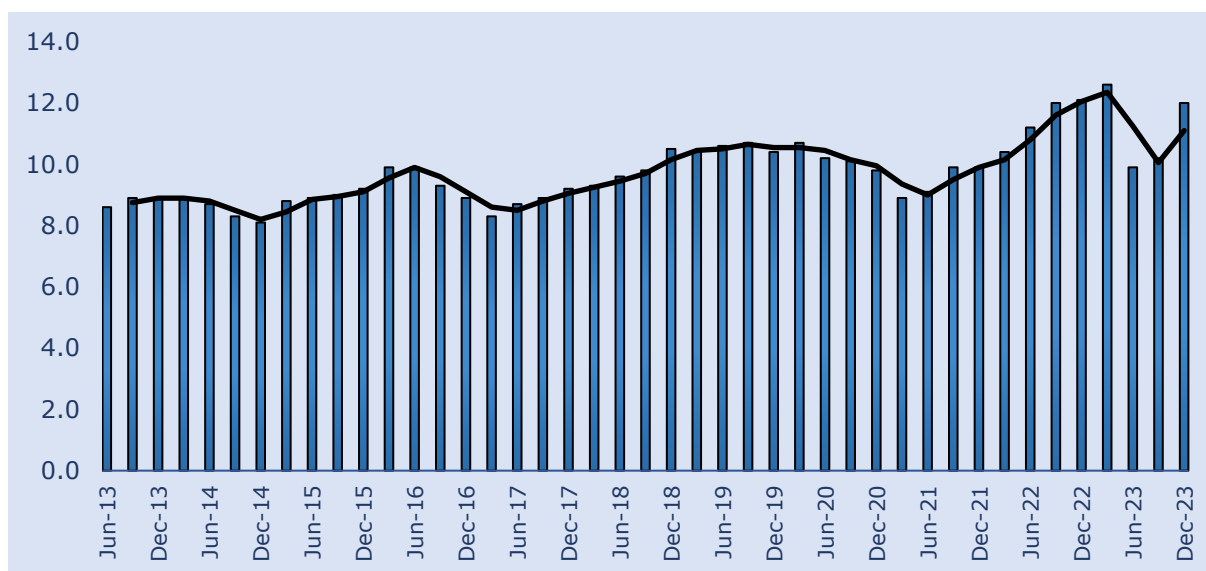
The ageing of our population is producing serious economic effects, not least in terms of the labour market. The shortages of labour in the UK and Northern Ireland⁶⁶ are linked to the exit rates of older workers from the labour market.⁶⁷ The Northern Ireland Chamber of Commerce and Industry showed in its latest quarterly report that 66% of businesses in the service sector and 77% of businesses in the manufacturing sector

face difficulties recruiting.⁶⁸ Likewise, a recent report by the Finance and Economics Team of the Northern Ireland Assembly argues that Northern Ireland’s economy is facing the challenge of weak labour supply due to ‘low growth in working age population’.⁶⁹

The UK Government Office for Science published a report in 2017 that warned that if the exit rates from the labour market for the over-50s continued at the same pace, ‘the UK will face a labour shortage’.⁷⁰ In today’s context, this prediction has proven prescient. Labour shortages have hindered the potential of businesses in Northern Ireland—a lack of skilled workers, impacting growth rates and national income.⁷¹ With the current rate of population ageing and the expected decrease in working age population, it is likely that the long-term growth of the overall economy of Northern Ireland will be severely, negatively impacted by this dearth of available workers.

One plausible way to ameliorate the impact of labour shortages is by supporting older workers to voluntarily extend their working lives. According to the Government Office for Science, supporting the extension of older people’s working lives has vast economic, social, and individual benefits.⁷²

FIGURE 5. Employed persons aged 65 and over in Northern Ireland (%) (65+)⁷³

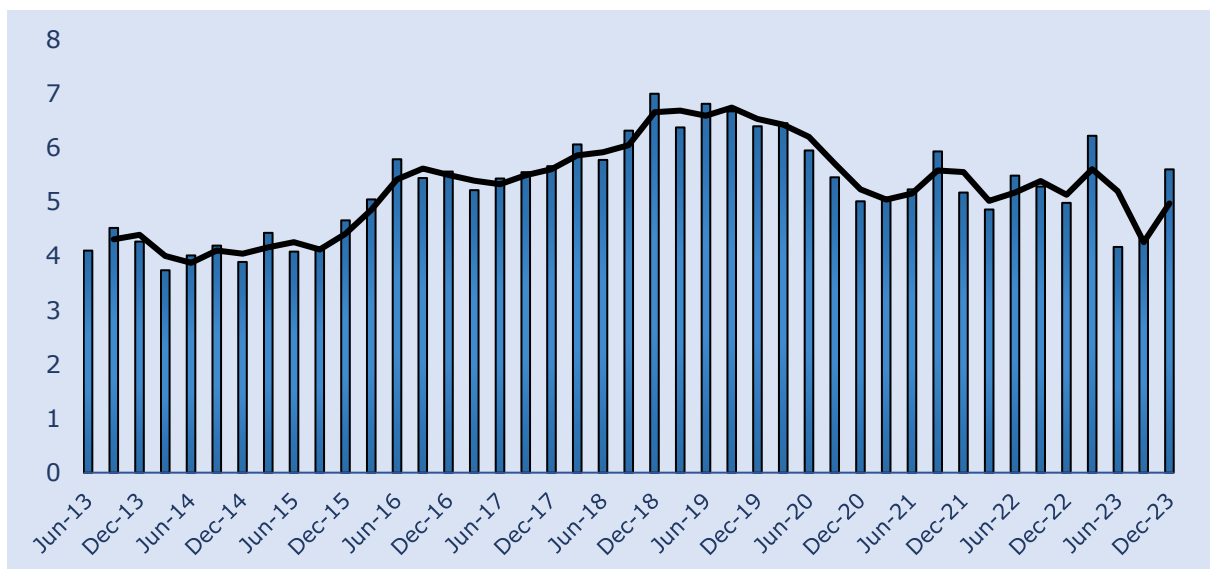


As shown in Figure 5, the proportion of people aged 65 and over at work in Northern Ireland has increased in the past decade (2013-2023). In 2013, approximately 8.5% of people aged 65 and over worked in Northern Ireland, while approximately 11% worked in 2023.⁷⁴ This increase is likely to have been caused by the rise in the State

Pension Age for men and women to 66 years of age in 2020 (from 65 years of age for men and 59 for women).⁷⁵ This has resulted in an increase in the proportion of people that work in Northern Ireland between the ages of 65 and 69 (from 17.8% in 2013 to 23.9% in 2023).⁷⁶

However, when the rise of the State Pension Age is considered, pensioners seem to be less likely to remain in paid employment today than they were five years ago. Moreover, since the beginning of the COVID-19 pandemic, older people continue to face challenges to stay at work in the UK. Many older people have been pushed out of the labour market, with such trends ‘entirely at odds with the government’s ambitions to extend working lives ... but reflecting the reality for many individuals, who feel shut out, undervalued, and financially disadvantaged by an ageist labour market’.⁷⁷ In Northern Ireland, post-pandemic, people older than 69 are less likely to be employed than before the pandemic.⁷⁸ Older people in all age bands (except between 65-69) were less likely to work in 2023 than they were in 2019, and the number of workers older than 69 has reduced by about 30% in the past 5 years.⁷⁹

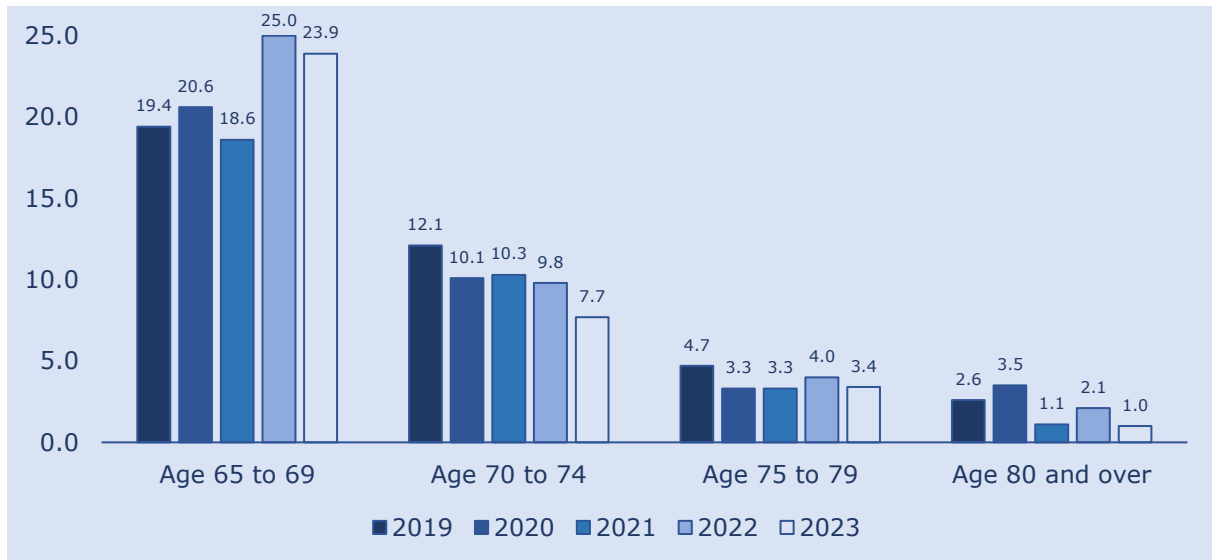
FIGURE 6. Employed population aged 69+ in NI (%)⁸⁰



Tellingly, activity by non-governmental stakeholders, such as employers, to prevent the narrowing of the workforce has proven ineffective. In the current labour market, older workers do not get equal opportunities to remain in employment with good conditions.⁸¹ Research has found that older workers are less encouraged by businesses to take up training,⁸² that older workers are among the least preferred options for

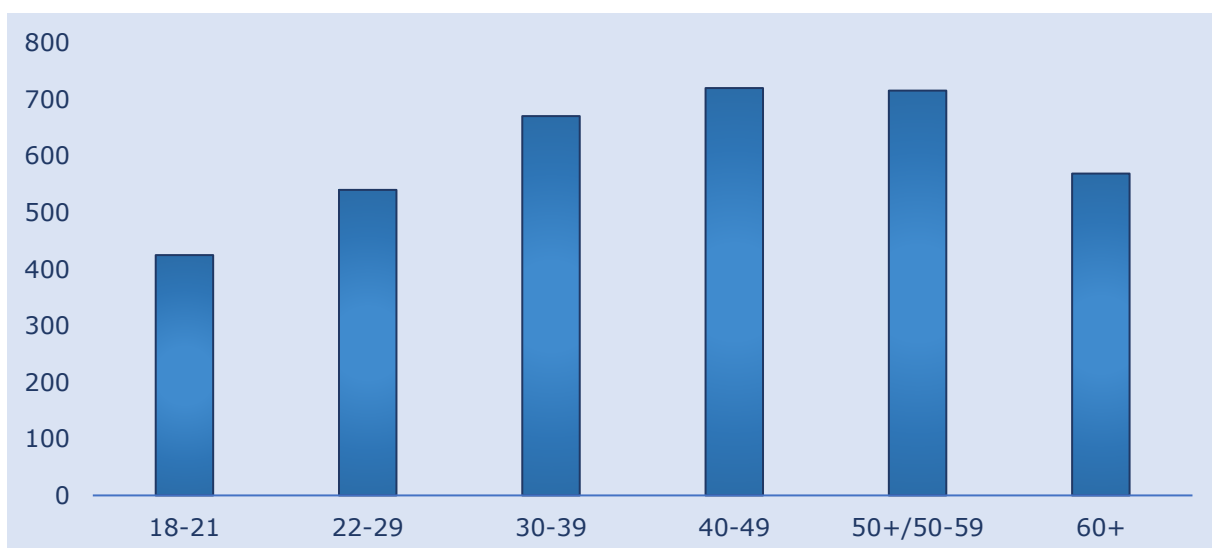
employers seeking to fill in vacancies,⁸³ and that employers consciously or unconsciously discriminate against older workers in hiring processes.⁸⁴

FIGURE 7. Employed population by age in NI (%)⁸⁵



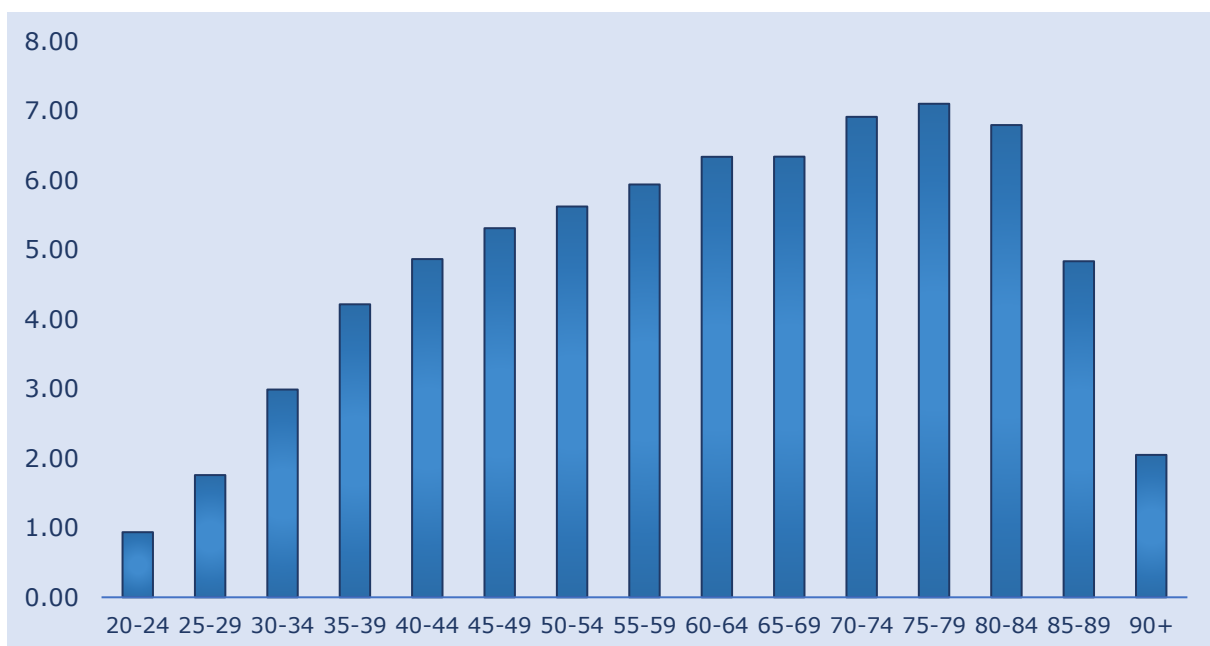
In addition to reduced training and employment opportunities, older workers in Northern Ireland are, comparatively, financially disadvantaged. According to the *Annual Survey of Hours and Earnings*⁸⁶ workers older than 60 earn significantly less than workers in the age bands of 30-39, 40-49, and 50-59. The lack of incentives to remain in the labour market (such as lower opportunities to develop skills and lower wages) forces older people out of the market.

FIGURE 8. Median weekly pay for full-time employees in NI⁸⁷



Similarly, stakeholders have largely failed to address the differing needs of an ageing workforce. As an example, older people are more likely to provide extensive care support, which increases the likelihood of leaving the labour market.⁸⁸ One out of three women in Northern Ireland that provide unpaid care have been forced to quit work, and more than one quarter have been forced to reduce their working hours.⁸⁹ In short, caring responsibilities are a major barrier for older workers that want to extend their working lives, and yet it is an area largely unaddressed in government planning.

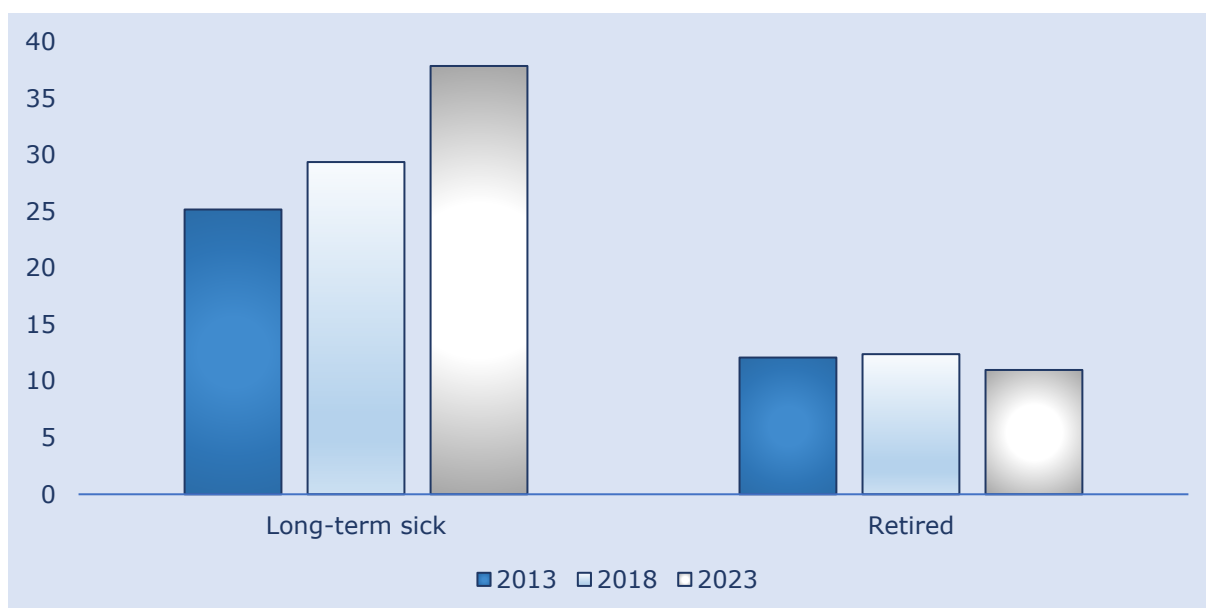
FIGURE 9. % of population in age bands that provides more than 50 hours of care per week in Northern Ireland⁹⁰



Paradoxically, older workers are increasingly economically inactive due to health concerns despite being generally more physically fit. This points to failures of workplaces in Northern Ireland to accommodate older workers with relatively minor health issues. More than a quarter of older workers with a health condition are considering retiring in the UK, due to a perceived lack of guidance and support.⁹¹

As a consequence of all these factors, there has been little improvement in the past decade in the economic activity levels of older people. People of 69 and older are, today, 30% less likely to work than they were 5 years ago. Those older people who do work, earn less than younger people.

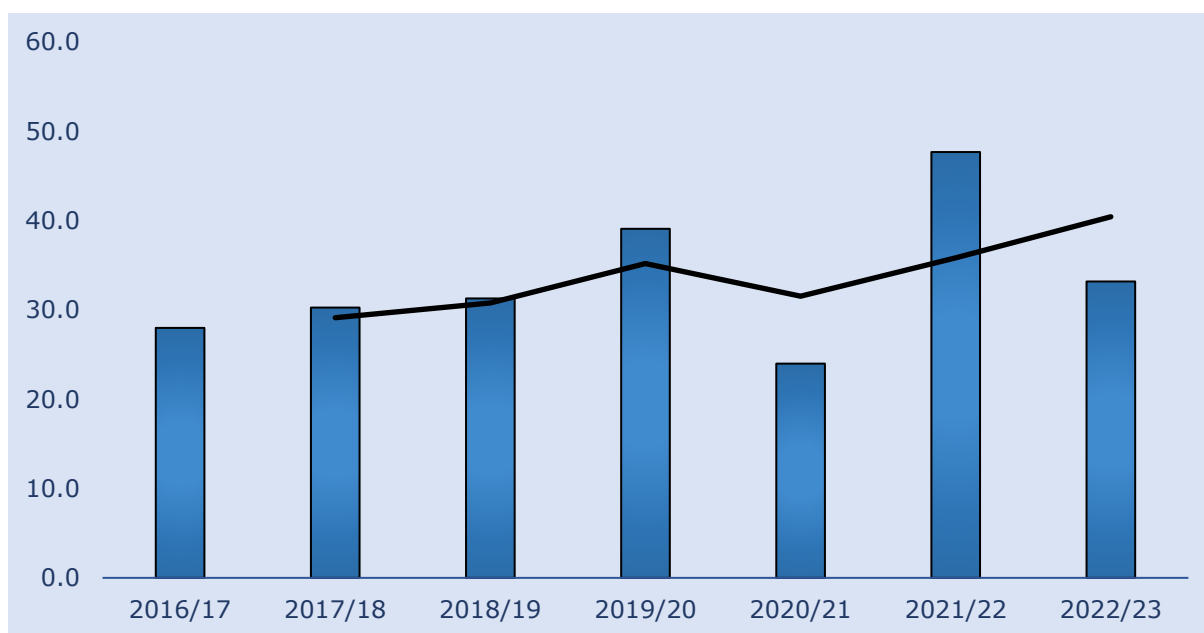
FIGURE 10. (%) Reasons for economic inactivity (age 50-64) in Northern Ireland⁹²



Strategies to retain older people in the labour market have failed at a time when adapting to an ageing workforce is vital for Northern Ireland's economic prosperity. The government's current economic and skills strategies overlook the value and contributions of older workers. There are no mentions of older people or older workers in the *Skills Strategy for Northern Ireland: Skills for a 10x Economy*^{93 94} and in the *Economic Strategy: Priorities for sustainable growth and prosperity*.⁹⁵ If the *Economic Strategy* and the *Skills Strategy* do not have specific plans to create positive and inclusive environments for older workers, it is unsurprising that no substantial progress has been seen in the economic activity of older people over the past five years.

In order to improve the engagement of older workers in the labour market and to maintain a sufficient workforce for business, the government must consider how these issues are addressed. In the context of demographic ageing, active ageing strategies should place emphasis on providing opportunities for older people who wish to remain economically active, and on removing barriers to staying in employment, in order to lessen the adverse effects of population ageing. This is especially important in the current post-Brexit and post-pandemic environment, as the UK and Northern Ireland experience significant shortages of workers in key areas, and record-high vacancies.⁹⁶

FIGURE 11. Employment vacancies rate per 1000 people⁹⁷



Increasing activity levels of older workers would result in higher revenue and lower costs for government, increased capacity for funding public services, and the reduction in the number of people that need benefits.

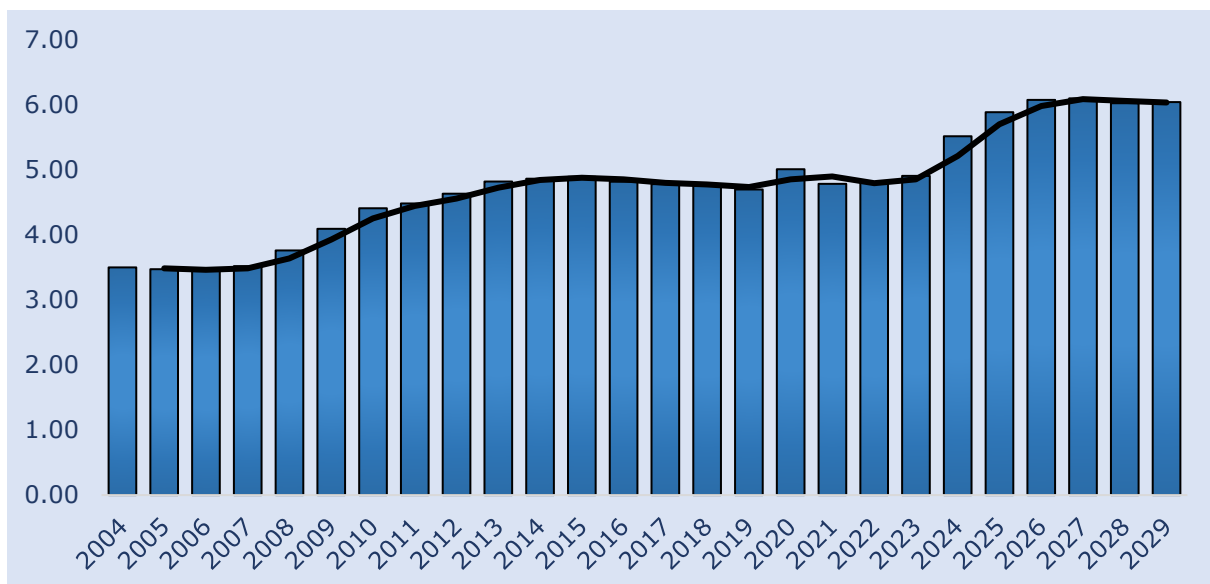
Pensions

The current social security system in Northern Ireland is inextricably linked to a disappearing demographic structure. A diminishing workforce will bring reduced tax revenue for government expenditure on pensions, social security, and wider public services. Currently, 41% of government revenue comes from income taxes and national insurance, while a further part of government revenue is indirectly generated by the working population.⁹⁸

Existing and future pensioners (i.e., all citizens) will be impacted by how the government addresses the challenge of an ageing workforce. The UK is already one of the least generous countries in the OECD in terms of pension supports.⁹⁹ Yet of even wider significance than the sufficiency of pension payments, is that pensions are interconnected to all functions of government, as the amount required to fund pensions has an (indirect) impact on how much is available to fund services such as healthcare (and vice versa).

With an ageing population—and an absence of innovative planning—the percentage of national wealth that must be used to finance pensions will rise in line with the increasing population of State Pension Age. In the period 2022-2023, the government of Northern Ireland spent over 11% of its budget on state pensions and other related benefits.¹⁰⁰ The cost of retirement pensions has grown from £1.1 billion in 2004 to £2.7 billion in 2023,¹⁰¹ and the Department for Communities estimates that the total cost of retirement pensions will grow by 53.6% by the end of the decade (up to £4.2 billion in 2029).¹⁰² ¹⁰³ The number of retirement pension claimants is likely to increase by 30% (around 100,000 individuals) by 2040.¹⁰⁴ As a result, the expenditure on pensions as a percentage of GDP may increase from below 5% in 2023 to approximately 7.7% in 2040; from £2.7 billion in 2023 to £8.1 billion in 2040.¹⁰⁵

FIGURE 12. Estimated expenditure on retirement pensions as a percentage of GDP in Northern Ireland (2004-2029)¹⁰⁶



In other words, the cost of state pensions, which constitutes an unavoidable public expenditure, is expected to double over the next 15 years and will continue to rise after 2040. Such drastic increases in the cost of pensions have the potential to significantly disrupt public expenditure in areas such as health, transport, education, and general social provisions. Without co-ordinated and effective pension planning by government, it will not be pensioners alone who experience negative impacts of demographic ageing but all citizens wishing to access over-burdened public services.

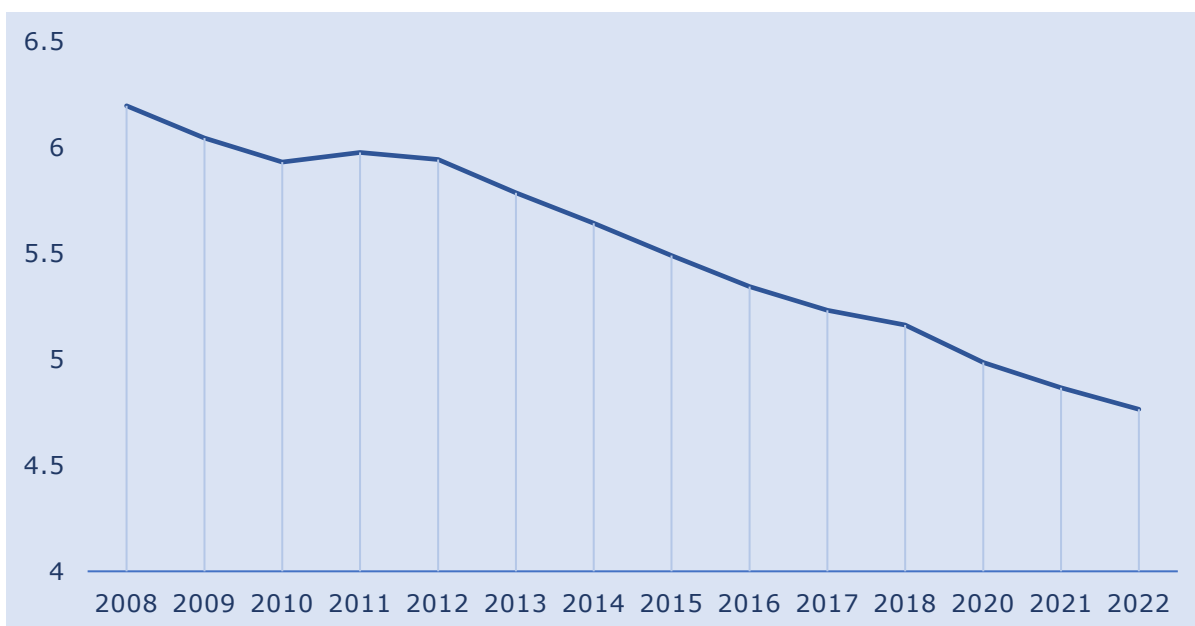
Health and social care provision

An ageing population will put enormous pressure on the resources of the health and social care sector. 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.¹⁰⁷ Such a 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.¹⁰⁸

A single example of increasing demand on health care provision related to our ageing population illustrates the challenges for government planners. The number of people living with dementia will increase in accordance with the number of older people,¹⁰⁹ with the total cost of dementia trebling by 2040.¹¹⁰ Although such increases in care needs of an ageing population will be partially funded by the public budget, it will also impact the resources of individual families, who will likely take responsibility for unpaid care.¹¹¹

Yet, it is unclear whether the care sector specifically, or more broadly the government, is prepared for the demands of an ageing population. For example, the number of care beds is decreasing rapidly in Northern Ireland. RQIA reports^{112 113} indicate a significant reduction in nursing and residential care beds over the period 2008-2022 in proportion to the population of 65 and older in Northern Ireland. The number of care home beds for every 100 older people was 6.2 in 2008 and only 4.7 in 2022 (a 23% reduction in this period). From 2008 to 2018, 'the percentage increase in nursing beds was less than half of the increase in the population aged 65 years or over'.¹¹⁴

FIGURE 13. Proportion of residential and nursing beds per 100 persons aged 65+¹¹⁵



If as a society, we are unable to provide the necessary facilities, technology, and personnel to care for our older population, many citizens will be at risk of being left behind. This will affect older people themselves, their families and wider society. Pressure on families to provide care will increase, and this will have economic and social effects. As family members of people that require care will be (or feel themselves to be) primarily responsible, many will likely feel compelled to retire early to provide care.

With the exponential increase in the population over the age of 65 in the next 15 years, the care sector will face serious difficulties. Intervention will be required to meet a growing need from an ageing population that even now is experiencing service reductions.^{116 117 118}

Housing provision

The social housing sector in Northern Ireland faces considerable difficulties.¹¹⁹ The most recent data from the Northern Ireland Housing Executive (NIHE) and the Department for Communities (DfC) reveals that the sector is not coping with demand. The demand for social housing is increasing, while capacity is decreasing, widening the gap between need and availability. Social housing waiting lists reached record lengths of 45,105 applicants in 2023 (32,633 of these cases were in housing stress, also a

record high).¹²⁰ At the same time, the number of allocations in the period 2022-23 was the smallest of the past two decades (8,218).¹²¹

The NIHE have stated that the social housing sector requires 23,557 new builds during the period 2022-2027.¹²² Yet this target seems unrealistic given that during the period 2016-2023 only 9,790 social houses were built.¹²³ In addition to this already challenging situation, the housing requirements of an ageing population are different to those of a younger population.

Older people often require adaptations to housing to live well and independently. Statistics show that 71% of older social housing households include at least one disabled person, which contrasts with 44% of households of younger families with children.¹²⁴ Accordingly, social housing homes for an ageing population need to 'be designed flexibly with long term accessibility issues taken into consideration, and wheelchair units to be included in schemes where possible'.¹²⁵

The number of people older than 65 will increase 49% by 2050.¹²⁶ 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, or visual restrictions. Tellingly, the NIHE reports a shortage of older people's accommodations in many areas and the need to build "Category 1" housing.¹²⁷ ¹²⁸ Currently, in the Belfast area, 10% of people on social housing waiting lists are older people, and this percentage is higher in other areas (14% in Lisburn and Castlereagh City; 20% in Mid and East Antrim, and 15% in Antrim and Newtownabbey).¹²⁹ Without comprehensive planning, resourcing and implementation these trends will surely continue, as the proportion of people older than 65 continues to rise.

If the current issues in social housing are addressed successfully, this will have a direct impact on other areas of government, which reinforces the value of coordinated action. 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.¹³⁰ The report highlights the interconnectedness between different areas of government, and how successful policies in a certain area can have subsequent positive effects in other areas. In this case, the provision of social housing and care home beds could be positively impacted by effectively streamlining the process

of housing adaptations (including approval by an Occupational Therapist, approval of a Disabled Facilities Grant application, and conduct of the work). This again illustrates the value of increased cooperation among departments, as successes in one policy area can have substantial positive effects in others.

Loneliness, isolation, and exclusion

Older people in Northern Ireland face significant financial and consequently, social hardships.¹³¹ Poorer pensioners are less likely to participate in society,¹³² are more likely to experience isolation,¹³³ and are at higher risk of experiencing health issues and disability.¹³⁴ Lower income triggers risks of social exclusion and deprivation. People on a low income are less able to afford basic services and have less food and energy security. This correlates with health setbacks and disability.

Half of the population older than 60 are at risk of social isolation in the UK,¹³⁵ and people older than 75 are more likely to be lonely in Northern Ireland than people in other age groups.¹³⁶ Loneliness in Northern Ireland is linked to factors that affect older people the most (being widowed,¹³⁷ having worse general health,¹³⁸ not being in paid employment,¹³⁹ living alone¹⁴⁰ or not having access to a car¹⁴¹).¹⁴² The consequences of loneliness and social isolation for older people include higher levels of physical comorbidity, and mental illnesses that are more likely to require institutional care.^{143 144}

Contributing factors to older people's social isolation include poor transport services (public and private),¹⁴⁵ poor access to broadband (especially in rural areas),¹⁴⁶ lower use of internet,¹⁴⁷ the need to travel long distances to meet friends and relatives, and less financial resources to fund transport and social outings.¹⁴⁸

In Northern Ireland, the levels of loneliness and social isolation of older people are aggravated in rural areas.^{149 150} For older people living outside towns and cities, travelling to health centres, shops, and financial institutions (banks and post offices) is necessary. To fulfil their daily goals, older people require the use of good services.¹⁵¹ Consequently, the lack of high-quality public services (transport, health and social care, social clubs, shops, police, etc.), has significant adverse effects on older people.

Barriers to good public services result in negative physical and mental health impacts and reduced participation in the social and economic life of the community.

Longer distances to shops and community services and fewer opportunities for in-person interactions discourage older people from being active, a situation aggravated by the COVID-19 pandemic and the migration of in-person services to online.¹⁵² For many older people, the provision of face-to-face services is not just a matter of comfort, but also a source of social engagement. The importance of such social interaction is magnified by older people's lower use of internet and social media.^{153 154 155}

Considering the income limitations of older people, and the higher prevalence of physical disability in old age that hinders older people's ability to participate in social life,¹⁵⁶ the provision of high-quality services is essential for their social inclusion amid demographic ageing. Public services are needed to ensure that older people are effectively empowered to participate in society, to live and work well.¹⁵⁷ Yet, the capacity of the public sector to offer protections to vulnerable individuals will be put under pressure by the growing OADR. Without proper planning, the current situation will deteriorate in the near future. Conversely, an effective public policy intervention in the provision of services will have a multiplying effect over many areas of Northern Ireland's economy and social life.

Discrimination

Demographic ageing is placing pressure on public services such as health care, residential care, housing, public transport and social support provisions. In the absence of planning, it is likely that competition for these services will increase in the coming years. In such circumstances, discrimination against older people could become more entrenched in our society as providers seek to reduce costs in the context of increasing demand and dwindling resources. Greater discrimination against older people would cause damage to the older population but also negatively impact social cohesion, making life poorer for all citizens.¹⁵⁸ If legislation does not protect older citizens from discrimination, they will face increased risk of discrimination as service provision reduces further,¹⁵⁹ and ultimately all citizens will be disadvantaged.

Protecting and promoting an egalitarian society begins with the law. Strikingly, discrimination on the grounds of age is legal in Northern Ireland, except in the workplace and in the education system.¹⁶⁰ Unlike the other protected characteristics of *Section 75* of the *Northern Ireland Act 1998*,¹⁶¹ discrimination based on age in the provision of goods, facilities and services remains legal in Northern Ireland.

All other jurisdictions in the UK recognise the importance of protecting people against age discrimination in the provision of goods, facilities, and services. The *Equality Act 2010*¹⁶² replaced previously existing discrimination legislation and made age discrimination unlawful in the provision of goods, facilities, and services.¹⁶³ ¹⁶⁴ Similarly, in the Republic of Ireland, the *Equal Status Acts 2000*¹⁶⁵ also outlawed discrimination on the grounds of age in the provision of goods and services.

Effective age discrimination legislation would prohibit discrimination in the provision of goods, facilities, and services, including providing lower standard of service. It would apply to private and public services, including shops, bars, hotels, sports facilities, health and social care services, local authorities, transport, housing associations, etc. The law would include protection against direct discrimination,¹⁶⁶ indirect discrimination,¹⁶⁷ victimisation,¹⁶⁸ and harassment.¹⁶⁹

Currently, some issues faced by older people in the health and social care sector are caused by the absence of age discrimination legislation. For instance, the *Mental Health Strategy 2021-2031* issued by the DoH, acknowledges the need for improving the services provided to older people, and admits that older people have been treated differently to the rest of the population when trying to access mental health services. The *Equality Impact Assessment* of the *Strategy* points out that:

*Stakeholders have pointed out that mental health services have traditionally been configured by age with a lack of services for those over 65. In particular, concern has been expressed that there is a lack of community interventions and psychological therapies for people in this age group.*¹⁷⁰

This type of discrimination faced by older people in Northern Ireland is unlawful in the rest of the UK. Under the *Equality Act 2010*:

*Public services such as the NHS cannot provide substandard services or refuse to provide services purely because of your age, unless there is a good and sufficient reason. For example, you should not be refused treatment because of a 'stereotypical' view of your age. Instead, the NHS must look at each case individually to decide what treatment options should be offered.*¹⁷¹

Discrimination in health and social care services, which is possible in Northern Ireland due to the absence of age discrimination legislation, is concerning. However, it is not the only area influenced by an absence of age discrimination legislation in the provision of goods, facilities, and services. Other areas include 'financial services, retail, transport and entertainment'.¹⁷² The Equality Commission for Northern Ireland sums up the current situation, 'if someone discriminates against you in these areas because of your age, you have no legal right to challenge this treatment'.^{173 174}

The need to bring forward legislation that guarantees equal rights to older people in Northern Ireland has been acknowledged by a previous Executive. 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'.^{175 176} Despite this, no substantial progress on the promised age discrimination legislation has occurred.

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. For example, despite the effort of the DoH, it is alarming that it needs to concede the existence of unequal provision of mental health services. It should not be the task of individual departments or isolated service providers to eradicate age discrimination. The wellbeing of older people and the wider public good would be more effectively served by a legislative approach that addresses unequal and inequitable provision of services and goods for the population.

Conclusion

Over the past twenty years, Northern Ireland has begun to experience the consequences (wholly or partly) caused by demographic ageing, such as: labour shortages, greater costs of benefits for older people, and increased demand on health and social care. Our public services are struggling to adapt to a demographic ageing that has so far occurred at a slow pace. As the pace of demographic ageing increases, our public services will likely be unviable without cross-government planning and action.

In light of these seismic societal changes, the Executive and government departments must make critical decisions to ensure the safety and wellbeing of our entire population. Without a co-ordinated approach, a large section of our society (of which we will all become members at some stage)—the older population—will become a diminished grouping, lacking the support to live dignified lives. The future of Northern Ireland, ‘the kind of society we want to see’,¹⁷⁷ will depend on how government addresses the challenges posed by the new demographic reality.

Hitherto, the good intentions of government departments, statutory and independent bodies, identifiable in individual strategies aimed at improving the quality of life of older people have proven inadequate.¹⁷⁸ Despite the commitment of individual departments and statutory bodies, the absence of central mechanisms to lead, coordinate efforts and ensure consistency in policy making has yielded unsatisfactory results. Ultimately, this has been caused by a lack of focus on our ageing population at the core of government planning. Unless a coordinated approach is taken to address demographic ageing—codified in an Outcome in the *Programme for Government*—further efforts are unlikely to succeed.

OUTCOME, KEY PRIORITY AREAS AND STRATEGIES

Our ageing population presents extraordinary challenges for government. The population change will cause increasingly serious financial and social issues that will affect not only older people, but everyone.

Indicators show that the quality of life of older people is starting to deteriorate in Northern Ireland. Rates of poverty (absolute and relative) experienced by older people are increasing,¹⁷⁹ their income in real terms is decreasing steadily,¹⁸⁰ and life expectancy at birth is stagnating, even showing signs of deterioration in the past six years.¹⁸¹ Without an accurate diagnosis of this situation and adequate preparation for co-ordinated action, it will not be possible to counter the effects of demographic ageing while guaranteeing a good quality of life for all citizens.

Aspects of an individual's life—the state of their health, how much money they have to spend, access to transport, and access to social activities—are integral to one's quality of life. These distinct aspects of life are currently addressed by individual government departments: the Department of Health, Department for the Economy, Department for Infrastructure and Department for Communities. Yet, without collaboration across such departments, the entirety of an individual's life is left unconsidered and the end goal of promoting a good quality of life for all citizens is unachievable.

An example of the current compartmentalised approach to government planning is the recent proposal by the Department for Infrastructure (DfI) to remove the SmartPass Scheme offering concessionary travel for 60-64 year olds.¹⁸² The consultation document by the DfI readily accepts that the narrowing of the scheme will negatively impact aspects of life addressed by other departments such as Health and Communities:

Raising the age eligibility for concessionary fares... is likely to have a negative impact on some groups, particularly those on low incomes, those who do not have access to a car, those in rural areas and women (who have lower rates of employment than males and who also tend to be less likely to hold a driving licence than men). As well as removing the benefits associated with the Scheme, there are also potential costs which may arise from removing the concession from the 60-64 age group including health related costs associated with poorer physical and mental health.

Yet this DfI proposal does not attempt to cost the health, social and economic damage that it acknowledges might be caused to older citizens and wider society by its isolated decision-making. In practice, the DfI's approach is unapologetically sectoral; its decision-making process will not account for journeys to hospital appointments, to provide childcare, or that encourage social interaction. The consequence of this compartmentalised decision-making is that government does not retain a focus upon different elements that make for a good quality of life.

Only through coordinated action that involves all departments, can society-wide challenges be addressed by government. It is not the role of one department alone or one isolated strategy to address the issues of demographic ageing. The absence of a cross-governmental approach to demographic ageing means that there is no co-ordinated, cross-governmental action.

The *Programme for Government* is the government's key planning framework and therefore the appropriate location for prioritising the singular challenge posed by an ageing population. The choice of including such a focus in the *Programme* would empower and enable government departments and agencies to collaborate on this crisis. The Commissioner for Older People for Northern Ireland has repeatedly highlighted to government, and to the public, the consequences of omitting an Outcome on ageing in the *Programme for Government*. However, the Northern Ireland Executive has, to this point, chosen to omit from the *Programme* a specific high-level priority to address our ageing population, thereby missing earlier opportunities to effectively plan and prioritise resources.

Failing to include an Outcome pertaining to our ageing population in a future *Programme for Government* would constitute a choice to continue with compartmentalised decision-making on our changing population. However, the challenges of an ageing population are quickening, and so, delays in co-ordinated action are injuring our society needlessly.

The current section offers both proposals for the phrasing of an Outcome on ageing and a structure for the Outcome mirroring previous iterations of the *Programme for Government* in 2016 and 2021.¹⁸³ In these two documents, the Northern Ireland Executive opted for a framing based on the structure **Outcome—Key Priority Area—Strategies**. The Outcomes identify the primary goals to be achieved by the Executive and its departments through the action of government. The Key Priority Areas highlight specific areas of concern within each Outcome.

The proposed Key Priority Areas below address the most pressing issues of demographic ageing (identified in the previous chapter). Each of the following Key Priority Areas include specific objectives to be achieved by the action of government within the broader framework of the Outcome. Finally, below are listed current, relevant strategies that could guide specific areas of action by the Executive and its departments in its efforts to achieve the objectives in the Key Priority Areas, and ultimately the pre-eminent Outcome.

Mirroring the same methodology as used within previous *Programmes for Government*, below are a proposed Outcome, Outcome structure, Key Priority Areas, and reference to pertinent strategies.

OUTCOME: We prepare for the challenges of an ageing society.

KEY PRIORITY AREA 1. Tackling age discrimination

Outlaw any form of age discrimination, including in the provision of goods, facilities, and services. Ensure that older people are treated equally, and that service providers have access to sufficient information to comply with the age discrimination law.

(NI Assembly, NI Executive, Department of Justice)

KEY PRIORITY AREA 2. Living and working well

Ensure that our older population can participate in the community through paid and unpaid activities such as volunteering, providing care, participating in cultural events, and extending their working lives. Provide employers with guidance and support to help older workers stay at work if they so wish.

(Department of Education, Department for Communities, Department for the Economy, Department of Health)

KEY PRIORITY AREA 3. Housing

Prepare for an ageing population in the social housing sector. Ensure that new developments are adaptable to the needs of older people. Increase the availability of social housing homes for all by increasing the number of older people that remain in their family home. Focus on preventing crisis relocations and improve the quality of home adaptations.

(Department for Communities, Department of Health, Department for Infrastructure)

KEY PRIORITY AREA 4. Health and social care

Ensure that the provision of health and social care services is prepared for the increasing number of people that will need to make use of them. Work closely between departments to develop innovative forms of care, through effective use of assistive technology, to increase the efficiency of community care staff and guarantee older people's freedom to choose to remain at home. Work reflexively to deliver services in line with the principles set out in 'Health and Wellbeing 2026: Delivering Together', the 'Power to People' report, and future best practice in this area.

(Department for Communities, Department of Health, Department for Infrastructure)

KEY PRIORITY AREA 5. Public services and rural living

Provide a sufficient range of public services to enable older people to stay active in the community, to contribute to the economy and to stay connected with their loved ones, with special focus on deprived and rural areas.

(Department for Communities, Department for Infrastructure, Department of Agriculture, Environment and Rural Affairs)

The inclusion of the Outcome in the *Programme for Government* would achieve important goals. It would ensure the well-being of older people during the next government and legislative period, and it would set out the foundations for a sustainable future amid demographic ageing by guaranteeing the feasibility and sustainability of our public services.

Below, is a list of existing strategies that include references to ageing and older people. These, or subsequent strategies currently in development, would effectively contribute to the proposed Outcome:¹⁸⁴

- *Health and Wellbeing 2026: Delivering Together.*¹⁸⁵
- *Domestic and Sexual Abuse Strategy 2023 – 2030.*¹⁸⁶
- *Active Living - Sport and Physical Activity Strategy for Northern Ireland.*
- *Active Ageing Strategy.*¹⁸⁷
- *Supporting People Three Year Draft Strategic Plan and Covid 19 Recovery Plan 2022-2025.*
- *Fuel Poverty Strategy.*
- *Tackling Rural Poverty and Social Isolation – A New Framework Supporting Rural Communities.*
- *Mental Health Strategy 2021-2031.*¹⁸⁸
- *Mental Health Action Plan.*
- *Anti-Poverty Strategy.*¹⁸⁹
- *Disability Strategy.*¹⁹⁰
- *Skills Strategy for Northern Ireland: Skills for a 10x Economy.*¹⁹¹
- *Economic Strategy: Priorities for sustainable growth and prosperity.*¹⁹²
- *Housing Strategies.*¹⁹³

The ageing of the population constitutes both a risk and an opportunity. If nothing is done, it will inevitably harm key public institutions in their ability to deliver for all citizens and promote the common good. On the other hand, seizing the opportunity to plan for demographic change would allow us as a society to protect, empower and enable all citizens as we grow in age. If the well-being of older people is guaranteed, we will ensure social, health and economic benefits for us all.

CONCLUSION

The occurrence, if not the exact nature, of colossal impacts caused by demographic ageing (in the present and in the future) is a certainty. It is not a matter of niche interest, a mere sectoral concern, nor is it a conspiracy theory. It will affect the economy, the labour market and the nature of our health and social care services. It will ultimately impact on the quality of life of all citizens old and young. If nothing is done to address it, all citizens will experience a drastic reduction in quality of life.

These issues have repeatedly been highlighted in research commissioned by the Executive and its departments.¹⁹⁴ However, the government has yet to take strategic action to face these challenges. A societal transformation such as rapid demographic change requires a correlatively substantial government response. Demographic ageing must be at the centre of government planning and action. To effectively address the various challenges of demographic ageing, it must be a priority in the government's key planning framework; it must be a top-level 'Outcome' in the next *Programme for Government*.

The next *Programme for Government* will set out the priorities, aims and activities of the government of Northern Ireland for the following years. In 2016 and 2021, the Northern Ireland Executive opted for an Outcome-based approach to the *Programme for Government*, in which Outcomes framed the core elements of its work programme that (if achieved) would create the society we all want. The Outcomes encapsulated precisely what the Executive viewed as being of pre-eminent importance for planning and action. Government leadership, effort, time, collaboration, and resources closely followed these Outcomes.

Whether the Executive chooses to include the ageing population as a priority Outcome now or later, the issue itself will force government to place it at the centre of its planning agenda. However, late interventions will be more costly and less effective. The process

of demographic ageing has already begun, and its consequences are being felt. Delaying action is not simply delaying difficult decisions, doing so risks exacerbating issues that could increase the hardship of citizens now and in the future. The crisis has started and therefore crisis planning should commence. The first step in this process is to acknowledge the challenge by including a relevant Outcome in the *Programme for Government*.

Some issues posed by the ageing population of Northern Ireland have been tentatively addressed by different strategies implemented by departments over the past decade.¹⁹⁵ Yet, despite the sincere efforts made by individual departments, isolated policies can only patch things up. Discrimination on the basis of age is still legal; older people are working less today than before the pandemic; and the health and social care sectors are straining to meet the demand for services. Troublingly, there is a recent rise in the absolute and relative poverty of older people in Northern Ireland.¹⁹⁶ The decrease in pensioner's income in real terms has been persistent in the past decade, and it has accelerated lately.¹⁹⁷ And the life expectancy at birth and at age 65 have both stagnated in the past decade, even showing signs of deterioration.¹⁹⁸ These experiences are the early effects of a social change, that if not addressed, will grow to negatively affect the lives of everyone.

The ageing population of Northern Ireland will alter all our social and economic structures. A viable solution to the challenges this brings will only be possible if the scope of the challenge is understood, and when a strong, coordinated, and integrated response is offered. Planning for such a response begins with the inclusion of an ageing population Outcome in the forthcoming *Programme for Government*.

¹ Susan Pickard recently conducted research on how older people are treated in the British media amid demographic ageing and found that most media outlets used an "age war" rhetoric, blaming older people for the misfortune of younger people. According to Pickard's analysis, older people are portrayed as the cause for lower growth of salaries, lower supply of housing, and are presented as lazy, useless, and hoarders of properties who enjoy excessive material advantages (see Pickard, S. (2019) Age War as the New Class War? Contemporary Representations of Intergenerational Inequity, *Journal of Social Policy*, 48(2), pp. 369-386).

² The Executive did not include a specific Outcome for Northern Ireland's ageing population in the *Programmes* of 2016 and 2021 (see Northern Ireland Executive (2016) [Draft Programme for Government Framework 2016-2021](#) and Northern Ireland Executive (2021) [Programme for Government Draft Outcomes Framework Consultation Document](#)). COPNI recommended the inclusion of such an Outcome in several consultation responses (see Commissioner for Older People for Northern Ireland (2016) [Suggested New Outcome - Programme for Government 2016-2021](#); Commissioner for Older People for Northern Ireland (2016) [Consultation on the Draft Programme for Government Framework 2016-2021](#); Commissioner for Older People for Northern Ireland (2016) [Summary of consultation response from the Commissioner for Older People for Northern Ireland](#); Commissioner for Older People for

Northern Ireland (2016) [Programme for Government 2016-2021 Consultation response from the Commissioner for Older People for Northern Ireland](#); Commissioner for Older People for Northern Ireland (2021) [Programme for Government draft outcomes framework consultation Response from the Commissioner for Older People for Northern Ireland](#).

³ See [NISRA MID-2022 POPULATION ESTIMATES: Median Age](#).

⁴ See [NISRA Mid-Year Population Estimates for 2022](#).

⁵ See [NISRA 2020-based interim population projections for Northern Ireland](#).

⁶ Although the OADR indicates the proportion of population of pension age in relation to population of working age, it does not offer a complete view of the welfare state situation. People of pension age can work, and people of working age may require benefits. Similarly, the OADR does not take into account the economic contribution of older people through activities such as volunteering or unpaid care, or their contribution to government revenue through taxes. The OADR is a rough indicator of the probable needs of a given population due to its demographic structure. Trends identified by the OADR are inexact but undeniable.

⁷ These percentages have been calculated using the age of 65 as pension age for 2010 and, the age of 66 as pension age for 2022, the age of 67 for 2040 and the age of 68 for 2070. Calculations based on [NISRA 2022 Mid-Year population estimates](#); and [NISRA 2020-based interim population projections for Northern Ireland](#).

⁸ Based on [NISRA 2020-based interim population projections for Northern Ireland](#).

⁹ Calculations based on [NISRA 2022 Mid-Year population estimates](#); [NISRA 2020-based interim population projections for Northern Ireland](#); [Scotland's Census 2022 - Rounded population estimates](#); [NRS Projected population of Scotland \(2020-based\)](#); [Mid-Year Population Estimates for Scotland, mid-2021: Time series data](#); [ONS 2022 mid-year estimates of the population for England and Wales](#); [Mid-1971 to Mid-2012 Population Estimates: Quinary age groups for Constituent Countries in the United Kingdom](#); [ONS National population projections: 2021-based interim for England](#); [ONS National population projections: 2021-based interim for Wales](#).

¹⁰ The list of issues identified by COPNI should not be viewed as an exhaustive list of all the social and economic matters affected by demographic ageing, but rather as an indicative view of the most pressing and immediate issues caused by it.

¹¹ According to the Institute for Fiscal Studies (IFS), the biggest proportion of the UK government revenue in 2023/24 comes from taxes directly paid by the population at work (25% income tax and 16% national insurance). In total, 41% of government revenue comes from taxes directly paid by the population at work, but the contribution of the working population to the total government revenue is indirectly linked to other sources of revenue (VAT, company taxes, capital taxes, etc.). See Institute for Fiscal Studies (2023) [Where does the government get its money?](#)

¹² According to the information provided through an FOI by the DfC, the cost of pensions has grown from 1.1 billion in 2004 to 2.7 billion in 2023, and it is expected to grow sharply to 4.2 billion by 2029. Similarly, the cost of pensions as a percentage of the GDP will rise sharply. The cost of pensions as a percentage of GDP was 3.5% in 2004, 4.8% in 2021, and it is expected to be 6% in 2029. The GDP has been obtained from the Office for National Statistics (2023) [Regional gross domestic product \(GDP\): all International Territorial Level \(ITL\) regions](#). Table 5: "Gross Domestic Product (GDP) at current market prices, pounds million". The GDP for 2029 was estimated using the average growth for the period 1998-2021 (3.76).

¹³ See Department of Finance (2023) [2022-23 Final Budget Resources for Current Purposes table](#).

¹⁴ According to the Northern Ireland Chamber of Commerce, 66% of businesses in the service sector and 77% of businesses in the manufacturing sector currently face difficulties in recruiting (see Northern Ireland Chamber of Commerce and Industry (2024) [Quarterly Economic Survey Summary, Q1 2024](#)). On the other hand, the Finance and Economics Team of the Northern Ireland Assembly showed in a recent report that the economy of Northern Ireland faces the challenge of weak labour supply due to 'low growth in working age population' (see Northern Ireland Assembly, Finance and Economics Team, Research and Information Service (2024) [Northern Ireland economic overview Finance and Economics Team, Research and Information Service, Research and Information Service Briefing Paper](#), p. 3.). See also Confederation of British Industry (2023, October 12) [Labour shortages remain a blocker for business potential](#), [Accessed 17th January 2024].

¹⁵ See Government Office for Science (2017) [Longer working lives bring significant benefits to individuals, employers and wider society](#).

¹⁶ According to the statistics of the ONS [Annual Population Survey - Regional - Labour market status by age](#), the total number of employed persons aged 69 and older in Northern Ireland has decreased by approximately 30% over the past five years.

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- ¹⁷ See Centre for Ageing Better (2022) [The State of Ageing in 2022, Summary](#); Commissioner for Older People for Northern Ireland (2024) [Are you ageist? Older people's perceptions of ageism in Northern Ireland](#).
- ¹⁸ See Department of Health (2023) [Statistics on community care for adults in Northern Ireland 2022/23](#), "Table 24: Activity Trends for Care Packages by Programme of Care (POC) (2018/19 – 2022/23)".
- ¹⁹ The Bamford Centre, Ulster University (n.d.) [DFC - Dementia Friendly Communities](#), [Accessed 4th January 2024].
- ²⁰ The number of care home beds per 100 older people was 6.2 in 2008 and only 4.7 in 2022 (a 23% reduction in this period). From 2008 to 2018, 'the percentage increase in nursing beds was less than half of the increase in the population aged 65 years or over' (The Regulation and Quality Improvement Authority (RQIA) (2019) [Registered Nursing and Residential Homes and Beds Trend Report 2008 – 2018](#), p. 23.). See also The Regulation and Quality Improvement Authority (RQIA) (2023) [Census of Bed Availability in Registered Care Homes in Northern Ireland on 27 September 2023](#).
- ²¹ Department for Communities, [Northern Ireland Housing Statistics 2022-23. Section 3 Tables - Social Renting Sector](#).
- ²² The number of allocations in the last year on record was the smallest in the past two decades. See Department for Communities, [Northern Ireland Housing Statistics 2022-23. Section 3 Tables - Social Renting Sector](#).
- ²³ The NIHE has argued that 23,557 new social housing builds are needed in the period 2022-2027, while in the period 2016-2023, only 9,790 were built. See Northern Ireland Housing Executive (2023) [Commissioning Prospectus. Affordable Social and Intermediate Housing for Social Housing Development Programme Period \(2023/24 - 2025/26\)](#).
- ²⁴ Delahunty, S. (2023, June 21) [NI landlords call for at least 10% increase in government funding for social housing](#), Inside Housing, [Accessed 8th February 2024].
- ²⁵ See Fakoya, O. A., McCorry, N. K. and Donnelly, M. (2020) 'Loneliness and social isolation interventions for older adults: a scoping review of reviews', BMC Public Health, 20(129), pp. 1-14.
- ²⁶ Census 2021 [Custom table, Marital and Civil Partnership Status - 6 Categories by Age - 4 Categories](#).
- ²⁷ Census 2021 [Custom table, Age - 4 Categories by Household Composition - 4 Categories](#).
- ²⁸ Census 2021 [Custom table, Age - 4 Categories by Employment History - 4 Categories](#).
- ²⁹ Census 2021 [Custom table, Age - 4 Categories by Household: Car or Van Availability - 3 Categories](#).
- ³⁰ Census 2021 [Custom table, Age - 4 Categories by Health in General - 3 Categories](#).
- ³¹ NISRA (2020) [Loneliness in Northern Ireland 2019/20](#).
- ³² This is an important consideration in terms of loneliness, isolation, and social exclusion, which are themselves linked with overall quality of life.
- ³³ Department for Communities (2023) [Northern Ireland Poverty and Income Inequality Report, 2021/22](#).
- ³⁴ Department of Agriculture and Rural Development (2016) [Tackling rural poverty and social inclusion – A new Framework. Supporting rural communities](#), p. 27.
- ³⁵ [New Decade, New Approach](#) (2020).
- ³⁶ See Equality Commission of Northern Ireland (2023, February 3). [Age discrimination law needs strengthened in NI](#), Press release, [Accessed 8th February 2024].
- ³⁷ The Equality Impact Assessment of the *Mental Health Strategy 2021-2031* points out that a cut off age of 65 has in effect been in place to determine pathways in accessing mental health services (see Department of Health (2021) [Mental Health Strategy 2021-2031. Equality Impact Assessment](#), p. 19). In addition, the advocacy team of the Commissioner for Older People for Northern Ireland has recently dealt with cases of older individuals that were refused treatment due to age.
- ³⁸ See [Equality Act 2010](#).
- ³⁹ See [Equal Status Acts 2000](#).
- ⁴⁰ See Office of the First Minister and Deputy First Minister (2015) [Proposals to extend age discrimination legislation \(age goods, facilities and services\). Consultation document](#).

⁴¹ The British Geriatrics Society has highlighted that evidence from the COVID-19 Inquiry indicates that during the pandemic, younger people were prioritised over older people. Examples of this include, services supporting older people being among the last to receive personal protective equipment (PPE), and care home residents being prematurely discharged from hospitals causing outbreaks in care homes, even though this outcome was predictable (see British Geriatrics Society (2023) [BGS responds to ongoing UK COVID Inquiry](#)).

⁴² See Office for National Statistics [Past and projected mortality rates \(qx\) from the 2020-based \(Northern Ireland\) life tables](#).

⁴³ See [NISRA NI Interim Life Tables, 1980-1982 to 2014-2016](#) and Department of Health (2023) [Life expectancy in Northern Ireland 2020-2022 Tables](#).

⁴⁴ A comprehensive analysis of the causes of the demographic transition in developed countries can be found in: Harper, S. (2016) *How population change will transform our world*, Oxford: Oxford University Press.

⁴⁵ See Commissioner for Older People for Northern Ireland (2021) [Programme for Government draft outcomes framework consultation Response from the Commissioner for Older People for Northern Ireland](#); Commissioner for Older People for Northern Ireland (2016) [Programme for Government 2016-2021 Consultation response from the Commissioner for Older People for Northern Ireland](#); Commissioner for Older People for Northern Ireland (2016) [Consultation on the Draft Programme for Government Framework 2016-2021 Summary of consultation response from the Commissioner for Older People for Northern Ireland](#); Commissioner for Older People for Northern Ireland (2016) [Suggested New Outcome - Programme for Government 2016-2021](#).

⁴⁶ See Northern Ireland Executive (2016) [Draft Programme for Government Framework 2016 – 21](#) and Northern Ireland Executive (2021) [Programme for Government Draft Outcomes Framework Consultation Document](#).

⁴⁷ Calculation based on [NISRA 2022 Mid-Year population estimates](#) and [NISRA 2020-based interim population projections for Northern Ireland](#).

⁴⁸ Northern Ireland Executive (2021) [Programme for Government Draft Outcomes Framework Consultation Document](#).

⁴⁹ The calculations of the OADR are based on the revised SPA increases planned for the periods 2026-2028 (67) and 2044-2046 (68). Sources: [NISRA Mid-Year Population Estimates for 2022](#) and [NISRA 2020-based interim population projections for Northern Ireland](#).

⁵⁰ Calculation based on data from [NISRA 2020-based interim population projections for Northern Ireland](#).

⁵¹ Calculations based on the revised SPA increases for the periods 2026-2028 and 2044-2046. Sources: [NISRA Mid-Year Population Estimates for 2022](#) and [NISRA 2020-based interim population projections for Northern Ireland](#).

⁵² According to the Institute for Fiscal Studies (IFS), the biggest proportion of the UK government revenue in 2023/24 comes from taxes directly paid by the population in work (25% income tax and 16% national insurance). In total, 41% of government revenue comes from taxes directly paid by the population in work, but the working population indirectly contribute to government revenue in other ways (VAT, company taxes, capital taxes, etc.). See Institute for Fiscal Studies (2023) [Where does the government get its money?](#).

⁵³ This is calculated using the [NISRA 2020-based interim population projections for Northern Ireland](#) and includes the period 2024-2040.

⁵⁴ All the calculations in this paragraph are based on data from [NISRA 2022 Mid-Year population estimates](#) and [NISRA 2020-based interim population projections for Northern Ireland](#).

⁵⁵ Columns in yellow correspond to the period 2024-2040. Calculations based on [NISRA 2022 Mid-Year population estimates](#) and [NISRA 2020-based interim population projections for Northern Ireland](#).

⁵⁶ All the calculations in this paragraph are based on data from [NISRA 2022 Mid-Year population estimates](#) and [NISRA 2020-based interim population projections for Northern Ireland](#).

⁵⁷ Calculations based on [NISRA 2022 Mid-Year population estimates](#) and [NISRA 2020-based interim population projections for Northern Ireland](#).

⁵⁸ In the year 2000, the proportion of older people was 13.1 in Northern Ireland, 15.8 in Scotland, 15.8 in England, and 17.3 in Wales. In 2022, the proportion was 17.6 in Northern Ireland, 20.1 in Scotland, 18.6 in England and 21.5 in Wales. In 2040, the proportion is projected to be 24.0 in Northern Ireland, 25.3 in Scotland, 23.8 in England, and 26.4 in Wales. Calculations based on [NISRA 2022 Mid-Year population estimates](#); [NISRA 2020-based interim population projections for Northern Ireland](#); [Scotland's Census 2022 - Rounded population estimates](#); [NRS Projected population of Scotland \(2020-based\)](#); [Mid-Year Population Estimates for Scotland, mid-2021: Time series data](#); [ONS 2022 mid-year estimates of the population for England and Wales](#); [Mid-1971 to Mid-2012 Population Estimates: Quinary age groups for Constituent Countries in the United Kingdom](#); [ONS National population projections: 2021-based interim for England](#); [ONS National population projections: 2021-based interim for Wales](#).

- ⁵⁹ Calculations based on [NISRA 2022 Mid-Year population estimates](#); [NISRA 2020-based interim population projections for Northern Ireland](#); [Scotland's Census 2022 - Rounded population estimates](#); [NRS Projected population of Scotland \(2020-based\)](#); [Mid-Year Population Estimates for Scotland, mid-2021: Time series data](#); [ONS 2022 mid-year estimates of the population for England and Wales](#); [Mid-1971 to Mid-2012 Population Estimates: Quinary age groups for Constituent Countries in the United Kingdom](#); [ONS National population projections: 2021-based interim for England](#); [ONS National population projections: 2021-based interim for Wales](#).
- ⁶⁰ Northern Ireland Executive (2021) [Programme for Government Draft Outcomes Framework Consultation Document](#), p. 2.
- ⁶¹ Commissioner for Older People for Northern Ireland (2016) [Consultation on the Draft Programme for Government Framework 2016-2021 Summary of consultation response from the Commissioner for Older People for Northern Ireland](#).
- ⁶² Northern Ireland Executive (2021) [Programme for Government Draft Outcomes Framework Consultation Document](#).
- ⁶³ Commissioner for Older People for Northern Ireland (2021) [Programme for Government draft outcomes framework consultation. Response from the Commissioner for Older People for Northern Ireland](#).
- ⁶⁴ Calculation based on [NISRA 2022 Mid-Year population estimates](#) and [NISRA 2020-based interim population projections for Northern Ireland](#).
- ⁶⁵ Advancing on decarbonising and towards a green economy has been set as a goal in the draft *Programme for Government* of 2021 (see Northern Ireland Executive (2021) [Programme for Government Draft Outcomes Framework Consultation Document](#)), and through legislation (see [Climate Change Act \(Northern Ireland\) 2022](#)).
- ⁶⁶ Confederation of British Industry (2023, October 12) [Labour shortages remain a blocker for business potential](#), [Accessed 17th January 2024].
- ⁶⁷ Government Office for Science (2017) [Longer working lives bring significant benefits to individuals, employers and wider society](#) p. 4.
- ⁶⁸ Northern Ireland Chamber of Commerce and Industry (2024) [Quarterly Economic Survey Summary, Q1 2024](#).
- ⁶⁹ See Northern Ireland Assembly, Finance and Economics Team, Research and Information Service (2024) [Northern Ireland economic overview Finance and Economics Team, Research and Information Service. Research and Information Service Briefing Paper](#), p. 3. The working age population is, in fact, decreasing, according to the data from [NISRA 2022 Mid-Year population estimates](#).
- ⁷⁰ Government Office for Science (2017) [Longer working lives bring significant benefits to individuals, employers and wider society](#), p. 4.
- ⁷¹ Confederation of British Industry (2023, October 12) [Labour shortages remain a blocker for business potential](#), [Accessed 17th January 2024].
- ⁷² Government Office for Science (2017) [Longer working lives bring significant benefits to individuals, employers and wider society](#).
- ⁷³ Calculations based on the ONS [Annual Population Survey - Regional - Labour market status by age](#). Queried data: geography (Northern Ireland), Date (all quarters from June 2013 to December 2023), age (65 and over), Labour Market Status (Employed).
- ⁷⁴ The number of people at work varies depending on the quarter. The average percentage of employed persons older than 65 in 2013 across all quarters was 8.5%, and it was 11.2% in 2023. Calculations based on the ONS [Annual Population Survey – Regional – Labour market status by age](#). Queried data: geography (Northern Ireland), Date (12 months to March, June, September and December 2013, 12 months to March, June, September and December 2023), age (65 and over), Labour Market Status (Employed).
- ⁷⁵ The rise of SPA for women from 59 to 65 took place by November 2018, and it rose together with the SPA for men to 66 by October 2020.
- ⁷⁶ Calculations based on the ONS [Annual Population Survey - Regional - Labour market status by age](#). Queried data: geography (Northern Ireland), Date (12 months to June 2013, 12 months to June 2023), age (65-69), Labour Market Status (Employed).
- ⁷⁷ Centre for Ageing Better (2022) [The State of Ageing in 2022, Summary](#), p.10.
- ⁷⁸ This is true when the adjustment of the rise in the pension age is considered.

⁷⁹ The average number of workers aged 69 and over was 13,825 and it was 10,750 in 2023 (the average of the four quarters in the year), a 28.6% reduction. Calculation based on the ONS [Annual Population Survey - Regional - Labour market status by age](#). Queried data: geography (Northern Ireland), Date (12 months to March, June, September, and December 2019; 12 months to March, June, September, and December 2023), age (65-69, 70-74, 75-79, 80+), Labour Market Status (Employed).

⁸⁰ Calculations based on the ONS [Annual Population Survey - Regional - Labour market status by age](#). Queried data: geography (Northern Ireland), Date (all quarters from June 2013 to December 2023), age (70-74; 75-79; 80 and over), Labour Market Status (Employed).

⁸¹ A recent study found that employers invest significantly less time and money in training older workers than in training younger workers in the UK. Almost one out of three workers older than 55 did not receive any training in the last ten years, which contrasts with other age groups (one out of ten). The same report has found that 60% of employees do not think that they have the skills that will be needed in the labour market in five years. This has an impact on the capacity of older workers to adapt to a labour market that evolves quickly (see City and Guilds Group (2021) [Skills index 2021](#)).

⁸² Business in the Community (2023) [Only one in five older workers feel encouraged to take up learning and development opportunities at work](#).

⁸³ City and Guilds Group (2021) [Skills index 2021](#).

⁸⁴ Centre for Ageing Better (2021) [Good Recruitment of Older Workers](#).

⁸⁵ Calculations based on the ONS [Annual Population Survey - Regional - Labour market status by age](#). Queried data: geography (Northern Ireland), Date (12 months to June 2019, 2020, 2021, 2022, 2023), age (60-65; 70-74; 75-79; 80 and over), Labour Market Status (Employed).

⁸⁶ Employee earnings in NI 2023 [Annual Survey of Hours and Earnings 2023 \(provisional\) by age](#), Table 6 (NI). "1a, Weekly pay - Gross (£) - For full-time employee jobs in Northern Ireland, 2023".

⁸⁷ Employee earnings in NI 2023 [Annual Survey of Hours and Earnings 2023 \(provisional\) by age](#), Table 6 (NI). "1a, Weekly pay - Gross (£) - For full-time employee jobs in Northern Ireland, 2023".

⁸⁸ According to the NI Census, people in the age bands of 60-84 are more likely to provide up to 50 hours of care per week (Calculations based on NISRA Census 2021 [Provision of Unpaid Care - 5 Categories by Age - 19 Categories](#) and NISRA Census 2021 [Age - five year age bands - all usual residents](#)).

⁸⁹ Cartmill, C. (2024, February 27) [One in three women carers in Northern Ireland forced to give up work, research shows](#), Belfast News Letter.

⁹⁰ The infographic shows the proportion of people in a given age band that provide more than 50 hours of care per week. Source: NISRA 2021 Census, [Provision of Unpaid Care - 5 Categories by Age - 19 Categories](#).

⁹¹ See Centre for Ageing Better (2018) [Becoming an age friendly employer](#). According to the *Annual Population Survey*, the number of people who do not work in the age band 50-64 in Northern Ireland due to long-term sickness has risen steadily in the past decade (a 37.5% increase since 2013). In contrast, the number of people who decided to take on early retirement has reduced significantly between 2013 and 2023 (a 16.6% reduction) (calculations based on ONS [Annual Population Survey - Regional - Economic inactivity by reasons](#). Queried data: geography (Northern Ireland), Date (12 months to September 2013, 12 months to September 2018, 12 months to September 2023), age (50-64), reasons for economic inactivity (long-term sick, retired)). In other words, in the past decade, the number of older workers who retired early due to health issues has increased. These numbers are in contrast to statistics on healthy life in Northern Ireland – in 2022, the Healthy Life Expectancy (HLE) was the highest ever recorded. The Healthy Life Expectancy (HLE) in the period 2020-2022 was 62.7 for women and 61.2 for men, while the Disability Free Life Expectancy (DFLE) was 59.2 for women and 58.5 for men (see Department of Health (2023) [Life expectancy in Northern Ireland 2020-2022 Tables](#), "Life Expectancy and Additional Health Expectancies Summary").

⁹² ONS [Annual Population Survey - Regional - Economic inactivity by reasons](#). Queried data: geography (Northern Ireland), Date (12 months to September 2013, 12 months to September 2018, 12 months to September 2023), age (50-64), reasons for economic inactivity (long-term sick, retired).

⁹³ Department for the Economy (2022) [Skills Strategy for Northern Ireland. Skills for a 10x Economy](#).

⁹⁴ This is unsurprising as the *Skills Strategy* is based on research conducted by the OECD that does not mention older people or older workers in any of its 248 pages (See OECD (2020), [OECD Skills Strategy Northern Ireland \(United Kingdom\): Assessment and Recommendations](#), OECD Skills Studies, OECD Publishing: Paris). This is an imprudent approach considering the warnings by the Government Office for Science in its 2017 report [Longer working lives bring significant benefits to individuals, employers and wider society](#), which advised of labour shortages linked to exit rates of older workers.

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- ⁹⁵ Northern Ireland Executive (2012) [Economic Strategy. Priorities for sustainable growth and prosperity](#).
- ⁹⁶ Springford, J., and Portes, J., (2023) [Early Impacts of the Post-Brexit Immigration System on the UK Labour Market](#), Centre for European Reform.
- ⁹⁷ Department for Communities (2024) [NI Local LMI dashboard - supporting data tables](#), LMI - DfC tables.
- ⁹⁸ According to the Institute for Fiscal Studies (IFS), the biggest proportion of the UK government revenue in 2023/24 comes from taxes directly paid by the population at work (25% income tax and 16% national insurance). In total, 41% of government revenue comes from taxes directly paid by the population at work, but the working population contributes to government revenue indirectly in other ways (VAT, company taxes, capital taxes, etc.). See Institute for Fiscal Studies (2023) [Where does the government get its money?](#).
- ⁹⁹ The UK's mandatory state pension replacement ratio (the percentage of money in relation to the last pre-retirement salary) is the seventh lowest of the OECD (21.7%) (see OECD (2023) "Gross pension replacement rates from mandatory public, mandatory private and voluntary private pension schemes, in percentage: Percentage of individual earnings", in [Pensions at a Glance 2023: OECD and G20 Indicators](#), OECD Publishing, Paris).
- ¹⁰⁰ See Department of Finance (2023) [2022-23 Final Budget Resources for Current Purposes table](#).
- ¹⁰¹ This only includes the cost of retirement pensions. The cost has been obtained by an FOI to the DfC. The GDP has been obtained from the Office for National Statistics (2023) [Regional gross domestic product \(GDP\): all International Territorial Level \(ITL\) regions](#), Table 5: "Gross Domestic Product (GDP) at current market prices, pounds million".
- ¹⁰² The cost of pensions as a percentage of GDP has grown from 3.5% to 4.8% in the period 2004-2021. This means that the proportion of national wealth used to fund pensions has increased by 36% in the period. The estimated cost of pensions has been obtained through an FOI to the DfC. The GDP figures are derived from Office for National Statistics (2023) [Regional gross domestic product \(GDP\): all International Territorial Level \(ITL\) regions](#), Table 5: "Gross Domestic Product (GDP) at current market prices, pounds million".
- ¹⁰³ The proportion of national wealth that will be used to fund retirement pensions will quickly rise to an estimated 6.04% of the GDP in 2029. This only includes the cost of retirement pensions. The estimated cost of pensions has been obtained by an FOI to the DfC. The GDP for 2029 was estimated using the average growth for the period 1998-2021 (3.76). Source: Office for National Statistics (2023) [Regional gross domestic product \(GDP\): all International Territorial Level \(ITL\) regions](#), Table 5: "Gross Domestic Product (GDP) at current market prices, pounds million".
- ¹⁰⁴ Significantly, this increase in state pension expenditure has occurred in a context in which the SPA has increased, and the rate of older population growth has been relatively slow. The expected number of claimants has been calculated by multiplying the total projected number of people of pension age by the average proportion of claimants over the period 2012-2023 (0.94, considering rises in SPA). The number of people of pension age has been estimated from [NISRA 2022 Mid-Year population estimates](#) and [NISRA 2020-based interim population projections](#). The number of claimants is derived from the Department for Communities (2018) [Benefits statistics summary archive](#) for [February 2013](#), [2014](#), [2015](#), [2016](#), [2017](#), [2018](#); and Department for Communities (2023) [Benefits statistics summary](#) for [February 2019](#), [2020](#), [2021](#), [2022](#), [2023](#) and [November 2023](#).
- ¹⁰⁵ This percentage was calculated after estimating the total cost of pensions in the year 2040 and dividing it by the estimated GDP in Northern Ireland in that same year. The GDP was estimated using the average growth for the period 1998-2021 (3.76). The projected cost of pensions has been calculated by multiplying the expected weekly income of pensioners by the estimated number of claimants. The expected weekly income has been calculated by multiplying the latest available figure of retirement pension weekly income (£189.21 in November 2023) by its average increase over the period February 2012 – November 2023 (4.29). The expected number of claimants has been calculated by multiplying the projected number of people of pension age by the average proportion of claimants as a proportion of the population of pension age over the period 2012-2023 (0.94, considering rises in SPA, and the expected rise by 2028). Sources: Department for Communities (2018) [Benefits statistics summary archive](#) for [February 2013](#), [2014](#), [2015](#), [2016](#), [2017](#), [2018](#); Department for Communities (2023) [Benefits statistics summary](#) for [February 2019](#), [2020](#), [2021](#), [2022](#), [2023](#) and [November 2023](#); [NISRA 2022 Mid-Year population estimates](#); [NISRA 2020-based interim population projections for Northern Ireland](#); Office for National Statistics (2023) [Regional gross domestic product \(GDP\): all International Territorial Level \(ITL\) regions](#), Table 5: "Gross Domestic Product (GDP) at current market prices, pounds million".

¹⁰⁶ The calculation of the estimated cost of state pensions as a percentage of the GDP has been carried out as follows. [2004-2021](#): the percentage was calculated using the data on annual retirement pension expenditure obtained by an FOI to the DfC, and the GDP in Northern Ireland for this period. [2022-2023](#): the percentage was calculated using the data on annual retirement pension expenditure obtained by an FOI to the DfC, and the estimated GDP in Northern Ireland for this period. The GDP was estimated using the average growth for the period 1998-2021 (3.76). [2024-2029](#): the percentage was calculated using the data on annual retirement pension expenditure forecasts obtained by an FOI to the DfC, and the estimated GDP in Northern Ireland for this period. The GDP was estimated using the average growth for the period 1998-2021 (3.76). Source: Office for National Statistics (2023) [Regional gross domestic product \(GDP\): all International Territorial Level \(ITL\) regions](#), Table 5: "Gross Domestic Product (GDP) at current market prices, pounds million".

¹⁰⁷ Calculations based on data from [NISRA Mid-Year Population Estimates for 2022](#) and [NISRA 2020-based interim population projections for Northern Ireland](#).

¹⁰⁸ In Northern Ireland, 57% of people older than 65 have a long-term condition that limits their day-to-day activities. See Census 2021, [Custom table, Health Problem or Disability \(Long-term\) - 2 Categories by Age - 4 Categories](#).

¹⁰⁹ The number of people living with dementia in Northern Ireland is expected to treble within the next three decades (see The Bamford Centre, Ulster University (n.d.) [DFC – Dementia Friendly Communities](#), [Accessed 4th January 2024]).

¹¹⁰ While the cost of dementia care is estimated in £810 million per year, this is likely to grow by 192% by 2040 (£2.36 billion). This increase will only be partially funded by the statutory health and social care sector (from an estimated £360 million to £1.38 billion) (see Wittenberg, R., Hu, B., Barraza-Araiza, L., Rehill, A. (2019) [Projections of older people with dementia and costs of dementia care in the United Kingdom, 2019–2040](#), Care Policy and Evaluation Centre, London School of Economics and Political Science).

¹¹¹ Private funding of care, and specifically unpaid care provided by families, will grow from £350 million to £960 million (see Wittenberg, R., Hu, B., Barraza-Araiza, L., Rehill, A. (2019) [Projections of older people with dementia and costs of dementia care in the United Kingdom, 2019–2040](#), Care Policy and Evaluation Centre, London School of Economics and Political Science).

¹¹² The Regulation and Quality Improvement Authority (RQIA) (2019) [Registered Nursing and Residential Homes and Beds Trend Report 2008 – 2018](#).

¹¹³ The Regulation and Quality Improvement Authority (RQIA) (2023) [Census of Bed Availability in Registered Care Homes in Northern Ireland on 27 September 2023](#).

¹¹⁴ The Regulation and Quality Improvement Authority (RQIA) (2019) [Registered Nursing and Residential Homes and Beds Trend Report 2008 – 2018](#), p. 23.

¹¹⁵ Calculations based on [NISRA Mid-Year Population Estimates for 2022](#); RQIA (2019) [Registered Nursing and Residential Homes and Beds Trend Report 2008- 2018](#); and RQIA (2023) [Census of Bed Availability in Registered Care Homes in Northern Ireland on 27 September 2023](#). The number of registered beds in the year 2019 is missing from these reports.

¹¹⁶ The Regulation and Quality Improvement Authority (RQIA) (2019) [Registered Nursing and Residential Homes and Beds Trend Report 2008 – 2018](#).

¹¹⁷ The Regulation and Quality Improvement Authority (RQIA) (2023) [Census of Bed Availability in Registered Care Homes in Northern Ireland on 27 September 2023](#).

¹¹⁸ Many of the issues discussed here were highlighted by the Department of Health, which launched a public consultation on the need to reform adult social care in January 2022. See Department of Health (2022) [Consultation on The Reform of Adult Social Care](#). In its response to the consultation, COPNI stressed that the reform will not succeed if other departments are not involved and central coordination is not guaranteed, as it will require 'new and amended legislation ... financial regulation ... and capital investment for the commissioning of new services' (see Commissioner for Older People for Northern Ireland (2022) [The Reform of Adult Social Care. Response from the Commissioner for Older People for Northern Ireland](#), pp. 2-3).

¹¹⁹ An ageing population will put pressure on the housing sector (both private and public). This section will focus on social housing. However, private housing will also be affected by demographic ageing. According to the DfC, the number of households in Northern Ireland will grow more rapidly between 2016 and 2041 (12.2%) than the number of people (5.5%), due to the increase in households of one adult without children (18.6% increase) and two adults without children (27% increase). See Department for Communities (2024) [Northern Ireland Housing Statistics 2022-23 Section 1 Tables – Supply](#). Table 6.1 "Projected households by size, Northern Ireland, 2016-2041". Population calculations based on [NISRA Mid-Year Population Estimates for 2022](#) and [NISRA 2020-based interim population projections for Northern Ireland](#).

- ¹²⁰ Department for Communities, [Northern Ireland Housing Statistics 2022-23. Section 3 Tables - Social Renting Sector](#). Table 3.5: “Social rented sector waiting lists and allocations 2002-03 to 2022-23”.
- ¹²¹ Department for Communities, [Northern Ireland Housing Statistics 2022-23. Section 3 Tables - Social Renting Sector](#). Table 3.5: “Social rented sector waiting lists and allocations 2002-03 to 2022-23”.
- ¹²² Northern Ireland Housing Executive (2023) [Commissioning Prospectus 2023/24 - 2025/26 published](#) [Accessed 1st May, 2024].
- ¹²³ Moore, J., and Wilson, E. (2023, August 23) [Over 32,000 people in urgent need of social housing in Northern Ireland](#), ITVX [Accessed 1st May 2024].
- ¹²⁴ This statistic refers to the users of new social housing builds (see McCartney, D., Gilgunn, J. and Rosbotham, H. (2022) [New Build Social Housing Satisfaction Survey, August 2022](#). Research Report for the Northern Ireland Housing Executive, Cognisense).
- ¹²⁵ Northern Ireland Housing Executive (2023) [Commissioning Prospectus. Affordable Social and Intermediate Housing for Social Housing Development Programme Period \(2023/24 - 2025/26\)](#), p. 87.
- ¹²⁶ Calculations based on data from [NISRA Mid-Year Population Estimates for 2022](#) and [NISRA 2020-based interim population projections for Northern Ireland](#).
- ¹²⁷ Northern Ireland Housing Executive (2023) [Commissioning Prospectus. Affordable Social and Intermediate Housing for Social Housing Development Programme Period \(2023/24 - 2025/26\)](#).
- ¹²⁸ “Category 1” is defined by the Department for Communities as “self-contained accommodation for the more active elderly, which may include an element of warden support and/or additional communal facilities”. See Department for Communities (n.d.) [Types of accommodation](#) [Accessed 16th April 2024].
- ¹²⁹ Northern Ireland Housing Executive (2023) [Commissioning Prospectus. Affordable Social and Intermediate Housing for Social Housing Development Programme Period \(2023/24 - 2025/26\)](#).
- ¹³⁰ Age UK (2024) [The Disabled Facilities Grant. A step change: improving delivery of the Disabled Facilities Grant](#).
- ¹³¹ The total income of pensioners in Northern Ireland is lower than in most European and OECD countries. In 2023, a state pension in the UK equated to 21.7% (on average) of a person’s pre-retirement earnings, which contrasted with the OECD average of 42.3% and the EU average of 49.5% (see OECD (2023) “Gross pension replacement rates from mandatory public, mandatory private and voluntary private pension schemes, in percentage: Percentage of individual earnings”, in [Pensions at a Glance 2023: OECD and G20 Indicators](#), OECD Publishing, Paris). In addition, pensioners’ income in Northern Ireland has only increased by 1.9% between 2017 and 2022 in the context of the highest inflation rates in three decades. Calculation based on data from the [Family Resources Survey \(FRS\) for Northern Ireland 2021-2022](#), Table 7.3: “Real income of pensioners, 2011/12 - 2021/22”; Worlddata (n.d) [Inflation rates in the United Kingdom](#) [Accessed 9th January, 2024].
- ¹³² According to the Households Below Average Income statistics, 32% of pensioners in the lowest income quintile cannot afford going out socially once a month, 66% cannot take a holiday away from home, and 7% cannot access a car or a taxi when needed (see Department for Communities (2021) [Households Below Average Income Northern Ireland \(2019/2020\) supporting data tables](#), Table 7.3 “[After Housing Costs]: Quintile distribution of income for pensioners by whether they have the material deprivation items and services”).
- ¹³³ See Fakoya, O. A., McCorry, N. K. and Donnelly, M. (2020) ‘Loneliness and social isolation interventions for older adults: a scoping review of reviews’, BMC Public Health, 20(129), pp. 1-14.
- ¹³⁴ See Choi, H., Schoeni, R. F., Steptoe, A., Cho, T.-C., Langa, K. M. (2022) ‘Differential Trends in Disability Among Rich and Poor Adults in the United States and England From 2002 to 2016’, The Journals of Gerontology: Series B, 77(2), S189-S198.
- ¹³⁵ Fakoya, O. A., McCorry, N. K. and Donnelly, M. (2020) ‘Loneliness and social isolation interventions for older adults: a scoping review of reviews’, BMC Public Health, 20(129), pp. 1-14.
- ¹³⁶ Only individuals in the age group 16-24 are more likely to be lonely in Northern Ireland than people older than 75 (see NISRA (2020) [Loneliness in Northern Ireland 2019/20](#)).
- ¹³⁷ Census 2021 [Custom table, Marital and Civil Partnership Status - 6 Categories by Age - 4 Categories](#).
- ¹³⁸ Census 2021 [Custom table, Age - 4 Categories by Health in General - 3 Categories](#).
- ¹³⁹ Census 2021 [Custom table, Age - 4 Categories by Employment History - 4 Categories](#).
- ¹⁴⁰ Census 2021 [Custom table, Age - 4 Categories by Household Composition - 4 Categories](#).
- ¹⁴¹ Census 2021 [Custom table, Age - 4 Categories by Household: Car or Van Availability - 3 Categories](#).

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- ¹⁴² NISRA (2020) [Loneliness in Northern Ireland 2019/20](#).
- ¹⁴³ Sartorius N. (2013) 'Comorbidity of mental and physical diseases: a main challenge for medicine of the 21st century', *Shanghai Arch Psychiatry*, 25(2), pp. 68-69.
- ¹⁴⁴ Department of Health (2021) [Mental Health Strategy 2021-2031](#).
- ¹⁴⁵ McGuire, R. (2021) [Rural poverty & social isolation: Measuring the impact of a national initiative in Northern Ireland using binary logistic regression](#) (Doctoral thesis, Queen's University Belfast).
- ¹⁴⁶ Despite progress being made, full-fibre coverage in rural council areas of Northern Ireland still requires improvement. For instance, the full-fibre coverage in Fermanagh and Omagh is 85% and in Mid Ulster is 88% (see Ofcom (2023) [More than nine in 10 Northern Ireland homes can access full-fibre broadband](#)).
- ¹⁴⁷ 40% of people in the UK who are older than 70 do not use the internet. In addition, Northern Ireland has been consistently the UK jurisdiction with the lowest number of internet users over the past decade (88% in 2020). See Ofcom (2022) [Digital exclusion. A review of Ofcom's research on digital exclusion among adults in the UK](#); ONS (2021) [Internet users, UK: 2020](#); ONS (2019) [Exploring the UK's digital divide](#).
- ¹⁴⁸ See Department for Communities (2021) [Households Below Average Income Northern Ireland \(2019/2020\) supporting data tables](#), Table 7.3 "[After Housing Costs]: Quintile distribution of income for pensioners by whether they have the material deprivation items and services".
- ¹⁴⁹ Department of Agriculture and Rural Development (2016) [Tackling rural poverty and social inclusion – A new Framework. Supporting rural communities](#).
- ¹⁵⁰ People living in rural areas are almost twice as likely to be dissatisfied with the public transport in their locality. The majority of people living in rural areas who are dissatisfied with transport services allude to the low frequency of service (58%) or to not having service at all (25%) (see Department for Infrastructure (2024) [Public Transport and Journey Planning in Northern Ireland 2022/23 Tables](#), Worksheet 1.5: "For which of these reasons are you not satisfied with public transport in your local area?").
- ¹⁵¹ Plazinić, B. R. and Jović, J. (2018) 'Mobility and transport potential of elderly in differently accessible rural areas', *Journal of Transport Geography*, 68, pp.169-180.
- ¹⁵² Equality and Human Rights Commission (2020) [How Coronavirus has Affected Equality and Human Rights](#), Is Britain Fairer? Report series.
- ¹⁵³ Age UK (2021) [Digital inclusion and older people – how have things changed in a Covid-19 world?](#), Age UK Briefing Paper.
- ¹⁵⁴ This percentage is even higher for those older than 70 who live alone and have a limiting condition (60% of them do not use the internet or do not have access to it). See Ofcom (2022) [Digital exclusion. A review of Ofcom's research on digital exclusion among adults in the UK](#).
- ¹⁵⁵ Northern Ireland has, over the past decade, been the UK jurisdiction with the lowest number of internet users (88% in 2020) (see ONS (2021) [Internet users, UK: 2020](#) and ONS (2019) [Exploring the UK's digital divide](#)).
- ¹⁵⁶ In Northern Ireland, 57% of people older than 65 have a long-term condition that limits their day-to-day activities (see Census 2021, [Custom table, Health Problem or Disability \(Long-term\) - 2 Categories by Age - 4 Categories](#)).
- ¹⁵⁷ Department of Agriculture and Rural Development (2016) [Tackling rural poverty and social inclusion – A new Framework. Supporting rural communities](#).
- ¹⁵⁸ See Wilkinson R., and Pickett K. (2010) *The Spirit Level: Why Equality is Better for Everyone*, London: Penguin.
- ¹⁵⁹ The British Geriatrics Society has noted that evidence from the COVID-19 Inquiry demonstrates that during the pandemic, younger people were prioritised over older people. Examples of this include services supporting older people being among the last to receive personal protective equipment (PPE), and care home residents being prematurely discharged from hospitals causing outbreaks in care homes, even though this outcome was predictable (see British Geriatrics Society (2023) [BGS responds to ongoing UK COVID Inquiry](#)).
- ¹⁶⁰ In these two areas, older people are protected from age discrimination by the [The Employment Equality \(Age\) Regulations \(Northern Ireland\) 2006](#).
- ¹⁶¹ See [The Northern Ireland Act 1998, s 75](#).
- ¹⁶² See [Equality Act 2010](#).
- ¹⁶³ 'Equal opportunities and discrimination are "transferred matters" under the Northern Ireland Act 1998. As such, with a few exceptions the Act does not form part of the law of Northern Ireland'. See [Equality Act 2010, explanatory notes > Introduction > Northern Ireland](#).

¹⁶⁴ The legislation that was replaced by the Equality Act 2010 included the [Sex Discrimination Act 1975](#), the [Race Relations Act 1976](#), and the [Disability Discrimination Act 1995](#).

¹⁶⁵ See [Equal Status Acts 2000](#).

¹⁶⁶ This would happen if a person were disadvantaged, treated differently and less favourably in the provision of a service because of a protected characteristic (in this case because of age).

¹⁶⁷ This would happen if a service, policy, or practice applied equally to everyone but affected negatively and disproportionately some people because of their age.

¹⁶⁸ This happens when a person is treated less favourably than others because they have performed a protected act, such as making a complaint on age discrimination or having assisted someone else to do so.

¹⁶⁹ This includes actions or behaviour that have the purpose or effect of making a person feel humiliated, intimidated, offended, or degraded, or that creates a hostile environment towards them, on the basis of a protected characteristic (in this case age).

¹⁷⁰ Department of Health (2021) [Mental Health Strategy 2021-2031. Equality Impact Assessment](#).

¹⁷¹ Age UK (2023) [Factsheet 79. Equality, discrimination and the Public Sector Equality Duty](#).

¹⁷² Equality Commission of Northern Ireland (2023, February 3). [Age discrimination law needs strengthened in NI](#), Press release, [Accessed 8th February 2024].

¹⁷³ Equality Commission of Northern Ireland (2023, February 3). [Age discrimination law needs strengthened in NI](#), Press release, [Accessed 8th February 2024].

¹⁷⁴ Most protections for older people against discrimination are regulated by [The Disability Discrimination \(Northern Ireland\) Order 2006](#). However, as suggested by its name, the *Disability Discrimination Order* only applies to cases in which discrimination occurs on the grounds of disability. For this reason, it only applies to disabled people (older and younger), and despite the higher levels of morbidity among older people, not every older person is disabled. Also, if an older disabled person was to be discriminated because of age (and not because of disability) this would not be illegal.

¹⁷⁵ [New Decade, New Approach \(2020\)](#).

¹⁷⁶ A public consultation was launched in July 2015 to gain public views on new *Age Discrimination Legislation (Age Goods, Facilities and Services)*. See Office of the First Minister and Deputy First Minister (2015) [Proposals to extend age discrimination legislation \(age goods, facilities and services\). Consultation document](#).

¹⁷⁷ As stated in the Northern Ireland Executive (2021) [Programme for Government Draft Outcomes Framework Consultation Document](#), p. 2.

¹⁷⁸ See for example COPNI's responses to the evaluation of the *Active Ageing Strategy* and the *Older People's Housing Strategy* (Commissioner for Older People for Northern Ireland (2021) [Consultation on the Active Ageing Strategy 2016-2022. A response from the Commissioner for Older People for Northern Ireland](#); Commissioner for Older People for Northern Ireland (2020) [Consultation Response: Housing Executive's Draft Older People's Housing Strategy 2020/21 – 2025/26](#)).

¹⁷⁹ Department for Communities (2023) [Northern Ireland Poverty and Income Inequality Report, 2021/22](#).

¹⁸⁰ Pensioners' income in Northern Ireland has only increased by 1.9% between 2017 and 2022 (see [The Family Resources Survey \(FRS\) for Northern Ireland 2021-2022 - supporting data tables](#); Section 7, Table 7.3: "Real income of pensioners, 2011/12 - 2021/22") in the context of the highest inflation rates in three decades (see Worlddata (n.d) [Inflation rates in the United Kingdom](#), [Accessed 23rd February, 2024]).

¹⁸¹ Department of Health (2023) [Life expectancy in Northern Ireland 2020-2022 Tables](#), "Life Expectancy and Additional Health Expectancies Summary".

¹⁸² Department for Infrastructure (2023) [Consultation on free and discounted fares on public transport \(concessionary fares\)](#).

¹⁸³ See Northern Ireland Executive (2016) [Draft Programme for Government Framework 2016-2021](#) and Northern Ireland Executive (2021) [Programme for Government Draft Outcomes Framework Consultation Document](#).

¹⁸⁴ The list includes strategies that are currently being implemented and strategies that are being developed by government departments.

¹⁸⁵ Stakeholders have stressed the need to learn from the COVID-19 pandemic. This could include amending the Health Strategy to include a realistic contingency plan for a future health emergency. In this regard, COPNI has highlighted that no contingency plans were in place during the first few months of the pandemic (see [UK Covid-19 Inquiry Witness Statement. Statement Of Eddie Lynch](#)). Considering the early revelations of the COVID-19 Inquiry

(see Connolly, M-L (2024, May 19) [Covid Inquiry: What have we learned after three weeks in Belfast?](#), BBC News), and the higher risks that older people face in a context of greater competition for health resources, a contingency plan included in the Health Strategy may be appropriate.

¹⁸⁶ The need to address existing additional barriers that are faced by older people who are victims of abuse is discussed in the [Draft Domestic and Sexual Abuse Strategy 2023-2030](#) of the Department of Justice (DoJ).

¹⁸⁷ An *Active Ageing Strategy* has been operational since 2016 (see the [Active Ageing Strategy 2016-2022](#) of the Department for Communities). Organisations such as COPNI and Age NI have called for the design of a new *Strategy* that addresses the issues and failures of the previous one. See COPNI (2021) [Consultation on the Active Ageing Strategy 2016-2022](#); and Age NI (2023) [Briefing Paper for APG on Ageing and Older People](#).

¹⁸⁸ The [Mental Health Strategy 2021-2031](#) recommends action for the mental health needs of older people. Action 14 of the *Strategy* recognises the need to address the mental health needs of an ageing population based on needs and not on age. This would require changing existing practices of diverting older people with mental health needs onto a different pathway.

¹⁸⁹ The *Anti-Poverty Strategy* is currently being developed. The [Report of the Expert Advisory Panel](#) has pointed out the need for the *Strategy* to address pensioner and older people's poverty.

¹⁹⁰ The *Disability Strategy* is currently being developed. The [Expert Advisory Panel Report & Recommendations](#) acknowledges that the rights and needs of older people are often overlooked, and that older disabled people face additional barriers in Northern Ireland, which should make them a group deserving of focus in the development of the *Strategy*.

¹⁹¹ No references to older people and older workers are made in the *Skills Strategy* (see [Skills for a 10x economy - Skills Strategy for Northern Ireland](#)). Given the need for older workers in the economy of Northern Ireland to fund public services and to fill vacancies, support for older workers should be included in this *Strategy*.

¹⁹² No references to older people and older workers are made in the *Economic Strategy* (see [Economic Strategy Priorities for sustainable growth and prosperity](#)). Given the number of older workers that may need training to remain in employment, and the number of older people that are willing to return to the labour market, consideration of this cohort should be incorporated into this *Strategy*.

¹⁹³ Over the past decade, many strategies and commissioned reports to advisory committees of the NIHE have warned of the need to prepare for an ageing population and to adapt the housing supply to the specific needs of this group, including [Housing and Older People: Housing Issues, Aspirations & Needs](#); [Housing Supply Strategy 2022-2037](#); the [Older People's Housing Strategy 2021/22- 2026/27](#); and the [Commissioning Prospectus 2023/24 - 2025/26](#) report.

¹⁹⁴ For instance, the [Report of the Expert Advisory Panel](#) on the currently developing *Anti-Poverty Strategy* has pointed out the need for the *Strategy* to address pensioner and older people's poverty; the [Expert Advisory Panel Report & Recommendations](#) on the *Disability Strategy* acknowledges that the rights and needs of older people are often overlooked, and that older disabled people face additional barriers in Northern Ireland, which makes them a group to focus on in the development of the *Strategy*; also, reports commissioned by the NIHE point at the need to put older people at the centre of housing policy and planning (see Fiona Boyle Associates (2019) [Housing and Older People: Housing Issues, Aspirations & Needs. A Report for The Northern Ireland Housing Executive](#), report commissioned by the Northern Ireland Housing Executive).

¹⁹⁵ See for example the Department for Communities (2020) [Active Ageing Strategy 2016-2022](#); Department for Communities (2020) [Active Living- Sport and Physical Activity Strategy for Northern Ireland](#); Department of Agriculture and Rural Development (2016) [Tackling rural poverty and social inclusion – A new Framework. Supporting rural communities](#); Department of Health (2021) [Mental Health Strategy 2021-2031](#).

¹⁹⁶ Department for Communities (2023) [Northern Ireland Poverty and Income Inequality Report, 2021/22](#).

¹⁹⁷ Pensioners' gross income in Northern Ireland has only increased by 1.9% between 2017 and 2022. Calculation based on data from [The Family Resources Survey \(FRS\) for Northern Ireland 2021-2022 – supporting data tables](#); Table 7.3: "Real income of pensioners, 2011/12 - 2021/22". This has happened in the context of the highest inflation rates in three decades (see Worlddata (n.d) [Inflation rates in the United Kingdom](#) [Accessed 1st March, 2024]).

¹⁹⁸ While this has largely been attributed to the impact of COVID-19, the reality is that signs of deterioration in life expectancy were already present in Northern Ireland before the pandemic. The statistics on life expectancy in Northern Ireland produced by the Department of Health show that in the period 2014-2022, life expectancy at birth only grew 0.1 years in Northern Ireland, but that a deterioration of this indicator has occurred after peaking in the period 2016-2018. The impact of COVID-19, although important, does not explain it all. Male and female life expectancy was already receding in the two years pre-pandemic. See Department of Health (DoH) [Life expectancy in Northern Ireland 2020-2022 Tables](#), "Life Expectancy and Additional Health Expectancies Summary".



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