



The Northern Ireland Economy: **Women on the Edge?**

A Comprehensive Analysis of the Impacts of the Financial Crisis

Section 8: Older Women



Older women

Gathering the data and making it gender specific

Those aged 60+ account for 19.4% of the Northern Ireland population. Over the ten year period to 2009 the pensioner population has increased by 17% overall with those aged 85+ rising by 23.4%.¹ The demographic landscape is changing with our increasing longevity and this will require new ways of thinking and working. It is estimated that the over sixty-fives will comprise almost a quarter of the population by 2041.²

Stephen Webb, Minister of State for Work and Pensions, Liberal Democrat

"The pace of improvement in longevity is breathtaking. Between 2004 and 2008 ... life expectancy at pension age increased by well over a year in just four years. It is almost like a runaway train."³

Gendered information is not always available, but an example of where it is available serves to illustrate the importance of gender disaggregated data and analysis. The Joseph Rowntree Foundation undertook a systematic piece of work on a minimum income standard tailored to different groups in Northern Ireland (and in other regions of the UK).⁴ The income standard in Northern Ireland was developed through public consultation in Northern Ireland on the essentials necessary to maintain a decent standard of living and the means to participate in community and society. It arrived at an average single pensioner minimum income standard of £140 per week. As the data collection was also gendered it was clear that this average figure concealed a £20 per week differential between women and men – in other words, a female pensioner required an additional £1,000 a year to maintain the same standard of living as a male pensioner.

An Older Women's Focus Group formed part of this project.⁵ The women who took part were of various ages with the oldest being 90 years. They live in a variety of accommodation: houses,

apartments and one in sheltered accommodation provided by a housing association. Most live on their own, with one having her son living with her. All looked forward to their weekly trip to the Footprints Women's Centre.

The majority of those aged 60+ are women (55.6%) and the proportion of older women compared to older men increases with age – they account for 59% of those aged 70+ and nearly seven in ten of people in later life aged 85+. With the expansion in the numbers of older people, these latter two age bands are expected to increase between three and fivefold.⁶ Thus, older age problems are likely to be experienced by much greater numbers of women than men.

Agenda for older people

Ensuring that older people as a group have good living conditions and the best opportunities for a rewarding life can make a significant difference for older women. At the same time attention must be paid to gender differences in needs and wishes and in conditions of life. Many of these gender differences are a result of gender inequalities in earlier life, such as low and unequal pay and a culture of caring that carries on into later years. Many older women over eighty-five years come from a generation that was less likely to work and spent most of their lives managing a home; some were required to give up their jobs when they married.

On the other hand the contribution that older women, and older men, make to society, in employment, as consumers, in their communities and to their families should not be underestimated. Older women have expectations as citizens and diverse needs to be met across the spectrum of policy areas and issues. Moreover, as longevity increases older people will want, and will be expected, to remain in the workforce for longer. They will want to see an end to direct and indirect age discrimination that prevents their full access to goods and services, and their full enjoyment of life.

The Northern Ireland Executive's strategy for older people was launched in 2005.⁷ *Ageing in an Inclusive Society* set the vision: 'To ensure that age-related policies and practices create an enabling environment, which offers everyone the



opportunity to make informed choices so that they may pursue healthy, active and positive ageing.' The strategy had six strategic objectives covering financial and economic resources, integrated services, a decent and secure life, access to services and facilities, equality of opportunity, participation and coordinating with social partners.

Northern Ireland has been described as having the 'most disjointed and limited approach to ageing issues' in the UK.⁸ In a 2008 Life and Times Survey, a large proportion of the Northern Ireland population agreed that authorities were not doing all they should for older people. Specifically identified were issues of dignity and respect in health and social care, and treatment by employers and by people in the financial sector.⁹

In December 2008 the Executive appointed an interim Older People's Advocate and embarked on a consultation process that ended in legislation and the appointment of a permanent Commissioner for Older People in mid-2011. As well as a new agenda for the Commissioner it is time for the Executive's 2005 strategy to be refreshed. The call from the Age Sector is for public policy to "promote the positive construction of ageing which can reinforce the social, economic, political and cultural benefits of an ageing population"¹⁰ alongside the range of vital services needed to enable older people to remain independent and to participate in their families, communities and society.

Poverty

Older people say that the main problems they face are: fear of crime, keeping warm in winter, making ends meet, loneliness, lack of respect and access to healthcare. Significantly more reported winter warmth as a problem in 2008 than in the same survey five years previously – 70% of those aged over sixty-five.¹¹ There were 756 excess deaths amongst older people during the winter of 2009-2010.¹²

Fuel poverty is higher in Northern Ireland than in the rest of the UK – affecting 44% of people compared to 16% – and the number of older people in fuel poverty is increasing relentlessly. At 61.5%, this is an increase on the 2006 figure of

47% for older people in fuel poverty which itself had increased from 2001.¹³ The proportion of those aged 75+ in fuel poverty is extremely high at 76% and for single older people the figure is 83%. Women comprise the considerable majority of those affected, especially in later life.

Older Women's Focus Group

"Electricity prices were the biggest shock. My bills increased to £300 a quarter. I top up my meter weekly and I've been doing this every Monday until recently when I had to top up on a Sunday." All the participants in the focus group were convinced of the need for the winter fuel payment and were very concerned that it might be a casualty in public saving measures. Everyone had noticed the rise in electricity prices since the summer, and they found the price of gas and oil extremely costly.

Older people in Northern Ireland are at significant risk of poverty; in 2008/09, 23% were deemed at-risk compared with 16% in the UK and 11.1% in the Republic of Ireland. The number of single pensioners at risk has risen by 10,000 (57%) in the last six years and pensioner couples by 8,000 (26%). Older women have a higher risk of poverty than men and pensioners living alone are most at risk at 28%. The at risk poverty rate for women aged seventy-five and over is considerable.¹⁴ Lack of income restricts many older people in retirement. Of older people living in households whose income is less than 60% of the median income two-thirds are women.¹⁵

Hillyard et al note that one of the most pervasive gender inequalities is in pension provision and this is one of the major reasons why women in retirement, especially single women, are at greater risk of poverty.¹⁶ Many older women also live in poverty due to the complexity of the social security system. As the age at which women qualify for the basic state pension increases, so does the age at which they qualify for the winter fuel payment and Pension Credit. Moreover, with changes to disability benefits there is a prospect of older people with disability being stranded between unemployment and retirement on increasingly inadequate benefits.¹⁷

Evason et al advance the argument that the Family Resources Survey does not accurately



measure the extent of poverty for older people as the method for calculating Disability Living Allowance and Attendance Allowance overstates the standard of living of those with disability.¹⁸ This not only disadvantages persons with a disability, who are likely to be older people, but most particularly a greater number of women pensioners pushing them into poverty.

Evason et al suggest that an in-poverty percentage of 41% for single women pensioners is more accurate. Kelly and Tomlinson note that 47% of women aged 75+ live alone compared to 30% of men.¹⁹ The differential impact on women can be fully appreciated by applying both sets of percentages to the numbers of women and men aged 75+. Thus, almost four times as many women are affected as men – 13,760 women to 3,525 men.²⁰

The consequences of this are severe for women given that they live longer than men and face a greater risk of disability into older age. Moreover, the Institute for Fiscal Studies estimated that the 2010 Budget changes to tax and benefits means that the poorest fifth of pensioner households in the UK will experience a 2.4% reduction in net income.²¹

Older Women's Focus Group

*"My mother lives in constant fear of it [the DLA] being taken away and her anxiety levels are very high at the moment with the talk of benefits cutbacks."*²²

Every focus group participant lives on her pension supplemented by Pension Credit. Two receive Disability Living Allowance as well. All felt they were able to manage in January 2011, but were uneasy about what might be in store. They were concerned about pensions failing to keep pace with inflation and being unable to maintain a reasonable standard of living.

Income, Savings and Expenditure

Twenty per cent of pensioners are on low income in Northern Ireland, a slightly higher proportion than elsewhere in the UK.²³ It is estimated that 45% of single pensioners have an annual income of £10,000 or less and 61% of couples £15,000 or less.²⁴ The Prudential published figures that show that women retiring currently could have

an average annual pension of £12,170 compared to a male average of £19,590.²⁵ Moreover, both the Prudential and Scottish Widows found that the pension gap between women and men is increasing.²⁶ On top of this, 58% per cent of single female pensioners and 44% of couples in Northern Ireland have no savings. A further 10% and 11% respectively have savings of less than £1,500.²⁷

There is a considerable difference between the average income received by women and that received by men. Single female pensioners receive on average £53 per week from private pension income and £211 in overall income compared to single male pensioners receiving on average £80 per week in private pension income (occupational and personal pensions) and £242 in overall income. Income is not distributed equally within a couple household. Women who are part of a pensioner couple receive an income on average of £146 per week compared to £334 per week for a man in a pensioner couple.²⁸

The Pensioners Income Series 2006-2007 report published in March 2009 revealed that sources of income for single female pensioners differed to those of single male pensioners. As a percentage of gross income, benefits form the largest percentage of single female pensioners' incomes: 75% compared to 48% for single male pensioners. They are also less reliant on personal pensions (1% compared to 6%), investments (4% compared to 10%) and earnings (6% compared to 21%). Women are equally reliant on occupational pensions (14% and 15% respectively)²⁹ but, as seen above, receive much less in income from this source than men.

The recession and galloping prices are having an effect on pensioner purchasing power. While those in the Older Women's Focus Group said they were managing at the moment, 47% of older women compared to 38% of men told Age NI that they struggle to get by on their income. One in ten stated that they had skipped meals to cut back on food costs in the twelve months 2009-2010 compared to 5% of men.³⁰

Older Women's Focus Group

"I shop in Tescos because it is cheaper. But my last grocery bill was £85. It has gone up by £15-£20"



over the recent past.”

“I’ve been trying to replace my cooker, but I can only spend so much money. I’ve been searching around for the cheapest I can find, which so far is £329 in Belfast city centre.”

The participants really noticed the cost of the weekly shop going up and the increase in VAT since January 2011, and discussed the difficulty of replacing large household items.

Older people who own their own homes suffer rises in the cost of living but do not benefit from falls in interest rates as they are less likely to have mortgages. Overall costs for older people have not fallen as greatly as for the population as a whole and they have also seen increases in items where they spend proportionally more, such as utilities. Age UK’s Silver Retail Price Index indicates that 55+ have a real RPI rate of between 1.8% and 4.1% on top of the ONS headline rate, with those age 75+ suffering the highest rate of around 4%. A typical sixty year old is on average £620 a year worse off.³¹

The recession is impacting on older people through the government’s decisions on welfare and pension reform causing worry and stress about reduced or frozen incomes, cuts in services and charges for services that are now free. Many fear that increased financial hardship is their future. The increased drive to save on public expenditure and grow the economy comes just as the default retirement age has been removed and the age at which women qualify to receive a state pension is moving further away at an accelerating rate, and with it their entitlement to other benefits as noted previously.

Age NI

“83% of older women have told us they are worried they will be affected by spending cuts compared to 74% of men. There is a real danger that new budgets will have a considerably adverse impact on older women, especially those who may need extra care and support to live active and fulfilled lives.”³²

Age NI is particularly concerned about cuts to health and social care budgets and to the Warm Homes Scheme. While some money has been identified through the Innovation Fund for benefit uptake initiatives, sustained action is

required to reach all older people in need. Health and welfare cuts are likely to have a disproportionate impact on older women given their higher levels of income poverty and long standing illnesses.

Employment

As it becomes increasingly common for older people to work beyond sixty-five, it is likely that women will remain in the labour market for longer. For some it will be a choice and for others it may be a necessity in order to avoid a lengthy old age spent in poverty. The final legal impediment to remaining in the workforce into older age has been removed with the abolition of the default retirement age, but it remains to be seen whether women are able to overcome sexism and ageism and retain their jobs. Once out of employment for a period of time it is more difficult to secure another job when one is older.

Labour market participation into older age has in fact been rising over a decade, and steadily since the introduction of the Employment Equality (Age) Regulations (Northern Ireland) 2006, and the default retirement age change in 2011. Those aged 60+ have weathered the recession so far,³³ but the impact of the public sector retrenchment may not see that last. In relation to labour market participation rates over the recessionary period men’s economic activity rate has outperformed women’s in the 60+ age bracket, although as McGill notes women are eligible for a state pension and cannot claim unemployment benefit.³⁴

In previous recessions, weak demand in the labour market has led to the encouragement of early retirement amongst older workers and the marginalisation of older jobseekers.³⁵ Research for the Equality Commission for Northern Ireland indicates that ILO unemployment rate for those who are 50+ in Northern Ireland has been consistently below the rate for younger age groups since the start of the recession.³⁶ Thus those aged over fifty seem not to have been disproportionately affected by weaker labour market demand. In a challenging economic period employers may be holding onto their experienced workforce where they can, though there is always a danger of firms saving on their



employment bill by replacing older workers with less costly younger entrants.

Nevertheless, examination of the last three years of claimant count figures for those aged 50+ indicates that the employment situation for older people has deteriorated during the recession. A gradual decline in the claimant count numbers came to a halt in the summer of 2008 and, with the exception of occasional monthly variation, has since been on an upward trend. The trend has been more gradual for women but it is there nevertheless and with significant job losses expected in the public sector which is a large employer of women this is likely to increase. Contraction of public sector employment will also bring repercussions in terms of women's pensions.

Caring and 'grandparenting'

Around 46,000 people aged 60+ are involved in caring (not including childcare) in Northern Ireland.³⁷ They comprise about one-quarter of all carers. At age 65+ the number of older carers reduces to around 22,000 or 12%, which is one in eight of all carers. Almost half were care-givers for more than twenty hours per week, and 36% provided more than fifty hours. Fifteen percent reported they were not in good health themselves. The carer role is typically carried by older women; 57% of women aged over fifty are carers and at 60+ it is 29%.³⁸ Evason et al noted how grandparents were reducing pressure on statutory services by looking after their own parents. One in five cared for someone who was sick, disabled or elderly.³⁹

In work for Carers Northern Ireland, the University of Leeds estimated that unpaid care provided by friends and family members to ill, frail or disabled relatives is now worth £4.4 billion a year. It has risen by over a third since 2007 and now exceeds the total cost of the health and social care service in Northern Ireland (£3.6 billion). The University estimates that there are over 207,000 people in Northern Ireland (1 in 9) providing care for ill or disabled people which would otherwise cost the state £18 an hour, based on UK average rates. This means that each carer saves the state on average more than £21,000 a year.⁴⁰

Age NI

Client's daughter has been advised that there is no money available to be able to offer her mother a place in a nursing home. The client has dementia and her family can not cope with the amount of care needed to keep her at home.

Many older women provide informal, unpaid care for children. They mind their grandchildren to assist lone parents to rejoin the workforce or generally help daughters and sons to juggle work and home responsibilities and/or to keep the cost of childcare within bounds. Evason et al note that 'the standards of many two-parent families would clearly be lower – and their entitlement to various benefits higher – without the help with childcare that grandparents contribute.'⁴¹

A quarter of the respondents to the 2004 Life and Times Survey were grandparents, split 50/50 between the under and over 65s. Almost twice as many grandmothers (40%) as grandfathers (22%) had given regular help with babysitting or childcare. Over a quarter of retired grandparents were still working. Fourteen percent of all grandmothers had reduced their working hours or given up work completely to look after grandchildren – this is clearly a significantly higher proportion of those grandmothers still working – the figure for grandfathers was 5%.⁴² Moreover, informal caring can be a cost burden for older women surviving on low incomes who are not entitled to receive the childcare element of tax credits.

The increasing economic pressures on working families over coming years could result in inter-generational strain focused primarily around the expected role of grandmother. Younger adults with children may turn more often to the older generation for assistance at a time when older women expect, and are expected, to remain in the workforce for longer before they qualify for a pension. Older women may be torn between competing pressures: whether to continue to earn a living and provide for a more comfortable old age or to sacrifice themselves for their children and grandchildren.



Health, well being and social care

A UK study that coincides with the economic downturn suggested that life satisfaction and quality of life has deteriorated for older women. Women aged 75+ have particularly poor well-being, with high rates of depressive symptoms, low life satisfaction, poor quality of life and high ratings of loneliness. The research found that the link between wealth and well-being was particularly striking in single older women at the bottom end of the wealth scale as they coped with the significant rise in spending in life's basics of food, fuel and clothing over the last few years.⁴³

McGill estimates from available statistics that those aged 65+ make up 43% of all single adult households in Northern Ireland, half of whom are in the 75+ age group which is comprised of more than 60% women.⁴⁴ About a third of women in this age group have poor mental health while two-thirds have a longstanding illness or disability.⁴⁵

Older Women's Focus Group

The women rely on their bus passes to get around, otherwise they would be more confined to their houses. As it was, their ability to participate in community and social activities was hampered by the lack of public transport in the estate.

They rely on Footprints Women's Centre and other community organisations for social networking and really appreciate their weekly lunch and bingo. Each one coming to the Footprints Centre travels at her own cost, making a significant weekly financial outlay from a low income to pay for or share a taxi. The cost can be £5-£7 every week to come to the centre; and another £5 to go to another programme. They look forward to the bus trips that Footprints organises and regret the summer months when activities cease for a period.

As Engage with Age points out living alone, social isolation and loneliness are three separate concepts.⁴⁶ Older people's ability to participate in community life and overcome social isolation relies on their capacity to get out and about, and on an approach from others that encourages social connectedness. Both the Northern Ireland Life and Times and the Engage with Age surveys found that most older women express positive

attitudes towards their lives and often look forward to every day, although others are isolated or lonely.

Older people aged 65-74 years are slightly more likely to use libraries and mobile libraries than other age groups, and in 2005-06 the over sixty-fives made up 21% of those taking non-vocational courses.⁴⁷ Libraries have been seen as a 'soft touch' when it comes to public expenditure cuts while changes to age regulations and the refocusing of FE Colleges' priorities have resulted in older people being denied free access to further education courses. Both of these outlets have been important traditionally to older people's enjoyment of life and socialising.

Older Women's Focus Group

'Good Morning Colin' rings around 200 senior citizens every day, about 170-180 women and 20-30 men. Several participants said "We all look forward to hearing their [the volunteers'] voices and having a chat. These calls are lifelines to people."

Participants reported that one local befriending group's funds were being cut in the current climate. Another service was trying to secure its future funds.

Incidence of disability rises sharply with age. The 2004 Life and Times Survey found that almost a third of grandparents had a long-standing illness, disability or infirmity. Pensioner couples and single female pensioners are most likely to be receiving at least one disability related payment (38% and 37% respectively).⁴⁸ The differences in mobility difficulties between women and men 70+ are significant. In the 70-80 age range women were almost twice as likely to have a disability as men (27% to 14%), and in the 80+ group the divergence is twenty-eight percentage points (45% to 17%) to the disadvantage of women.⁴⁹ Thus almost half of women over eighty are affected.⁵⁰ Moreover, there have been incidences of older people being turned down for operations due to their age and a lax attitude taken to illnesses and ongoing conditions on the grounds of 'what do you expect at your age?'

Age NI

The client is currently in hospital and she has been deemed medically fit but requires residential care.



Her case has been put to the Trust twice and refused on both occasions. She has been told that it is due to finances and there are 86 people waiting ahead of her.

Just over half of the Northern Ireland population think that older people are disadvantaged in health and social care, whether in the treatment of illness or in being placed on waiting lists for tests and operations.⁵¹ There were around 15,100 care packages in place for older people ranging across residential, nursing homes and domiciliary care in 2008/09.⁵² Of those aged 75+ just 35% rated their general health as good⁵³ and 64% of women in that age group along with 57% of women between sixty-five and seventy-four have reported a long-standing illness.⁵⁴ More older women than older men told Age NI that their general health and well-being would benefit from assistance with practical tasks of cooking, shopping and cleaning.

Given this level of need it is concerning that Hillyard et al, in their focus groups, found considerable dissatisfaction among older people with the health service, particularly waiting lists, and home help and quality of care. They expected all would worsen with the spending cuts.⁵⁵ The recession has increased older people's concern about what they can expect in future.

Age NI

Client called for her mother who is disabled after a stroke. For a number of years she had a care package in place with carers going in twice a day. However, after a visit from a district nurse and an informal chat the whole care package was removed. The Trust said that her care needs were not 'critical or substantial' even though she could not bathe herself, dress herself or prepare food.

The Department of Health Social Services and Public Safety estimates that the cost of treating older people is expected to grow by 30.6% over the next ten years.⁵⁶ Iparraguirre argues that the DHSSPS estimate is a conservative one and that maintaining health and social care services at the current level of service provision would require an increase in public expenditure of between 145% and 218% between 2011 and 2041.⁵⁷ The proposed allocation for the DHSSPS in the draft budget represents a real-terms reduction in

current expenditure of more than 2% by 2014-2015 when compared to 2010-2011. The proposed allocation is insufficient to maintain existing service levels for the level of demand. Capital investment will reduce by 19%.⁵⁸

Older Women's Focus Group

One woman's life had changed since her husband had gone into a residential home. Their couple's benefit had been divided to use his share towards his living costs in the home. Her husband is in a home in Bangor and she travels by train to visit, accompanied by a friend. She wants him relocated to a home closer to her so she can visit more often but has not been successful in achieving this.

"It is difficult to visit him more than once a week because he is so far away."

"It was cheaper and more pleasant to cook for two. I'm not eating the same now that he isn't at home."

There is evidence from the 2008 Life and Times Survey that the picture of how older people are perceived and respected in society generally is improving, although this sits alongside concern about unfair treatment and discrimination especially in goods, facilities and services – including health and social care – and employment. Within twenty-five years the number of people in the +75 range will almost double compelling the need for an immediate review of social care to ensure a robust system fit for the numbers and challenges ahead. The great majority will be women. Older women should not have to pay the price of the recession with cuts to services.

Age NI

"53% of older people have told us they are worried about the future. It is imperative that a new social care system is put in place, and that spending on social care is safeguarded over the next few years until such a time."⁵⁹

International frameworks

The United Nations Principles for Older People outline key principles which the new Northern Ireland Commissioner for Older People is required to take into account in safeguarding and promoting the interests and rights of older



people. The five themes under which the eighteen principles are grouped are: independence, participation, care, self-fulfilment and dignity. The principles cover a diverse range of situations from "being able to live in environments that are safe and adaptable to personal preferences and changing capacities" and "access to health care to maintain the optimal level of physical, mental and emotional well-being" to "being able to pursue opportunities" and "being valued independently of their economic contribution".⁶⁰

In October 2010 the UN's Committee on the Elimination of Discrimination against Women passed a General Resolution on Older Women.⁶¹ The Committee noted that older women suffered multiple discrimination and recognised the need for data disaggregated by age and sex "as a way to better assess the situation of older women". The CEDAW Committee provided guidance for Members States to include the situation of older women when making their reports on progress to the Committee about implementing women's human rights.

The Committee drew attention to women's experience of ageing differently from men, with gender inequalities throughout their life exacerbated in old age "often as a result of unfair resource allocation, maltreatment, neglect and limited access to basic services."

CEDAW Recommendation on Older Women

*"The full development and advancement of women cannot be achieved without taking a lifecycle approach, recognizing and addressing the different stages of women's lives – childhood, adolescence, adulthood and old age – and their impact on enjoyment of human rights by older women."*⁶²

Conclusions

Northern Ireland must 'up its game' in future planning for older people. Our increasing longevity will require new ways of thinking and working based on the twin pillars of empowering active older people to live a fulfilling independent life and providing support and care for those who need it. This generation of older people will be

the first to work into older age in significant numbers. They will want new opportunities and to be respected and treated as equal citizens.

Older women must be part of designing the future. In the changing demography older women will lead the increase in the number of older people. Thus, older age problems are likely to be experienced by much greater numbers of women than men. Ensuring that older people as a group have good living conditions and the best opportunities for a rewarding life can make a significant difference for older women, but these must be developed with women at their heart.

A modern and responsive care system fit for the future is a priority. It must be informed by the principles of dignity, independence and choice. Older people must be treated with respect and get the care they need. They should have the same choices as other people about where and how they live. Investment in social care, prevention and enablement will pay dividends over the long term. Northern Ireland's population of over-eighties is expected to reach 130,000 by 2030.

The new social care system must emerge alongside protecting the health and social care of the people in later life now. Older people are entitled to fairness and the right to equal treatment and access to services. Access to the range of public and private services is vital to enable older women to remain independent to participate in their families, communities and society for as long as they are able to. A new approach to intervention could provide the aids, adaptations and support in the home and community that will underpin independence.

A concerted effort is needed to eliminate pensioner poverty using all the tools at the government's disposal. Interim steps towards reducing poverty can be taken immediately through benefit take-up campaigns and targeted actions on Pension Credit. All older women could and should be helped in the future through inclusion in the proposed single-tier flat rate state pension scheme.

In riding out the economic storm the right hard choices need to be made to avoid costly problems arising from the social and economic impact of the ageing demographic at a later date. A level of



fairness and a framework for prioritization that protects those at greatest disadvantage, including older women, should be core to decisions.

It is likely that few in government are aware of the passage of the CEDAW Committee's General Recommendation 27 on the protection of older women and their human rights. The Office of the First and deputy First Minister should take the lead in raising awareness across government and ensuring that departments are ready to comply with reporting requirements in relation to older women for UK's CEDAW examination in 2012 and thereafter.

Recommendations

- The Northern Ireland Executive should refresh its strategy on ageing in consultation with the Commissioner for Older People, the age sector and individual older people, making sure that older women are closely involved.
- The Department for Social Development should maintain support for benefit take-up programmes. In addition it should introduce an automatic payment initiative to increase the take-up of Pension Credit targeted at single older women as this group is at the greatest risk of poverty.
- The Executive should introduce a form of social price support for fuel costs targeted at older people.
- The Department of Health, Social Services and Public Safety should prioritise a fundamental review of the social care system in Northern Ireland to develop a modern responsive care system for the long-term making certain that it is fair and ensures older people have their rights and entitlements.
- The Executive should maintain health and social care spending on older people in real terms and respond to the changing demographic by investing in preventative and enablement initiatives to enable people to live independently at home.
- The Assembly should pass legislation to ban discrimination in goods, facilities and services. In the meantime, the Office of the First and deputy First Minister should regulate and provide guidance across government departments and to public services that they must not apply an upper age limit or in other ways discriminate against older people in services or treatment.
- The Department for Employment and Learning should monitor what is happening to older people in employment to ensure that they are not being discriminated against and there is compliance with the new legal position abolishing the retirement age.
- Ministers in the Office of the First and deputy First Minister should ensure that all Ministers and their departments are prepared to report on progress on older women in the UK's CEDAW examination in 2012 and thereafter. To prepare for this, departments and public bodies should gather data disaggregated by age and sex and provide gender sensitive analysis of policies and initiatives.
- The Executive should urge the UK Government to pay the proposed single-tier flat rate pension to all pensioners, including all existing pensioners, to avoid large numbers of women pensioners continuing to live in poverty. The Executive should liaise and consolidate on the issue with other devolved administrations to press that all citizens across the UK have the same access to a fair state pension scheme.



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