

C O P N I

Commissioner for Older People
for Northern Ireland

Corporate Plan

2025 – 2029

Advocate | Empower | Change

To make Northern Ireland a great place to age.

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Foreword

Making Northern Ireland a great place to age involves us all.



It is my privilege to be the Commissioner for Older People for Northern Ireland, and I am delighted to publish my first Corporate Plan, so that I can build on the successes of my predecessors.

It is well documented that our population here is ageing. Currently in Northern Ireland, one in six people are aged 65 or over. By 2040 this will have risen to nearly one in four. This means that for the first time there will be more older people than younger people living here. This demographic shift presents challenges for health, social care, and public services, alongside opportunities to harness the skills, experience, and contributions of older people. This makes my role as a strong advocate for older people more important than ever.

Having worked for the past 16 years with and for older people, I am fully aware that for many, ageing can be a positive experience; yet, increasingly, for many of us, this is not the case. There are a wide range of challenges and barriers, outlined later in this report, which are impacting our opportunity to live and age well.

As Commissioner, I will continue to dedicate my time to supporting older people to age positively, feel safe in their homes, workplace and communities; have their rights upheld, their voices heard, while being able to access the information, support and services they need.

Working collaboratively with service providers, policy and decision makers and where necessary holding them to account, will remain central to my efforts to secure meaningful improvements in services and support for older people.

Commissioner's Corporate Plan 2026-29

To help shape the priorities set out in this Corporate Plan, it was essential to me that the voices of older people, and those who work with them, were at its core. That is why, early into my role, I made it a priority to engage directly with older people and listen to what matters most to them. Since taking up post in April, I have engaged with close to 2,000 older people and stakeholders through meetings, events and discussions. During the corporate plan engagement period in May and June, over 1,200 people responded to my survey on the priority areas that I should focus on over the next four years. I also met with hundreds of older people at events across Northern Ireland. Their insights and experiences have been fundamental to determining my priority areas. I want to thank everyone who took the time to meet with me, complete the survey or share their views and experiences - your input has directly shaped my priorities for action.

It was no surprise to me that one of the most common concerns was in relation to access to services, including availability of GP appointments, long waiting lists and using public transport. These issues were raised time and again. Safety and security was another recurring theme, with concerns about scams, pensions, financial security, and crime, all areas my office has encountered frequently.

Disappointingly, issues of ageism, discrimination and digital exclusion remain prevalent.

This Corporate Plan sets out in more detail the context of ageing here in Northern Ireland, looking more closely at my key priority areas for the next three years of my term, which are to:

1. Advocate for change to support people to age well
2. Empower older people to have choice and control in their lives
3. Change how we all think, feel and act towards older people and ageing

It also outlines the key work areas, along with some specific work streams my team and I have planned to help tackle each of these issues.

My role as Commissioner is not only to challenge, where necessary, but also to collaborate. Partnership will be crucial in helping me carry out this vital work.

Lastly, may I say that making Northern Ireland a great place to age involves us all and I am wholeheartedly looking forward to working with older people and decision makers across the community, voluntary and statutory sectors to do so.

I firmly believe that it is only by working constructively together to find solutions, that we can achieve long-lasting and meaningful impact.

In the words of H.E. Luccock, *"No one can whistle a symphony. It takes a whole orchestra to play it."*

Commissioner for Older People for Northern Ireland

About COPNI

Purpose and vision

Purpose

To be an authoritative and independent champion who safeguards and promotes the interests of older people.

Vision

The Commissioner's vision is that Northern Ireland is a great place to age.

Commissioner's role

The role of Commissioner for Older People is to be an independent voice and champion for older people across Northern Ireland. This involves advocating on their behalf, ensuring their voices are heard and their rights are upheld. It also includes influencing policy and practice and scrutinising the action and decisions of government and public bodies.

The Commissioner for Older People (NI) Act 2011 sets out a number of key functions underpinning the role, which is to:

- promote an awareness of matters relating to the interests of older persons and of the need to safeguard those interests.
- keep under review the adequacy and effectiveness of law and practice relating to the interests of older persons.
- keep under review the adequacy and effectiveness of services provided for older persons by relevant authorities.
- promote the provision of opportunities for, and the elimination of discrimination against, older persons.
- encourage best practice in the treatment of older persons.
- promote positive attitudes towards older persons and encourage participation by older persons in public life.

"I truly believe that older people are a wonderful asset, who carry generations of experience and wisdom which greatly enriches our society."

- Siobhan Casey

Commissioner's team

The Commissioner's team is separated into four key divisions including:

Legal and advocacy

The Legal and Advocacy team provides assistance to older people who are experiencing issues with public services that they've been unable to resolve themselves. We assist around 500 individuals each year on a range of issues including health and social care matters, complaints with a public body or safeguarding and protection from harm, among many others.

Communications and engagement

The Communications and Engagement team are responsible for promoting awareness and understanding of the Commissioner's role and sharing information about our work and the issues that matter most to older people. The team play a key role in ensuring that the voices and experiences of older people are at the heart of the Commissioner's work.

Policy advice and research

The Policy, Advice and Research team ensures that older people's views shape government decisions. They produce reports, respond to consultations, and conduct research to support change and ensure that older people are not being unfairly overlooked when it comes to government policies or changes to government policy. Using the information compiled from our Legal and Advocacy and Communications and Engagement teams, our Policy, Advice and Research Unit conducts research to create an evidence base on which the Commissioner acts, speaks publicly, and provides advice to government.

Corporate services

The Corporate Services team ensure that COPNI operates effectively and within public spending rules, managing financial oversight, putting in place and ensuring strong governance structures, and ensuring compliance. They also review performance by compiling and monitoring Annual Reports and Accounts and annual business plans.

Thank you for your caring, compassionate and helpful guidance shown to our family during a very stressful time.

- Older person's testimonial

You took the time to listen and stepped forward as a true advocate for my parents at a time when they felt totally powerless and extremely vulnerable.

- Older person's testimonial

Our relationship with Government

The Commissioner's office (COPNI) is set up as a non-departmental public body. Both the Commissioner and her office are sponsored by the Department for Communities but are operationally independent.

The work of COPNI directly or indirectly relates to all nine priorities included in The NI Government's 'Doing What Matters Most' Programme for Government (PFG) 2024-2027.

Older people are workers (PfG Priority 1); carers (PfG Priority 2&5); patients (PfG Priority 3); victims of crime (PfG Priority 4 &7); tenants (PfG Priority 6); custodians of the environment (PfG Priority 8); and providers and users of public services (PfG Priority 9)."



The Commissioner speaking at the Movement for Life launch

Context

The ageing population of Northern Ireland

Northern Ireland is experiencing a profound demographic shift. Currently, more than 494,716 people living in Northern Ireland are aged 60 or over, representing over a quarter of the population.

Increasing life expectancy is a major public health success and something to be celebrated, however we must ensure that these extra years are lived well. Preparing for an ageing society is essential if this success is to be shared by all. There are significant implications for our economy, workforce, health and social care systems.

Government now faces the challenge of delivering public services to a population whose needs are changing rapidly. This will require a fundamental re-organisation of how services are planned and delivered to better support an ageing society.

Around the world, governments are reimagining public services, redesigning health systems, reshaping infrastructure, and adapting policy, to meet the demands of this demographic change. Our government will need to confront these same challenges and take similar steps to ensure services here remain effective and sustainable.

Snapshot issues impacting older people (see Appendix 1 for more details).

Health

Ageing is often accompanied by increased long-term health issues, disability and multimorbidity. Yet, rising costs and increasing demand on residential care, domiciliary care, hospital beds, GPs, and healthcare workforces, have resulted in the Department of Health proposing cuts to services that many older people depend on. Reductions in funding have impacted the provision of acute hospital beds, domiciliary care packages, care home beds, and community care.

The department's 2024 -2025 Budget proposed ten service cuts, while the 2025-2026 Budget proposed six service cuts, all of which disproportionately affect older people.

Poverty

Certain groups of older people in Northern Ireland are at higher risk of poverty, especially older pensioners, women, private renters and people on low incomes. As people age, their income typically declines, leading to a rise in poverty in older age groups. This is made worse by the UK's state pension which is among the least generous in developed countries. For many of the poorest pensioners, the state pension is their main or only source of income, leaving them particularly vulnerable to poverty.

More than 17% of people aged 80+ live in relative poverty, and female pensioners face higher poverty rates (13%) than men (10%). Four in ten pensioners rely almost entirely on the state pension, with weekly incomes as low as £192-£258.

Housing

More older people are presenting as homeless than ever before. There is a significant increase in the number living in private rented accommodation i.e.5.6% are private renters in 2021, up from 4.9% in 2011. It is estimated that levels of older people in private rented accommodation could treble by 2040.

In 2023-24, 14.2% of households presenting as homeless to the Northern Ireland Housing Executive were pensioner households. This is the largest proportion since records began.

Transport

Public transport is very important for older people. It affects their physical and mental health; helping them to access services such as hospital appointments or job opportunities and allows them to provide care for others and stay connected with family and friends. There is considerable dissatisfaction with the level and standard of public transport in Northern Ireland.

Northern Ireland has the lowest use of public transport compared with the rest of the UK. People over 60 make up only 14% of Translink's passengers, even though they represent a quarter of the population and the 60+ concessionary fares scheme is in place.

Work

Northern Ireland requires more workers to meet workforce demands. Yet the government's economic and skills strategies often overlook the contribution of older people or the need for flexible workplace conditions for retaining workers. Older people living with long-term conditions, caring responsibilities are particularly disadvantaged.

Approximately, one out of three people between the ages of 50 and 64 are economically inactive.

Crime

Older people are less likely than younger people to be victims of crime. However, reports of domestic abuse among older people are increasing.

When older people are victims, crimes are less likely to be successfully resolved.

Age discrimination

People in Northern Ireland lack legal protection against age-based discrimination when accessing goods, facilities and services. In Northern Ireland, the need for legal protection against this age-based discrimination has been recognised since 2011.

Currently in Northern Ireland, citizens can lawfully be discriminated against when accessing goods, facilities and services on the basis of their age.

Corporate Plan engagement

The Commissioner’s engagement with older people and key stakeholders has formed the basis of this corporate plan, priorities for action and ongoing annual business plans and will help us direct our resources accordingly. This work sits within wider engagement with close to 2,000 older people and stakeholders since April 2024.

Insights and opinions were collated through:

- Analysing responses to our survey from over 1,200 older people. See Appendix 1.
- Additional direct engagement with hundreds of older adults across Northern Ireland.
- Meetings with 60+ organisations to explore how our role and unique powers could compliment and add value to their work for older people.
- Reviewing sector research, evidence and thought leadership on ageing and older people’s views.

What you told us

What older people and key stakeholders told the Commissioner during our consultation gives us the foundation to build the corporate plan on clear priorities and outcomes.

• Importance of Commissioner’s role:

Most respondents (87.5%) believe having a Commissioner for Older People is extremely or very important to address needs such as advocacy, tackling ageism, supporting independence, and promoting health and wellbeing.

• Older People do not feel their voices are being heard:

When asked if they felt that older people’s voices are heard and listened to in Northern Ireland – 54% agreed little to not at all, 40% said a moderate amount and 6% agreed to a lot / a great deal.

• Key improvements older people and other stakeholders would like to see:

When asked about the key improvements required to make Northern Ireland a better place to age, they cited better access to healthcare and transport, ensuring older people feel safe, transport, housing, digital support, financial security, and community engagement.

• What the Commissioner should prioritise:

When asked to rank priorities, access to services, safety and government planning for an ageing population were rated highest. Listening to and engagement with older people came next, followed by the need for anti-discrimination protections, better support for older people’s rights, older workers, older people’s’ groups and alternatives to digital services.

See Appendix 1 for a summary of the findings from a public survey conducted to inform the Commissioner’s corporate plan for 2025–2029.

Corporate plan engagement:

What the Commissioner should prioritise – summary of responses

1. Access to services including transport, GPs and hospitals	65.7%
2. Ensuring older people feel safe	61.5%
3. Government planning for an ageing population	60.5%
4. Engaging directly with older people	58.6%
5. Older people should be protected from age discrimination by law	49.6%
6. Listening to the views of older people about end-of-life care and assisted dying	49.5%
7. Protecting the rights of older people in rented housing	43.9%
8. Better support for older people's groups	39.6%
9. Alternatives to digital services for some older people	38.6%
10. Rights of older workers and working beyond state pension age	32.9%

How fortunate we are as a community to have you defending those who are so extremely vulnerable

- Older person’s testimonial



The Commissioner speaking to older people from the Monday 60 Club, Portglenone.

Commissioner's priorities 2026-29

What the Commissioner will do:

The priorities and outcomes ⁽¹⁾ in this corporate plan relate directly to the duties, powers and functions of the office. Our priorities are also informed by our own research and policy work, legal, service and policy developments across government as well as the nature and theme of the many issues we deal on behalf of our clients and older people throughout the year.

Priorities

Based on what older people have told us and bearing in mind the resources available to the Commissioner in terms of the size of her team, our work will centre around three key priorities which are to:

1. Advocate for change to support people to age well.
2. Empower older people to have choice and control in their lives.
3. Change how we all think, feel and act towards older people and ageing.

Anticipated outcomes

Based on the improvements that older people would like to see addressed to help make Northern Ireland a great place to age, we have identified four key outcomes.

1. Older people can access the information, services and support they need.
2. Older people feel safe in their homes, communities and relationships.
3. Older people can make their voices heard and have meaningful choice and control.
4. Older people are treated fairly and their contribution is recognised and valued.

Assumptions

We have made the following assumptions when developing this Corporate Plan:

- Due to a challenging economic outlook, especially regarding public finances this plan is based on the receipt of funding at an appropriate level to enable us to do our job properly.
- The Commissioner will undertake both proactive and reactive work throughout her term, some of which will take the form of planned projects and some of which will emerge as the term progresses.



Yvonne Banks, Helen Moorhead, Rosemary Mason, Dea Boyce and Lillian Southwell from the Upper Bann u3a

As the priorities and outcomes, derived from older people's and stakeholder responses in Northern Ireland, are inkeeping to those of the Commissioner of Older People in Wales, we have adopted similar terminology to enable cross-comparison across jurisdictions and sharing of best practice.

1 | Advocate for change to support people to age well

Older people should be able to live connected, fulfilling, safe and secure lives in the place they call home so that they can age well.

However, we know older people face too many barriers when trying to access the services they rely on, which can have a significant impact on their health, independence and quality of life. This can be due to pressures on Northern Ireland's health and social care system, long waiting lists and an under-resourced GP workforce as well as things like lack of transport in rural areas, digital exclusion, having appropriate housing and feeling safe in our homes and communities.

To ensure people can age well in Northern Ireland, the needs and rights of older people must be reflected across policy, planning and service delivery.

The Commissioner will advocate for change across many areas of our society including health and social care, community-based support, safe and accessible environments, and appropriate housing and transport. The Commissioner will lead a programme of work that ensures these issues are understood, acted upon, and prioritised.

What the Commissioner will do:

Influence policy to improve services for older people and promote 'planning for an ageing society':

- Scrutinise the actions and decisions of public bodies and services to ensure older people's rights are upheld and no-one is excluded.
- Provide legal and advocacy support to older people in relation to concerns with public services (health, transport, housing, poverty and other areas).
- Ensure older people have equitable access to services that support their health wellbeing and independence.
- Undertake research, reviews and consultation responses to improve evidence and data relating to older people to drive change.
- Work with government and other organisations to make communities more Age Friendly.
- Promote action and collaboration to support healthy ageing and enabling older people to maintain their independence to do the things that matter to them.
- Work with Department of Health on Adult Safeguarding Bill, Regional Care Home Contract, the implementation of the Mental Capacity Act 2016, as well as ongoing engagement on reforms of adult social care.
- Promote required improvements in transport, housing and community infrastructure that enable older people to remain independent and connected.



Members from the Young at Heart group, Bessbrook.

2 | Empower older people to have choice and control in their lives

Every older person has the right to make decisions about their own life and to have those decisions respected. But many continue to face barriers that limit their autonomy, whether in care settings or in the workplace.

Ensuring older people have choice, control and the confidence to exercise their rights will rely on older people receiving clear information and support to understand their options.

This strategic objective also recognises the need for stronger safeguarding for older people at risk of harm, alongside accountability for organisations delivering care, housing and other essential services.

What the Commissioner will do:

- Engage with older people across Northern Ireland to hear directly about the issues affecting their lives and the barriers they face.
- Raise issues and concerns shared by older people with government and decision-makers.
- Provide information, clear pathways and advocacy support that improve older people's ability to make informed choices.
- Promote COPNI's legal and advocacy functions to support more older people experiencing issues relating to their care, rights or access to services.
- Influence the development and implementation of the Adult Protection Bill and protections relating to Deprivation of Liberty in Northern Ireland.
- Provide scrutiny and challenge where public bodies fail to uphold older people's rights or where services place older people at risk of harm.
- Support improvements in contractual arrangements for older people living in care homes.
- Develop information and resources to help older people better understand their rights and challenge poor services or treatment.



The Commissioner addressing older people at the Antrim and Newtownabbey Tea and Treats roadshow.

3 | Change how we all think, feel and act towards older people and ageing

The Commissioner has a statutory duty to promote the provision of opportunities for, and the elimination of discrimination against older people.

Research carried out by COPNI in recent years, has revealed just how extensive age discrimination is in Northern Ireland, occurring at all levels of our society. Challenging ageism is essential if older people are to enjoy equal rights, fair treatment and recognition for their contribution. As a society, we need to take ageism seriously, be aware of its harmful effects and work together to make sure we are not only addressing it in our policies and behaviours but actively challenging it whenever we encounter it.

In Northern Ireland, the need for legal protection against age-based discrimination in the provision of goods, facilities and services has been recognised since 2011. Despite this, legislation is yet to be introduced.

We also need to change how we all think about ageing and older people. Older people's life experience, knowledge and contribution are too often overlooked.

As our population ages, confronting ageist attitudes is crucial to ensuring Northern Ireland is a great place to grow old. Safeguards must be put in place to protect the position of older people in society.

Changing perceptions of ageing also requires promoting the benefits of active, connected and purposeful ageing, and ensuring older people are visible and valued.

What the Commissioner will do:

- Advocate for the introduction of legislation in Northern Ireland that ends discrimination for older people in relation to accessing goods, facilities and services.
- Challenge assumptions and stereotypes and promote positive representations of ageing, showcasing the contribution of older people.
- Influence employers, public bodies and housing providers to improve policies and practices affecting older workers, tenants and consumers.
- Work with key partners to build an age-friendly society where older people feel valued, connected and able to participate fully.
- Support initiatives that increase awareness of ageing well, including prevention, social connection, brain health, physical activity and planning for later life.



Louise Lawson, Flo McKeever, Marianne Creaney and Elizabeth Gracey from the Upper Bann u3a

Monitoring our work

To demonstrate successful outcomes for older people, this multi-year plan will be monitored and evaluated to ensure good governance and impact assessment. The primary means for assessing the achievement of these priorities is the annual business plan, which will break up the strategic priorities into distinct operational projects.

The measurement of success against key performance indicators (KPIs) for each project in the business plan will provide an indication of the progress being made on critical issues, and ultimately the achievement of the corporate plan priorities. Each year, in preparing the business plan, the Commissioner will ensure projects are aligned with the Corporate Plan, and that the priorities set out in this Corporate Plan are fully integrated into the annual plan of work.

Given the current financial environment, we may need to be agile, adjusting the plan where necessary to achieve our goals in creative and cost-effective ways. COPNI's Annual Report and Accounts will provide a summary of the COPNI's progress towards achievement of the annual business plan objectives.

COPNI will report the achievement, or otherwise, of business plan objectives to:

- The Department for Communities (quarterly).
- COPNI's Audit Risk and Assurance Committee (quarterly).
- The public (annually through the Annual Report and Accounts).



The Commissioner speaking to the NI Regional Executive Committee of u3a - Summer School.

Appendix 1:

Engagement survey - what you told us

Summary and analysis

A summary of the findings from a public survey conducted to inform COPNI's Corporate Plan for 2025–2029.

1233 respondents.

Demographics

- 55-64: 19%
- 65-74: 48%
- 75-84: 28%
- 85+: 4%
- I represent an older person or work for an organisation which supports older people: 1%

Employment status:

- Full time: 6%
- Part time: 8%
- Self-employed: 1%
- Retired: 81%
- Unemployed: 1%
- Other (please specify): 3%

Importance of the Commissioner's role:

- Extremely/very important: 88%
- Somewhat important: 9%
- Not so important: 1%
- Not at all important: 0%
- Other (please specify): 2%

How much respondents felt older people are listened to in Northern Ireland:

- A great deal: 2%
- A lot: 4%
- A moderate amount: 40%
- A little: 37%
- Not at all: 17%

Top priorities for the Commissioner

Respondents rated the following areas as the top priorities (numbers of votes are the number of people who ranked this as the most important priority):

- Access to services including transport, GPs and hospitals: 800 votes
- Ensuring older people feel safe (crime, domestic and financial abuse, scams, safeguarding): 747 votes
- Government planning for an ageing population: 713 votes
- Engaging directly with older people: 704 votes
- Older people should be protected from age discrimination by law: 593 votes
- Listening to the views of older people about end-of-life care and assisted dying: 591 votes
- Protecting the rights of older people in rented housing: 520 votes
- Better support for older people's groups: 470 votes
- Alternatives to digital services: 464 votes
- Rights of older workers and working beyond state pension age: 390 votes

Qualitative insights Q5–Q10 (over 3,400 comments)

Q5: Why the Commissioner's role matters

- Respondents emphasised the need for advocacy, representation, and protection of older people's rights. Themes included combating ageism, promoting independence, and ensuring access to healthcare and services.

Q8: Additional priorities

- Suggestions included improving social inclusion, healthcare access, financial security, transport, housing, digital inclusion and legal protections. Loneliness and isolation were recurring concerns.

Q9: Ensuring older people are heard

- Respondents recommended more face-to-face engagement, printed materials, advisory panels, and media presence. There was a strong call for visibility and inclusion in decision-making.

Q10: Making Northern Ireland a great place to age

- Ideas included better healthcare, transport, housing, safety, and respect for older people. Respondents advocated intergenerational activities, accessible infrastructure and community support.

Based on the survey findings from both quantitative and qualitative responses, below are recurring key points that older people raised for the Commissioner to take into consideration for her Corporate Plan 2025–2029:

Strengthen visibility and communication

- Increase public awareness of the Commissioner's role through media campaigns, community outreach, and printed materials in accessible locations like libraries and GP surgeries.
- Use face-to-face engagement and local consultations to reach those not digitally connected.

Healthcare access

- Advocate for timely access to GPs, hospitals, and mental health services.
- Ensure older people are prioritised in healthcare planning, especially in rural and underserved areas.

Combat loneliness and promote inclusion

- Support community initiatives that foster intergenerational interaction and reduce isolation.

Transport and infrastructure

- Reliable and accessible public transport, especially in rural areas.
- Promote age-friendly infrastructure: safe pavements, benches, lighting, and accessible public buildings.

Suitable housing

- Advocate for more age-appropriate housing such as bungalows and supported living.
- Push for home adaptation grants and support for those wishing to age in place.

Financial security

- Campaign for fair pensions, winter fuel payments, and protection from financial scams.

Amplify older people's voices

- Establish advisory panels of older people to inform policy.
- Create feedback loops to ensure concerns raised are addressed and reported back.

Champion rights and equality

- Continue to challenge age discrimination in employment, healthcare, and public services.
- Promote positive representations of ageing in media and public discourse.

Appendix 2:

The ageing population in NI: key stats

More than 494,716 citizens of Northern Ireland are aged 60 plus, representing 26% of the population—a proportion that is increasing rapidly.ⁱ As the profile of our society changes, so public services must be reorganised to better serve the changing needs of our population.

People in Northern Ireland are living longer than ever before.ⁱⁱ While increased life expectancy is a great achievement of public health, and one which we should celebrate, it presents government with a challenge – how to provide public services to a very different population.

Across the world, governments are re-imagining their public services, including health systems and societal infrastructure, to meet the changing needs of their populations. Likewise, the Government of Northern Ireland will have to face these challenges.

- **Health:** Ageing is often accompanied by increased long-term health issues,ⁱⁱⁱ disability^{iv} and multimorbidity.^v Yet, rising costs and increasing demand—on residential care, domiciliary care, hospital beds, GPs, and healthcare workforces—have caused the Department of Health to implement cuts to services upon which older people depend. The department's 2024 -2025 Budget^{vi} proposed 10 service cuts, while the 2025-2026^{vii} Budget^{vii} proposed 6 service cuts, all of which disproportionately affect older people.
- **Poverty:** Certain groups of older people in Northern Ireland are particularly at risk of poverty—older pensioners, women, private renters, and those on low incomes. As pensioners grow older, their income typically declines, leading to a rise in poverty among older age groups. Relative poverty levels are consistently higher than 17% for pensioners older than 80.^{viii} Female pensioners are significantly more likely to experience relative poverty (13%) compared to their male counterparts (10%).

The UK public pensions system is among the least generous in developed countries, offering a replacement rate of about 21.7% of pre-retirement earnings.^{ix} Four out of every ten pensioners—the poorest in Northern Ireland—rely almost entirely on public pensions, with little or no other sources of income. Those in the lowest quintiles, receiving on average £192.43 and £258.40 per week, are at high risk of poverty.^x

- **Housing:** In 2023-24, 14.2% of households presenting as homeless to the Northern Ireland Housing Executive were pensioner households. This is the largest proportion since records began.^{xi}

There is a significant increase in the percentage of older people living in the private rented sector, which offers low security of tenure to renters. Older people represented 5.6% of private renters in 2021, up from 4.9% in 2011. It is estimated that levels of older people in private rented accommodation could treble by 2040.^{xii}

- **Transport:** Northern Ireland has the lowest rate of public transport usage across the regions of the United Kingdom.^{xiii} People over 60 account for only 14% of Translink's passenger journeys, despite representing a quarter of Northern Ireland's population^{xiv}—and despite the existence of the 60+ concessionary fares scheme.

Public transport plays a key role in the lives of older people, impacting on mental and physical health; access to services; access to job opportunities; provision of caring roles; and the maintenance of relationships. Poor transport options^{xv} significantly contribute to isolation and loneliness^{xvi, xvii} which in turn contribute to poor mental and physical outcomes (including cardiovascular disease, Type 2 diabetes and an increased risk of dementia).^{xviii}

- **Work:** Northern Ireland requires more workers to meet workforce demands.^{xix} Yet the government's economic and skills strategies often overlook the contribution of older people or the need for flexible workplace conditions for retaining workers.^{xx, xxi} Approximately, one out of three people between the ages of 50 and 64 are economically inactive. Of these, 50% are inactive due to a long-term sickness, and 15.5% of them are inactive due to caring responsibilities.^{xxii} The proportion of people that have full-time caring responsibilities (more than 50 hours per week) tends to increase with age,^{xxiii} which makes it difficult for older people to work.
- **Crime:** Older people are less likely to be victims of crime compared to people in younger age groups.^{xxv} However, the recorded prevalence of domestic abuse among older people is increasing.^{xxiv} When crimes are committed against older people, they experience poor crime outcomes rates.^{xxvi} Recorded crime statistics offer only a partial view as older victims face significant barriers that can prevent them from reporting crime or pursuing an allegation through the justice system.^{xxvii}
- **Age Discrimination:** People in Northern Ireland lack legal protection against age-based discrimination when accessing goods, facilities and services. In contrast, people in England, Scotland, and Wales (Equality Act 2010) and the Republic of Ireland (Equal Status Act 2000) are protected against age-based discrimination. Legislation for Northern Ireland was promised by government in the 2011 - 2015 Programme for Government.^{xxviii} No legislation to protect citizens from such discrimination has been enacted. As a result, citizens can lawfully be discriminated against when accessing goods, facilities and services in Northern Ireland on the basis of their age.

- i National Population Projections: 2022-based, ONS, (2025) available at: [NPP22_ppp_age_sexv2.xlsx](#)
- ii Life Expectancy in Northern Ireland 2021-23: Headline Figures, DoH, (2024) available at: [Life expectancy in Northern Ireland 2021-23: headline figures](#)
- iii Census 2021, NISRA, available at: [Age - 19 Categories by Health in General](#)
- iv Census 2021, NISRA, available at: [Health Problem or Disability \(Long-term\) - 2 Categories by Age - 19 Categories](#)
- v Census 2021, NISRA, available at: [Age - 19 Categories by Health Conditions \(Number\)](#)
- vi Budget 2024-25 Equality Impact Assessment, Department of Health, (2024) available at: [Budget 2024-25 - Equality Impact Assessment](#)
- vii Draft Budget 2025-26 Equality Impact Assessment, Department of Health, (2025) available at: [Draft Budget 2025-26 - Equality Impact Assessment](#)
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