



Commissioner for Older People
for Northern Ireland

A light blue silhouette map of Northern Ireland is positioned behind the title text.

Ready or not: The ageing population



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1. Foreword



In my role as Commissioner for Older People for Northern Ireland, I receive almost unanimous support from the public, political leaders and public officials. Everyone, politicians, leaders, citizens, when they give it any thought, want to see a society which supports older people to live well and fully as they age. I am greatly heartened by this shared concern and goodwill for one another. Yet, while goodwill is important, it is not enough to build a fair society or ensure public resources are used wisely. That requires policymaking guided by evidence. The population of Northern Ireland has changed drastically not in terms of numbers but in terms of the profile and characteristics of its citizens. More

than one quarter of the population is now aged 60 plus.¹

“

The evidence makes a compelling case for reimagining how and what public services are delivered in the new context of mid twenty-first century Northern Ireland.

”

¹ Northern Ireland Statistics and Research Agency (NISRA), [2024-based Population Projections for Northern Ireland: Principal Projection - Population by Age and Sex](#), 2026.

Different age groups generally speaking require different public services at varying frequencies. As Northern Ireland's population changes, the evidence makes a compelling case for reimagining how and what public services are delivered in the new context of mid twenty-first century Northern Ireland, especially in light of limited resources.

At some level, government officials and elected representatives acknowledge that our society is changing. A Department of Health document recently stated that demographic ageing is one of the most significant factors in service delivery.² In February 2025, MLAs supported a motion 'to embed ageing population planning in the final Programme for Government 2024-27, to ensure long-term sustainability and resilience in public services'.³

However, despite their well-intentioned support and the fact that the demographic trends and issues outlined in this report have long been foreseen, the finalised Programme for Government document contains one reference to an 'ageing population',⁴ which was hugely disappointing.

Population ageing is one of the defining demographic trends affecting Northern Ireland. While it is a positive reflection of improvements in life expectancy and healthcare, it also brings a range of social, economic and public service challenges that require long-term planning and coordinated action.

The findings presented in this report show that the effects of an ageing population are already being felt across many areas of public policy. As this trend continues, it will become increasingly important to ensure that public services, infrastructure and communities are equipped to help people remain healthy, independent and engaged throughout later life.

Addressing population ageing will require a joined-up approach across government, supported by robust evidence and effective collaboration. Rather than being viewed as

² Department of Health (DoH), [Health and Social Care NI Reset Plan](#), 2025, p. 7, 'The Health and Social Care system is under extreme pressure across all areas. This is due to a number of factors such as an ageing population ...'.

³ Northern Ireland Assembly, [Motion: Strategic Planning for an Ageing Population](#), 25 February 2025.

⁴ Northern Ireland Executive, [Our Plan: Doing What Matters Most Programme for Government 2024-2027](#), 2025.

an issue for a single department, demographic change should be recognised as a factor that influences all aspects of society. The key challenge is not whether Northern Ireland's population will continue to age, but whether the right decisions are being made now to respond effectively.

The choices made over the coming years will play a crucial role in determining how well Northern Ireland adapts to this demographic shift. Embedding population ageing within long-term strategic planning and ensuring it is a central consideration in the next Programme for Government, will be essential to supporting sustainable public services and improving outcomes for future generations.

Returning to my introductory theme, goodwill does not create a healthy egalitarian society, evidence-based policymaking does. The current report summarises the evidence upon which action by government should be undertaken. The ageing population is here, whether we are ready for it or not.



Siobhan Casey

Commissioner for Older People for Northern Ireland

2. Executive Summary

Northern Ireland is undergoing a significant demographic transition. Although overall population growth has been relatively modest, the age profile of the population has changed substantially. People are living longer, birth rates have declined, and older people represent an increasing proportion of the population. These trends reflect improvements in healthcare, public health, and living standards, but also present important challenges for the planning, funding and delivery of public services.



Demographic change will influence housing need, the labour market, transport, pensions, public finances and the design of communities.



Population ageing is often viewed primarily through the lens of health and social care. However, its implications extend much further. Demographic change will influence housing need, the labour market, transport, pensions, public finances and the design of communities. Indeed, many of these impacts are already evident. For example, health and social care services are experiencing increasing demand, housing pressures continue to grow, and issues such as poverty, loneliness and digital exclusion remain significant for many older people. Given current demographic trends, these challenges are likely to become more acute and more consequential in the years ahead.

This report builds upon COPNI's 2024 publication, ***At the Centre of Government Planning: The Programme for Government and Preparing for an Ageing Population***⁵, which established the need for a coordinated, cross-government response to demographic ageing and examined its implications across a range of policy domains.

⁵ Commissioner for Older People for Northern Ireland, [At the Centre of Government Planning: The Programme for Government and Preparing for an Ageing Population](#), 2024.

Building on this foundation, the present report provides an updated assessment of demographic change in Northern Ireland, reiterating the significance of population ageing. It explores the opportunities and challenges arising from an ageing population and considers their implications across society, the economy and public services. Ultimately, the report demonstrates that population ageing is not a single-sector issue, but a cross-cutting policy challenge.

On this basis, the report does not prescribe specific policy solutions. Rather, it seeks to inform decision-making by identifying the key trends, challenges and opportunities. Its central conclusion is that Northern Ireland requires a coordinated, long-term strategic response to population ageing. The overall direction of demographic change is clear. Larger numbers of older people, combined with a (relatively) smaller working-age population, will increasingly shape public services, the economy and society for decades to come. Planning for these changes now will be essential to ensuring that Northern Ireland is well placed to respond effectively.

3. Key Findings

Northern Ireland is undergoing a profound demographic shift. Over the next 25 years, the population will become significantly older, increasing demand for health and social care, housing and other public services. The key findings below highlight both the current challenges and the scale of change ahead.

Demographic Change

- **The number of people aged 65 and over is projected to increase by 44.7%**, rising from 349,200 in 2024 to 505,200 by 2049.
- **The population aged 85 and over is projected to more than double**, increasing by 126.1% between 2024 and 2049.
- **By 2027, the number of people aged 65 and over is projected to exceed the number of children aged 0-15 years.**
- **The proportion of the population in Northern Ireland aged 65 and over is projected to rise from 18.1% in 2024 to 26.5% by 2049**

Health and Social Care

- The number of patients waiting for a **first consultant-led outpatient appointment increased by 453% between 2009 and 2023.**
- Northern Ireland is projected to experience the **largest increase in the number of people living with dementia of any UK region.**
- The number of **residential and nursing home beds per 100 older persons has fallen by 23% since 2008.**

Housing and Financial Wellbeing

- **Demand for social housing has reached record levels**, with 50,381 households on the waiting list in early 2026.
- **Food bank use among people aged 65 and over increased by 91%** between 2019/20 and 2024/25, the largest increase of any age group.
- In 2024/25, an **estimated 8% of pensioners were living in relative poverty**, while a **further 8% were living in absolute poverty**.

The Economy and Older Workers

- **The number of people contributing to the economy and paying taxes will increase more slowly** than the number of people likely to require pensions, healthcare and social care services.
- Caring responsibilities account for around **15% of economic inactivity among people aged 50 to 64**.

Digital Inclusion and Social Isolation

- **People aged 65 and over are four times more likely to have no digital skills** than those aged 16-49 (41% compared with 10%).
- People aged 75 and above are the **most likely to feel lonely across all age categories in Northern Ireland**.

4. Introduction

Over 25% of the population of Northern Ireland is aged 60 plus.⁶ Yet the state—currently, in the form of the Northern Ireland Executive, its departments and agencies—has continued to deliver services much as it did when those aged 60 plus represented 15% of the population in the 1970s.

Since 1971, the population of Northern Ireland has increased by approximately 391,800 people,⁷ a relatively modest increase for a region over a 53 year period. However, while the increase in the number of people in Northern Ireland has been steady, the profile—the characteristics and needs—of the people in Northern Ireland has changed radically. In 1964, a total of 34,345 births were recorded, with this figure falling to 19,416 by 2024.⁸ In 1971, 63% of the population were under 40 years of age, with 7% of the population aged 70 plus.⁹ In that context—the 1960s and 1970s—it was rational for government to direct resources into public services required by a relatively youthful population, such as schools, maternity care, youth services and amenities.

In contrast, the current context is a population in which 25% of the population (and rising) is aged 60 plus. In 1974, the median age of the population was 28.6 years, while fifty years later it had increased to 40.3 years.¹⁰ A society whose members are older needs different services than one which is younger. An older population requires increased expenditure on health and social care, public transport, accessible housing and adult community services. These are not opinions or political preferences but an outworking of the social contract, namely that resource follows the needs of citizens.

⁶ Northern Ireland Statistics and Research Agency (NISRA), [2024-based Population Projections for Northern Ireland: Principal Projection - Population by Age and Sex](#), 2026.

⁷ Northern Ireland Assembly, [A Demographic Portrait of Northern Ireland](#), 2026.

⁸ Northern Ireland Assembly, [A Demographic Portrait of Northern Ireland](#), 2026.

⁹ Office for National Statistics (ONS), [UK Population Estimates 1838 to 2024](#), Table 18, 2025.

¹⁰ Northern Ireland Assembly, [A Demographic Portrait of Northern Ireland](#), 2026.

Counterintuitively, the Northern Ireland Executive continues to plan for a population from a previous era.¹¹ Planning in Northern Ireland or at least the public messaging around it focuses largely upon maintaining spending trends while departments vie for limited resources. An example of this approach is a Department for Infrastructure (DfI) consultation on the SmartPass which acknowledged the economic benefit of the pass in terms of health and social care yet could not quantify the positive impact on the Department of Health's work.¹² This example illustrates a government approach which views public services as divisible, separable, even departmental.

With a largely stable demographic in which the needs of society change little, a siloed departmental approach to public services is sustainable. The budget for education likely changed little between 1985 and 1986 because the population and needs of citizens changed little in this period. However, Northern Ireland is now undergoing rapid change meaning its citizens are different and their needs are different.



Northern Ireland has yet to fully plan for the implications of an ageing population.



As this report demonstrates, Northern Ireland has yet to fully plan for the implications of an ageing population. This is evident both in general policy development and in specific age sector policymaking.

In terms of general policy development, the failure to recognise an ageing population is regularly identifiable in the outputs of government departments. For example, despite increasing numbers of people experiencing long term health conditions, the

¹¹ Northern Ireland Executive, [Our Plan: Doing What Matters Most Programme for Government 2024-2027](#), 27 February 2025. The Programme for Government 2024-2027 contains nine priorities, two of which are specifically focused on children.

¹² Department for Infrastructure (DfI), [Consultation on Free and Discounted Fares on Public Transport \(Concessionary Fares\)](#), June 2023, 'While these benefits are difficult to quantify, it is clear that the Scheme makes a significant contribution to people's lives here, as well as contributing to government's wider social, economic, environmental, and public health goals.'

Department of Health regularly proposes cuts to supports for people living at home with these conditions.¹³ Similarly, despite the fact that Northern Ireland is experiencing workforce shortages, there is no government strategy to facilitate older workers to continue in the workforce.¹⁴

In terms of specific age sector policymaking, there has been limited progression. An initial ageing strategy, the Active Ageing Strategy 2016-22, was developed over 10 years ago and, with updates, remains in place.¹⁵ While a new strategy has not been introduced, a new Action Plan is currently being developed within the existing strategic framework¹⁶. Nevertheless, the continued reliance on a longstanding strategy raises questions about whether policy development is keeping pace with the scale of demographic change. Likewise, since 2012 government has committed to prohibiting discrimination against people on the grounds of age when accessing goods, facilities and services¹⁷ and has not done so.

In contrast, in February 2025 MLAs unanimously supported a motion which stated:

That this Assembly recognises our ageing population and the challenges and opportunities that this presents for public services; acknowledges the vital contributions of older people while recognising the pressures on healthcare, social care, housing, transport and the economy; notes that failure to plan strategically will place unsustainable strain on public services, exacerbate inequalities and impact on the wider population; calls on the Executive to develop a cross-departmental strategy to ensure that services are adapted and resourced to meet the needs of an ageing society; and further calls on the First Minister and deputy First Minister to embed ageing population planning in the final Programme for Government 2024-27, to ensure long-term sustainability and resilience in public services.¹⁸

¹³ Department of Health (DoH), [Draft Budget 2025-26, Equality Impact Assessment](#), January 2025.

¹⁴ Department for Communities, [Disability and Work: A Strategy for Northern Ireland](#), 2025; COPNI, [Consultation on Disability and Work: A Strategy for Northern Ireland](#), 2026. There is currently no government strategy focused on supporting older workers and improving their employment outcomes. The Department for Communities recently consulted on a draft Disability and Work Strategy, intended “to have an additional 50,000 disabled people in the workforce by March 2036”, as well as to “ensure that all disabled people have the equality of opportunity to access, sustain, and progress in quality employment across Northern Ireland”. The strategy does not have a focus on older disabled workers who will represent the majority of disabled workers in Northern Ireland in the coming years.

¹⁵ Department for Communities (DfC), [Active Ageing](#), 2016.

¹⁶ DfC has advised that a new Action Plan is currently being developed within the existing strategic framework and is ‘based on key issues identified by key stakeholders as impacting on the ageing population’.

¹⁷ Northern Ireland Executive, [Programme for Government 2011-2015](#), 2012.

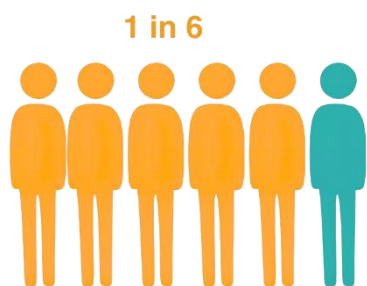
¹⁸ Northern Ireland Assembly, [Motion: Strategic Planning for an Ageing Population](#), 25 February 2025.

In the eighteen months following the passing of this motion, the Executive has not developed a cross-departmental strategy and to date, no public commitment has been made to develop such a strategy in the future. The following report illustrates why such an approach must change and why planning for an ageing population must be a core activity of government.

5. Demographic Trends

Population Ageing

Northern Ireland's population is ageing rapidly, with the proportion of older people expected to increase significantly over the coming decades. In mid-2024, there were



349,200 people aged 65 and over¹⁹, accounting for around one in six of the population.²⁰ By mid-2049, this number is projected to rise to 505,200—a 44.7% increase—meaning that approximately one in four people will be aged 65 or over.²¹

This reflects an accelerating pace of demographic change. Between 2000 and 2024, the population aged 65 and over increased by an average of 5,162 people each year. Over the next 25 years, this annual increase is projected to rise to around 6,240 people.²²



Growth is expected to be even more pronounced among the oldest age groups. The population aged 85 and over is projected to increase from 42,900 in mid-2024 to 96,900 by mid-2049, representing a 126.1% increase over the next 25 years²³ (see Figure 1).

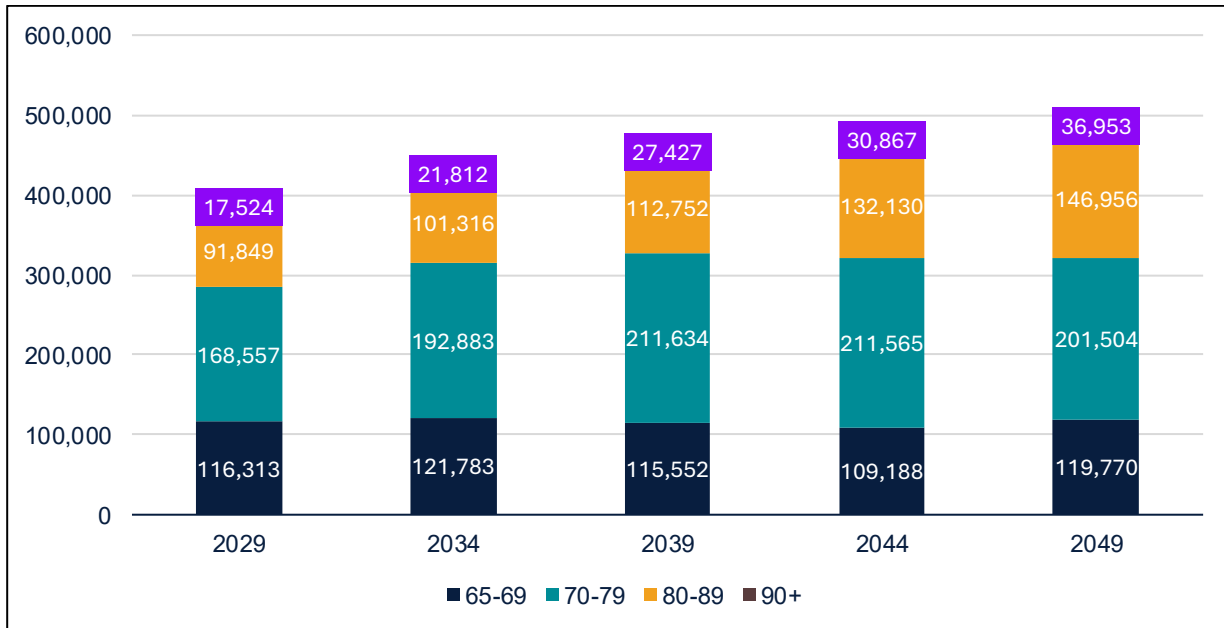
¹⁹ Northern Ireland Statistics and Research Agency (NISRA), [2024-based Population Projections for Northern Ireland](#), 2026.

²⁰ In 2024, people aged 65 and over represented 18.1% of the total population of Northern Ireland.

²¹ Northern Ireland Statistics and Research Agency (NISRA), [2024-based Population Projections for Northern Ireland](#), 2026. In 2049, it is projected that people aged 65 and over will represent 26.5% of the total population of Northern Ireland.

²² Northern Ireland Statistics and Research Agency (NISRA), [2024 Mid-Year Population Estimates, All Areas: Population by Sex and Age Bands](#), 2026.

²³ Northern Ireland Statistics and Research Agency (NISRA), [2024-based Population Projections for Northern Ireland](#), 2026.

FIGURE 1. Projected Changes in the Population Aged 65 Years and Over (2029-2049)²⁴

Changing Age Structure

Beyond increases in the number of older people, population ageing is also changing the overall age structure of Northern Ireland's population, with a declining proportion of younger people and a growing proportion of older age groups. This demographic shift is evident when examining the projected changes in the size of different age cohorts.

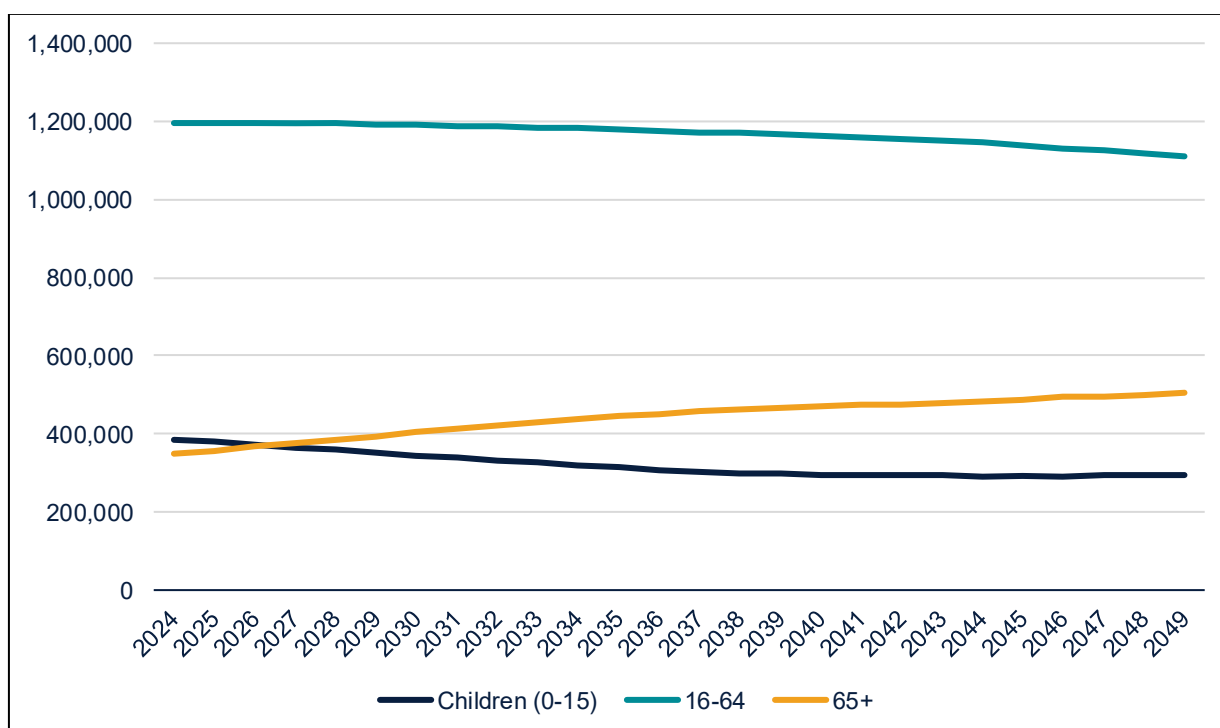
As shown in Figure 2, the number of children aged 0-15 years is projected to fall from 384,700 in mid-2024 to 293,100 by mid-2049, a decrease of 23.8%. In contrast, the number of people aged 65 and over is projected to increase by 44.7%, rising from 349,200 to 505,200 over the same period. At the same time, the number of people aged 65 and over is expected to exceed the number of children

↑44.7%

²⁴ Northern Ireland Statistics and Research Agency (NISRA), [2024-based Population Projections for Northern Ireland: Principal Projection - Population by Age and Sex](#), 2026.

aged 0-15 years by mid-2027²⁵. This will mark a significant demographic milestone, reflecting the extent of population ageing and the changing age structure of Northern Ireland.

FIGURE 2. Projected population by age, mid-2024 to mid-2049²⁶



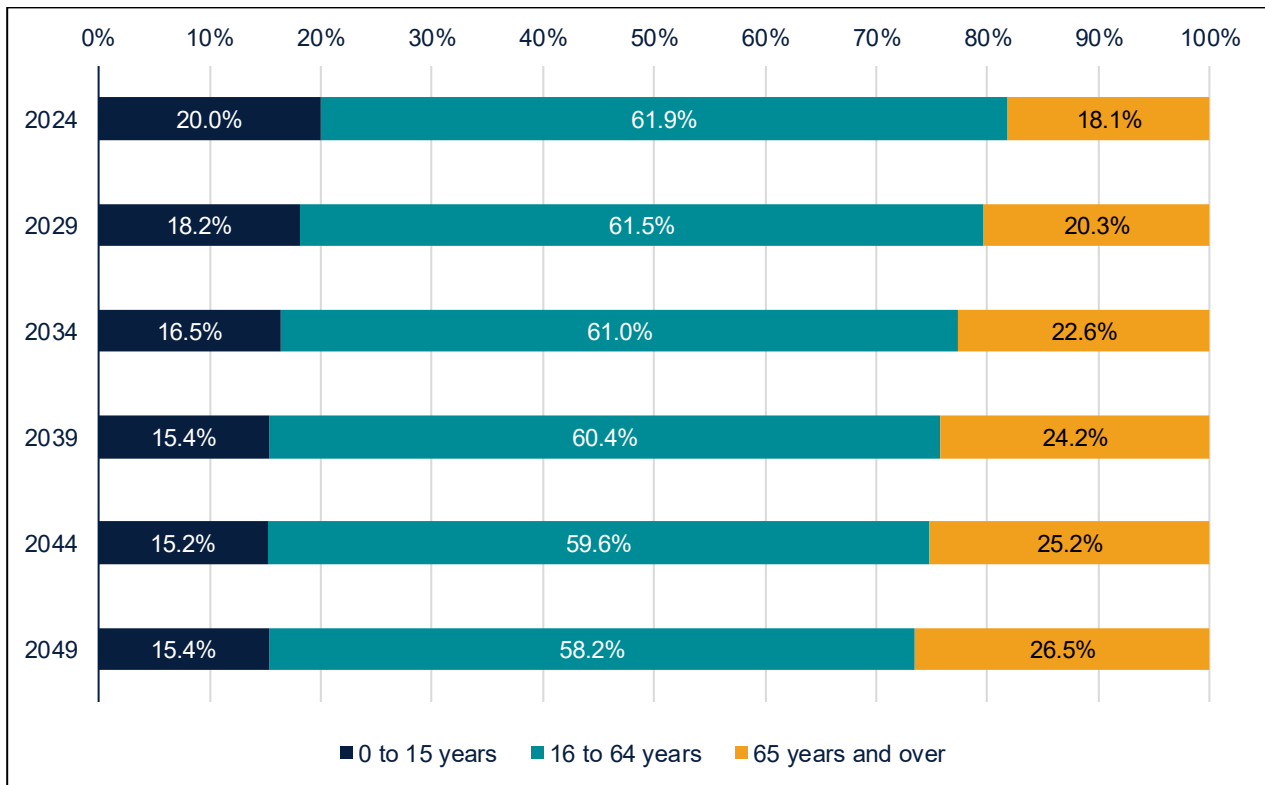
People aged 65 and over account for an increasingly large share of Northern Ireland's population. By mid-2049, those aged 65 and over are projected to comprise 26.5% of the population, compared with 18.1% in 2024 and 13.0% in 2000.²⁷ This equates to an increase of 156,000 older people, rising from 349,200 in 2024 to 505,200 by 2049. In contrast, the proportion of the population aged 16–64 years is projected to decline from 61.9% in 2024 to 58.2% by mid-2049 (Figure 3). This represents around 83,000 fewer people of working age over the same period.²⁸

²⁵ Northern Ireland Statistics and Research Agency (NISRA), [2024-based Population Projections for Northern Ireland](#), 2026.

²⁶ Northern Ireland Statistics and Research Agency (NISRA), [2024-based Population Projections for Northern Ireland: Principal Projection - Population by Age and Sex](#), 2026.

²⁷ Northern Ireland Statistics and Research Agency (NISRA), [2024-based Population Projections for Northern Ireland: Principal Projection - Population by Age and Sex](#), 2026.

²⁸ Northern Ireland Statistics and Research Agency (NISRA), [2024-based Population Projections for Northern Ireland: Principal Projection - Population by Age and Sex](#), 2026.

FIGURE 3. Estimated and projected proportion of population by age, mid-2024 and mid-2049²⁹

Old-Age Dependency Ratio

Ongoing changes in the population's age structure will result in a (relatively) smaller working-age population alongside a growing number of older people. Over the coming decades, the number of people reaching State Pension Age (SPA) each year is projected to exceed the number reaching legal working age.³⁰ Table 1 illustrates this shift. In 2024, around 26,000 people reached legal working age, compared with over 21,000 reaching retirement age. By 2040, the number reaching legal working age is projected to fall to around 21,000, while almost 23,000 people are projected to reach retirement age.

²⁹ Northern Ireland Statistics and Research Agency (NISRA), [2024-based Population Projections for Northern Ireland: Principal Projection - Population by Age and Sex](#), 2026.

³⁰ Northern Ireland Statistics and Research Agency (NISRA), [2024-based Population Projections for Northern Ireland: Principal Projection - Population by Age and Sex](#), 2026.

The impact of these changes is reflected in Northern Ireland's Old-Age Dependency Ratio (OADR)³¹, which measures the number of people over pension age relative to the working-age population. Put simply, it shows how many working-age adults there are for every person of pension age. Northern Ireland had around 5 persons of working age per pensioner in the year 2000. In 2024, the ratio was 4 working age adults per pensioner; by 2040 it will be three, and by 2070, it will only be around two.³²

In practical terms, this means that **the number of people contributing to the economy and paying taxes will be growing more slowly than the number of people likely to require pensions, healthcare and social care services**. As a result, increasing pressure is likely to be placed on public finances, workforce availability and the provision of public services.

TABLE 1. Number of people reaching legal working age and retirement age per year³³

	2000	2010	2024	2030	2040
Legal Working Age	26,433	25,177	26,069	25,502	20,845
Retirement Age	13,433	17,337	21,444	23,700	22,932

Taken together, these projections indicate that population ageing will become a defining demographic trend over the coming decades. Growth in the number and proportion of older people, combined with a declining share of children and a rising old-age dependency ratio, will have significant implications for the planning and delivery of public services, the economy, and communities across Northern Ireland.

³¹ 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.

³² Northern Ireland Statistics and Research Agency (NISRA), [2024-based Population Projections for Northern Ireland: Principal Projection - Population by Age and Sex](#), and NISRA, [2022-based Population Projections for Northern Ireland: Principal projection - population by age and sex \(2022-2072\)](#).

³³ Northern Ireland Statistics and Research Agency (NISRA), [2024 Mid-Year Population Estimates for Northern Ireland](#), 2025 and Northern Ireland Statistics and Research Agency (NISRA), [2024-based Population Projections for Northern Ireland: Principal projection – population by age and sex \(2024–2074\)](#), 2026.

6. Key Challenges and Priorities



Health and Social Care Provision

Population ageing raises issues about the capacity and sustainability of health and social care services now and in the future. As the number and proportion of older people continue to increase, demand for health and social care services is likely to grow,^{34 35} reflecting the greater reliance of older adults on these services³⁶. Whilst advances in healthcare have contributed to increasing life expectancy, enabling more people to live longer than previous generations, they have also resulted in growing numbers of people living with complex, chronic and long-term health conditions that require ongoing treatment, support and care.³⁷

These trends are already evident within Northern Ireland's older population. The most recent census data shows that **over half of the population aged 65 years and over (56.8%) live with a limiting long-term health problem or disability**³⁸, an increase of almost 4% between 2011 and 2021.³⁹ Older people are also more likely than the general population to experience multimorbidity (having two or more long-term health conditions at a time).⁴⁰ Similarly, the proportion of people that experience poor health is almost twice as large for those aged 75 or more as those aged 45-54.⁴¹

³⁴ World Health Organization (WHO), [Ageing and Health](#), 2025.

³⁵ NHS England, [Integrated Care in Action: Older People's Care](#), 2024.

³⁶ Department of Health (DoH), [Neighbourhood Model of Health and Wellbeing in Northern Ireland: Policy Framework](#), March 2026.

³⁷ Northern Ireland Assembly, [Committee for Health: Report on Access to Palliative Care Services](#), 2025.

³⁸ Northern Ireland Statistics and Research Agency (NISRA), [Census 2021 Main Statistics for Northern Ireland, Phase 2: Health, Disability and Unpaid Care](#), 2022, p. 18.

³⁹ Northern Ireland Statistics and Research Agency (NISRA), [Census 2021 Main Statistics for Northern Ireland, Phase 2: Health, Disability and Unpaid Care](#), 2022, p. 20.

⁴⁰ Northern Ireland Statistics and Research Agency (NISRA), [Census 2021](#), 2021.

⁴¹ Northern Ireland Statistics and Research Agency (NISRA), [Census 2021](#), 2021.

Additionally, the prevalence of a number of long-term conditions is expected to rise in the years ahead. **Northern Ireland is projected to experience the largest increase in the number of people living with dementia of any UK region**,⁴² while Parkinson's disease is expected to increase by more than 51% across the UK between 2025 and 2055.⁴³ Motor neurone disease (MND) and epilepsy are also expected to become more prevalent as the population ages.⁴⁴ ⁴⁵ Likewise, the Office for National Statistics (ONS) projects that Northern Ireland will experience the largest proportional increase in deaths requiring palliative care of any UK nation, with a 32% rise expected between 2023 and 2048.⁴⁶ Collectively, these trends indicate that population ageing will increase demand not only for healthcare services but also for long-term social care, community support and specialist palliative care. The challenge is therefore one of both increasing demand and increasing complexity of need.



The scale of the challenge in providing effective health and social care services to an ageing population is already evident.



↑ 453%

The scale of the challenge in providing effective health and social care services to an ageing population is already evident. The number of patients waiting for a first consultant-led outpatient appointment between 2009 and 2023 increased by

⁴² Wittenberg, Hu, Barraza-Araiza and Rehill., '[Projections of older people with dementia and the costs of dementia care in the United Kingdom, 2019 – 2040](#)', 2019, p. 6.

⁴³ Parkinson's UK, '[The incidence and prevalence of Parkinson's in the UK](#)', 2017, p. 26.

⁴⁴ Motor Neurone Disease Association (MNDA) highlight that two thirds of people are diagnosed with the disease between the ages of 55 and 75. MNDA '[The provision of care for people living with motor neurone disease \(MND\) in Northern Ireland](#)', 2023, p. 5.

⁴⁵ Wigglesworth, Neligan, Dickson, Pullen, Yelland, Anjuman and Reuber, '[The incidence and prevalence of epilepsy in the United Kingdom 2013-2018: A retrospective cohort study of UK primary care data](#)', 2023, p. 41.

⁴⁶ Marie Curie, '[How Many People Need Palliative Care?](#)', 2023.

453%.⁴⁷ **Similarly, the number of people waiting for longer than 4 hours in Emergency Departments in Northern Ireland has more than doubled in the past 10 years.**⁴⁸ Furthermore, growing budgetary pressures have recently given rise to a host of proposed health and social care service reductions disproportionately affecting older people.^{49 50} Consistent with this, despite the population aged 60 and over increasing by almost a quarter over the past decade, there are fewer care packages today than were in place a decade ago.⁵¹ This equates to around 26 care packages for every 1,000 people aged 60 and over in 2014, compared with around 21 per 1,000 in 2024.

Similarly, the proportion of residential and nursing beds for every 100 people aged 65 plus has reduced by 23% in the past 15 years (See Figure 4). Figure 4 shows that this decline was gradual and consistent, with the proportion falling from just over 6 beds per 100 people aged 65 and over in 2008 to approximately 4.5 beds per 100 in 2024. Apart from a brief period of little change between 2010 and 2012, the proportion decreased year on year.

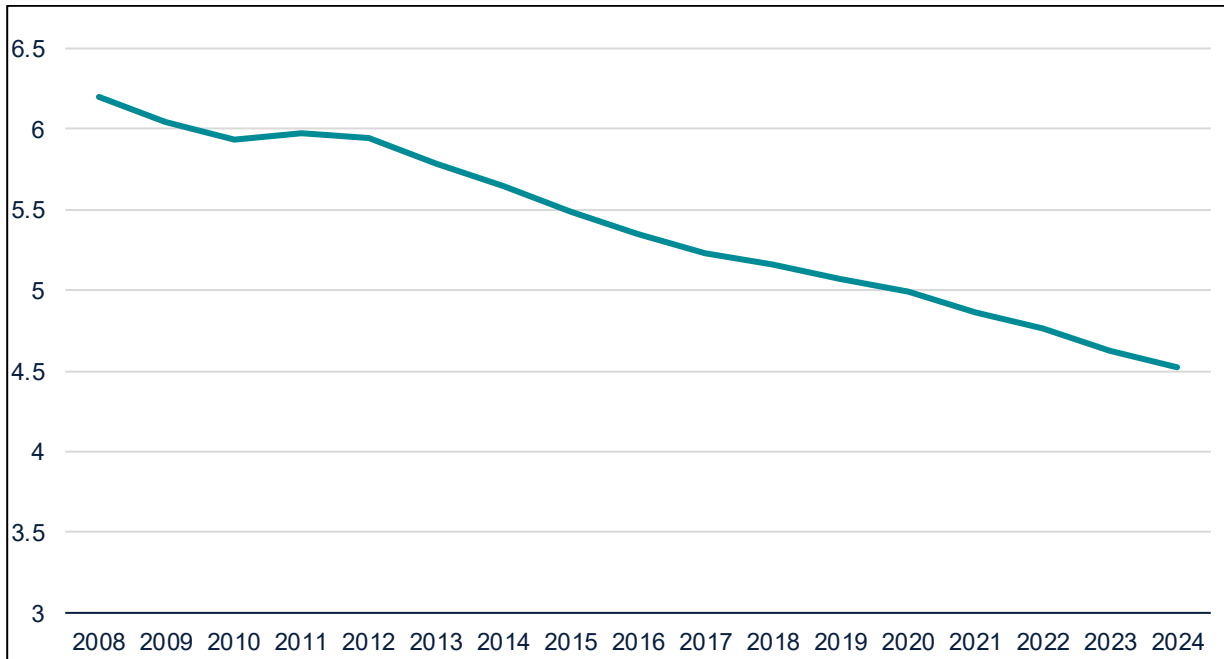
⁴⁷ Northern Ireland Executive, [Draft Programme for Government 2024-2027 'Our Plan: Doing What Matters Most'](#), 2024, p. 27, 'The number of patients waiting for a first consultant-led outpatient appointment has increased from 77,091 in Q1 2008/09 to 428,858 in Q2 2023/24'.

⁴⁸ Northern Ireland Statistics and Research Agency (NISRA), [Urgent and Emergency Care Waiting Time Statistics for Northern Ireland, July - September 2025](#), 2025. During September 2025, 33.8% of patients attending Type 1 Emergency Departments in Northern Ireland were treated and discharged or admitted within four hours, compared to 73.9% in September 2015.

⁴⁹ Department of Health, [Budget 2024-25 - Equality Impact Assessment](#), 2024.

⁵⁰ Department of Health, [Draft Budget 2025-26 - Equality Impact Assessment](#), 2025.

⁵¹ Department of Health (DoH), [Statistics on Community Care for Adults in Northern Ireland 2023/24](#) and [Statistics on Community Care for Adults in Northern Ireland 1998/99 to 2022/23](#), 2025.

FIGURE 4. Proportion of residential and nursing beds per 100 persons aged 65+ ^{52,53,54}

These pressures are also reflected in the experiences of older people themselves. COPNI's ***Voices of Concern*** report ⁵⁵ highlighted how workforce shortages, rising care costs and a shrinking working-age population, are placing increasing strain on the system's ability to deliver timely, sustainable and high-quality health and social care.⁵⁶ Older people have reported concerns about access to GP services, hospital care, emergency treatment and social care, alongside a growing perception that services can no longer be relied upon in the way they once were.⁵⁷ As the system struggles to meet the needs of today's older population, its capacity to meet the needs of a substantially larger older population in the future remains uncertain.

⁵² The number of available care home beds (residential and nursing) for 2008-2018 and for 2020-2022: RQIA, [Registered Nursing and Residential Homes and Beds Trend Report 2008- 2018](#), 2019 and RQIA, [Census of Bed Availability in Registered Care Homes in Northern Ireland on 27 September 2023](#), 2023.

⁵³ The number of available care home beds for 2019: DoH, [Statistics on community care for older adults 2022/23](#), table 27.

⁵⁴ The number of available care home beds for 2023 and 2024: DoH, [Statistics on community care for older adults 2023/24](#), table 24.

⁵⁵ Leira Pernas, A. A. [Voices of Concern: The Reality of Health and Social Care for Older People in Northern Ireland](#), Commissioner for Older People for Northern Ireland (COPNI), 2026.

⁵⁶ Leira Pernas, A. A. [Voices of Concern: The Reality of Health and Social Care for Older People in Northern Ireland](#), Commissioner for Older People for Northern Ireland (COPNI), 2026.

⁵⁷ Leira Pernas, A. A. [Voices of Concern: The Reality of Health and Social Care for Older People in Northern Ireland](#), Commissioner for Older People for Northern Ireland (COPNI), 2026.

These challenges have been recognised for well over a decade as the reform of health and social care has been a longstanding policy concern for Northern Ireland. A series of major reviews including *Transforming Your Care*⁵⁸, the *Systems, Not Structures (Bengoa) Report*⁵⁹ and the *Power to People*⁶⁰ review have all highlighted the need for reform. Despite differences in emphasis, each concluded that services must shift towards prevention, early intervention, integrated community-based care and greater support for people to remain independent in their own homes. The continued emphasis on the same priorities suggests that, while there is considerable policy consensus regarding the direction of reform, translating this into sustained changes in service delivery has proved more difficult.

Alongside wider health and social care reform, strengthening the legal framework for adult safeguarding is becoming increasingly urgent as Northern Ireland's population ages. As the number of older people living with disability and complex care needs continues to grow, so too does the importance of ensuring that robust statutory protections are in place to prevent abuse, neglect and exploitation.

The introduction of the Adult Protection Bill to the Northern Ireland Assembly in June 2025 by the Health Minister, represents a significant step in rights protections for a changing population.⁶¹ However, when passed into law swift implementation of the Adult Protection Bill will be required to assist in meeting the safeguarding needs of an older population.

⁵⁸ Department of Health (DoH), [Transforming Your Care: A Review of Health and Social Care in Northern Ireland](#), 2011.

⁵⁹ Department of Health (DoH), [Systems, Not Structures: Changing Health and Social Care](#), 2016.

⁶⁰ Kelly, D. and Kennedy, J., [Power to People: Proposals to Reboot Adult Care and Support in Northern Ireland](#), 2017.

⁶¹ Northern Ireland Assembly, [Adult Protection Bill](#), 2025. At the time of publication, the Bill had completed Committee Stage and was awaiting progression to Consideration Stage.



Housing Provision

Northern Ireland's social housing system is experiencing significant and growing pressures. In the period January to March 2026, there were 50,381 total applicants on the social housing waiting list⁶² – an increase of 34% from 2016.⁶³ Of these, 39,008 were classified as being in housing stress and 33,412 had Full Duty Applicant (FDA) status, meaning they were legally recognised as homeless.⁶⁴ As demand for housing continues to increase, the gap between housing need and housing supply is becoming increasingly pronounced. While these pressures affect households across Northern Ireland, they have particular implications for older people, for whom the availability of housing must be considered alongside its suitability and accessibility.

The growing disparity between demand and supply is placing further pressure on social housing waiting times. COPNI's *Experience of Older Renters* report⁶⁵ highlights the increasing challenges older people face in accessing social housing. The report found that although older people are more likely to be recognised as being in priority need when presenting as homeless, acceptance does not necessarily translate into timely access to housing that is suitable for their needs. Increasing demand and limited supply mean that older applicants can face lengthy waits for an allocation, with older applicants waiting, on average, just over two years for housing in 2024/25.⁶⁶

These existing pressures are likely to become more complex as Northern Ireland's population continues to age. An ageing population is likely to increase demand for housing that is accessible, adaptable and suitable for older people's needs. There will be an increased need for homes designed to accommodate individuals living with, for instance, mobility issues, hearing loss, and visual impairments. This will place greater

⁶² Department for Communities, [Northern Ireland Housing Bulletin January – March 2026](#), 2026.

⁶³ Homeless Connect, [Press Release: Housing Bulletin Shows Number Experiencing Homelessness Continues to Rise](#), 2026.

⁶⁴ Department for Communities, [Northern Ireland Housing Bulletin January – March 2026](#), 2026.

⁶⁵ Leira Pernas, A. A., [The Experience of Older Private Renters in Northern Ireland](#), Commissioner for Older People for Northern Ireland, 2026.

⁶⁶ Leira Pernas, A. A., [The Experience of Older Private Renters in Northern Ireland](#), Commissioner for Older People for Northern Ireland, 2026, p. 33.

emphasis on the availability of adaptable housing and on ensuring that existing housing stock can meet the needs of an older population. In this context, the challenge is not simply one of housing supply, but of ensuring that the right types of homes are available in the right places to support safe and independent living.

Given this, current demographic trends have important implications for how social housing is planned, designed and delivered. The Northern Ireland Housing Executive (NIHE) has recognised the importance of adapting housing provision to reflect demographic change and has acknowledged that future housing development must respond to the needs of an ageing population.⁶⁷ This includes measures such as accessible design standards and the provision of accommodation specifically designed for older people, including Category 1 housing.⁶⁸ Ensuring that these considerations are embedded in both new development and the adaptation of existing stock will be increasingly important if housing provision is to keep pace with changing patterns of need.

Moreover, provision in **rural areas is of particular concern given the disparity between population distribution and the availability of social housing**. Approximately 36% of Northern Ireland's population live in rural areas, while rural homes represent around 17.6% of the NIHE's total housing stock.⁶⁹ This highlights the disproportionate concentration of social housing in urban areas and raises questions about whether future housing supply will be sufficient to meet the needs of older people living in rural communities. For example, Newry, Mourne and Down has a predominantly rural population (64%),⁷⁰ a growing proportion of older residents (18% in 2024, up from 14.4% in 2014),⁷¹ and the longest average waiting times for social housing allocations across all Local Government Districts (41.4 weeks).⁷²

⁶⁷ Northern Ireland Housing Executive, [Commissioning Prospectus: Social & Intermediate Housing Requirements for the Period 2024/25–2026/27](#), 2024.

⁶⁸ Department for Communities, [Types of accommodation](#), n.d. "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".

⁶⁹ Northern Ireland Housing Executive, [Draft rural strategy 2026–2031](#), 2026, p. 5.

⁷⁰ Northern Ireland Statistics and Research Agency (NISRA), [Census 2021 - Usual Resident Population by Local Government District and Urban Status](#), 2024.

⁷¹ Northern Ireland Statistics and Research Agency (NISRA), [2024-based Population Projections for Northern Ireland: Principal Projection - Population by Age and Sex](#), 2026.

⁷² Information obtained through a Housing Executive response to a COPNI FOI.

Furthermore, pressures on housing provision are also evident within the private rented sector as highlighted in COPNI's ***Experience of Older Renters*** report.⁷³ Although older people are often overlooked in discussions about private renting, more than 5% of people aged 65 and over live in privately rented accommodation – accounting for more than 17,000 older people.⁷⁴ Older renters face many of the same challenges as other tenants, including rising rents and insecurity of tenure. However, these issues can be compounded by lower incomes, poorer health, mobility difficulties and the need for home adaptations.⁷⁵ Moving home in later life can also be particularly disruptive, particularly for those with established support networks or caring responsibilities. Thus, as the population ages these issues are likely to affect a growing number of older people, placing further pressure on housing provision and support services.



The Economy and Older Workers

Population ageing presents a significant long-term challenge for Northern Ireland's economic sustainability. This demographic shift is expected to increase the number of people reaching State Pension age relative to those entering the workforce, potentially contributing to a tightening of labour supply. This is likely to reduce the growth of the working-age population and increase pressure on the workforce and the economy. The Northern Ireland Assembly Research and Information Service (RaISe) highlights that the economy is already facing weak labour supply due to low growth in the working-age population.⁷⁶

This challenge is made more acute by Northern Ireland's high levels of economic inactivity. Although Northern Ireland's employment rate remains relatively strong at 72.1%,

⁷³ Leira Pernas, A. A., [The Experience of Older Private Renters in Northern Ireland](#), Commissioner for Older People for Northern Ireland, 2026

⁷⁴ NISRA Census, tenure [\(5 Categories\) by age \(4 Categories\)](#), 2021.

⁷⁵ NISRA Census, tenure [\(5 Categories\) by age \(4 Categories\)](#), 2021.

⁷⁶ Northern Ireland Assembly Research and Information Service (RaISe), [Northern Ireland Economic Overview](#), 2024.

around one-quarter of working-age adults are not actively seeking/available for work.⁷⁷ In other words, the pool of potential workers is already smaller than it could be with appropriate strategic intervention. As demand for workers continues to grow, particularly in health and social care⁷⁸, labour shortages may become increasingly difficult to address.

These challenges have been acknowledged at UK level, with the House of Lords Economic Affairs Committee concluding that **the UK is “strikingly unprepared” to respond to the implications of an increasingly ageing society**⁷⁹. The Committee warned that ageing will increase public expenditure, reduce the relative size of the tax-paying workforce and place further strain on public finances. Importantly, it argued that neither increases in the State Pension age nor greater reliance on migration will be sufficient to offset these demographic pressures. Rather, the Committee highlighted the need for stronger policies to support individuals in their 50s and 60s to remain in, or return to, employment.⁸⁰

This emphasis on extending working lives is consistent with COPNI's longstanding position that “one plausible way to ameliorate the impact of labour shortages is by supporting older workers to voluntarily extend their working lives”.⁸¹

The economic importance of older workers is reinforced by the findings of the Northern Ireland Skills Barometer 2023-2033⁸². The report projects that Northern Ireland will require a workforce of approximately one million people by 2033 in order to support future economic growth. Achieving this objective would require the creation of over 79,000 additional jobs and a substantial increase in the employment rate among those aged 16 to 64.⁸³ However, the report also identifies significant challenges to achieving this target, particularly the limited number of young people entering the labour market.

⁷⁷ Northern Ireland Statistics and Research Agency (NISRA), [Labour Market Report – August 2026](#), 2026.

⁷⁸ Department of Health (DoH), [Northern Ireland health and social care \(HSC\) active recruitment statistics December 2024](#); “Table 6: HSC Vacancies Actively Being Recruited by Profession, 31 March 2017 to 31 December 2024”, 2024.

⁷⁹ House of Lords Economic Affairs Committee, [The UK is Strikingly Unprepared for an Ageing Society, Facing Increasing Costs and a Shrinking Tax Base](#), UK Parliament, 2025.

⁸⁰ House of Lords Library, [Preparing for an Ageing Society: Lords Economic Affairs Committee Report](#), 2026.

⁸¹ Commissioner for Older People for Northern Ireland (COPNI), [At the Centre of Government Planning: The Programme for Government and Preparing for an Ageing Population](#), 2024, p.22.

⁸² Ulster University Economic Policy Centre, [Skills Barometer: 2023-33. Information pack](#), 2025.

⁸³ Ulster University Economic Policy Centre, [Skills Barometer: 2023-33. Information pack](#), 2025, p. 15.

Indeed, it forecasts an ongoing shortfall in labour supply over the coming decade.⁸⁴ These projections further underline the importance of retaining older workers if Northern Ireland is to meet its future workforce needs.



Evidence demonstrates the growing economic importance of older workers in Northern Ireland.



Taken together, this evidence demonstrates the growing economic importance of older workers in Northern Ireland. Supporting those who wish to remain in employment is not simply a matter of respecting individual choice. It is also essential to the resilience of Northern Ireland's labour market and economy. **Older workers possess valuable skills, experience and knowledge that employers will increasingly need to retain as demographic pressures grow.**

However, many older people face barriers that make remaining in employment difficult. Health conditions and disability become more prevalent with age, increasing the likelihood of labour market exit.⁸⁵ Likewise, the number of workers that experience a health issue or disability increases with age.⁸⁶ The proportion of individuals that are economically inactive due to a health issue (long-term or short-term) is also higher in older age.⁸⁷ Workers aged 50 plus living with a disability accounted for 51.3% of the

⁸⁴ Ulster University Economic Policy Centre, [Skills Barometer: 2023-33. Information pack](#), 2025, p. 25.

⁸⁵ Northern Ireland Statistics and Research Agency, [Census 2021 Table Builder: Age by Health Problem or Disability \(Long-term\)](#), 2021.

⁸⁶ Northern Ireland Statistics and Research Agency (NISRA), [Census 2021 Table Builder: Age, Health Problem or Disability \(Long-term\) and Employment History](#), 2021.

⁸⁷ Office for National Statistics (ONS), [Annual Population Survey \(APS\) – Dataset: Northern Ireland, by Age Groups, 12 Months to December 2025](#), 2026.

total number of disabled workers in 2021,⁸⁸ which represented a substantial increase from the previous decade (45.3% in 2011).⁸⁹

Caring responsibilities are another important factor, accounting for around 15% of economic inactivity among people aged 50 to 64.⁹⁰ As the number of older people requiring support grows, it is likely that more family members will take on unpaid caring roles. Research by Carers NI found that 27% of working carers had reduced their working hours to provide care, 14% had moved into a lower-paid or more junior role, and 29% had left the workforce altogether.⁹¹ As the population ages, increasing caring responsibilities may place additional pressure on workforce participation and further reduce the number of working-age adults available to support economic activity and public services.

Evidence suggests, however, that many older people would be willing to remain in, or return to, employment if appropriate support were available.⁹² Enabling older workers to voluntarily extend their working lives can benefit individuals through continued income, purpose and wellbeing, while helping employers retain valuable skills and experience and supporting wider economic growth.⁹³ As Northern Ireland's population continues to age, government policies (such as active ageing strategies) that address the barriers to later-life employment and provide opportunities for older people to remain in employment will become increasingly important.

⁸⁸ Northern Ireland Statistics and Research Agency (NISRA), [Census 2021 Table Builder: Age - 10 Categories by Health Problem or Disability \(Long-term\) - 2 Categories by Employment History - 4 Categories](#) and [Census 2021 Table Builder: Age - 11 Categories by Health Problem or Disability \(Long-term\) - 2 Categories by Employment History - 4 Categories](#), 2021.

⁸⁹ Northern Ireland Statistics and Research Agency (NISRA), [Census 2011: Provision of unpaid care by employment status by long term health problem or disability by age band by sex](#), 2011.

⁹⁰ Department for the Economy (DfE), [Older People Inequalities in the Northern Ireland Skills System](#), Analytical Services Division, June 2023.

⁹¹ Carers NI, [State of Caring 2024: The Impact of Caring on Finances and Employment](#), 2025.

⁹² Centre for Ageing Better, [Work, The State of Ageing 2025](#), 2025.

⁹³ Government Office for Science, ['Longer working lives bring significant benefits to individuals, employers and wider society'](#), 2017.



Pensions and Public Finances

Northern Ireland's population is projected to include a growing proportion of older people alongside a shrinking working-age population. As a result, a larger share of public expenditure is likely to be required to fund pensions. In 2024/25, more than 12% of the Northern Ireland Executive's budget was allocated to pensions and related benefits.⁹⁴

Demand for the State Pension is increasing. The number of State Pension claimants rose from 297,910 in February 2021 to 334,910 in February 2026. During the same period, the average weekly State Pension payment increased from £159.24 to £216.74.⁹⁵ As both the number of recipients and the value of payments continue to rise, expenditure on State Pensions is likely to increase further.

The challenge is not only that pension expenditure is growing, but that it is doing so at a time when growth in the working-age population is slowing. As the number of people above State Pension age increases relative to the number of working-age taxpayers, a larger share of public resources may be required to support retirement incomes. A smaller workforce could also limit the growth of tax revenues available to fund pensions and other public services. In 2023/24, income tax and National Insurance contributions accounted for around 41% of government revenue.⁹⁶ This raises important questions about the long-term sustainability of public finances, and the capacity of future taxpayers to support an ageing population.

Pension spending is largely determined by the number of people who are eligible to receive a pension, meaning governments have limited flexibility to reduce these costs in the short term. Consequently, population ageing is likely to place increasing pressure on public finances and may reduce the resources available for other areas of

⁹⁴ Department of Finance (DoF), '[2024-2025 Budget Document, 2024-25 Budget Resource for Current Purposes](#)', 2024.

⁹⁵ Northern Ireland Statistics and Research Agency (NISRA), '[State Pension Summary Statistics – August 2025](#)', 2025.

⁹⁶ Institute for Fiscal Studies (IFS), '[Where does the government get its money?](#)' (using 2023/24 revenue data), 2023.

public expenditure. This may require difficult decisions about how limited resources are allocated between pension commitments and other spending priorities.



Poverty

Poverty is a significant and increasing issue for many older people in Northern Ireland. In 2024/25, an estimated 8% of pensioners were living in relative poverty (approximately 26,000), while a further 8% were living in absolute poverty.⁹⁷ Recent data demonstrates that poverty becomes more prevalent with advancing age, increasing from 16% among those aged 75–79 to 17% among those aged 80–84 and 18% among those aged 85 and over, suggesting that the oldest pensioners face the greatest financial vulnerability.⁹⁸

Latest trends in Pension Credit applications illustrate growing financial pressures among older people. **Between August and October 2024, Pension Credit claims increased by 56% compared with the same period in 2023.** Overall, the number of applicants grew by almost 1,800 people (43%) between the first and second half of 2024.⁹⁹ Undoubtedly, this increase will have been influenced by the withdrawal of the Winter Fuel Payment for winter 2024–25 and departmental efforts to improve Pension Credit uptake. However, no less a factor is that the number of older people grew by almost 7,000 individuals in 2024 and has grown by an average of 6,000 individuals since 2021—much faster than any other age group. Therefore, the growing number of applicants is not simply a result of the Department’s actions, but of the ageing population and its changing needs.

⁹⁷ Northern Ireland Statistics and Research Agency (NISRA), [Northern Ireland Poverty and Income Inequality Report, 2024/25](#), 2026.

⁹⁸ Department for Work and Pensions (DWP), *Households Below Average Income*, Retrieved through Stat-Xplore. Pensioner households in low income calculated as lower than 60% of median net household income in Northern Ireland, in latest prices by financial year (2023–24) and age (three-year averages).

⁹⁹ Department for Communities (DfC), [Freedom of Information Request DFC/2024-0282 about Pension Credit Applications](#), 2024.

Poverty in later life has consequences that extend beyond financial hardship. Older people are more likely to live with one or more long-term health conditions or a disability, meaning that inadequate income and poor living conditions can worsen existing health problems and reduce quality of life. As highlighted in COPNI's response to the Executive Office's Anti-Poverty Strategy consultation, many older people live on fixed incomes with little opportunity to increase their earnings.¹⁰⁰ Although some older people are protected from low income through home ownership or accumulated assets, many others rely almost entirely on the State Pension and other social security benefits, leaving them particularly vulnerable to rising living costs and unexpected expenses.¹⁰¹ Limited financial resources make it more difficult to heat homes adequately, maintain a healthy diet, access transport, or participate in social activities, all of which can contribute to the deterioration of physical and mental health.

The impact of limited financial resources is also reflected in higher levels of fuel poverty among older households. According to the House Condition Survey (HCS), nearly four in ten households (37.7%) with a Household Reference Person (HRP) over the age of 75 experience fuel poverty.¹⁰² The HCS also found that older households have a fuel poverty rate twice as high (33.9%) as that of adult households (16.6%) and households with children (15.1%).¹⁰³



Alongside higher rates of fuel poverty, there is growing evidence of food insecurity among older people in Northern Ireland. A recent report on food bank assistance by Trussell shows that people older than 65 have “by far the highest growth rate for any age group” in need of food assistance (see Table 2).¹⁰⁴ The report states that:

Our wider administrative data shows a concerning rise in the use of food banks in the Trussell community in Northern Ireland by pensioners over the last five years. In 2024/25, close to 1,900 emergency food parcels were distributed for someone

¹⁰⁰ Commissioner for Older People for Northern Ireland (COPNI), [Consultation on Anti-Poverty Strategy](#), 2025.

¹⁰¹ OECD, [Pensions at a Glance 2023: OECD and G20 Indicators](#), 2023. The UK's public pensions replacement rate is approximately 21.7% of pre-retirement earnings.

¹⁰² Housing Executive, [House Condition Survey 2016: Main Data Tables \(Excel Format\)](#), 2016.

¹⁰³ Housing Executive, [House Condition Survey 2016: Main Data Tables \(Excel Format\)](#), 2016.

¹⁰⁴ Trussell, [Hunger in Northern Ireland, September 2025](#), 2025, p. 51.

aged 65 and over. This is nearly double the number provided in 2019/20, when 983 parcels were distributed.¹⁰⁵

TABLE 2. Percentage increase in the number of parcels provided by food banks in the Trussell community by age group (NI)¹⁰⁶

Age	Percentage increase 2019/20–2024/25
0-4	47%
5-11	53%
11-16	84%
17-24	63%
25-64	63%
65+	91%

Poverty among older citizens has implications not only for those directly affected but also for wider public services. People living in poverty experience more negative health and social challenges and therefore require more from public services. Without effective preventative action, demographic ageing is likely to increase both the number of older people living in poverty and the associated pressures on already stretched public services, with costs that are likely to exceed those of early intervention and preventative support.



Social Isolation

Social isolation and loneliness are increasingly recognised as significant challenges within ageing societies, with important implications for health, wellbeing and quality of life. The World Health Organization (WHO) reports that there is a significant link between loneliness and cardiovascular disease, Type 2 diabetes and poorer general health.¹⁰⁷ Beyond its effects on physical health, the WHO has also linked social isola-

¹⁰⁵ Trussell, [Hunger in Northern Ireland, September 2025](#), 2025, p. 50-51.
¹⁰⁶ Trussell, [Hunger in Northern Ireland, September 2025](#), 2025, p. 51.
¹⁰⁷ World Health Organization, [WHO Commission on Social Connection](#), n.d.

tion and loneliness to an increased risk of depression, anxiety and reduced well-being.¹⁰⁸ Furthermore, social disconnection heightens cognitive decline and is associated with an increased risk of dementia.¹⁰⁹



People aged 75 and above are the most likely to feel lonely across all age categories in Northern Ireland.



People aged 75 and above are the most likely to feel lonely across all age categories in Northern Ireland.¹¹⁰ While 18% of people aged 65-74 are lonely at least some of the time, this rises to 23% for those aged 75 and older.¹¹¹ In the context of an ageing population, these trends suggest that the prevalence of loneliness and social isolation will increase unless appropriate interventions and support are put in place.

Critically for this discussion, isolation and loneliness are not simply personal or individual matters. Government has a role to play in addressing the effects of isolation and loneliness (identified above), but also in addressing the causes of isolation and loneliness (such as limited access to services, poor infrastructure and digital exclusion).

Although some drivers of social isolation and loneliness lie beyond the scope of government intervention, there are many areas in which the state can play an important role in mitigating their effects, in particular social disconnection. Robust public policy

¹⁰⁸ World Health Organization, [WHO Commission on Social Connection](#), n.d.

¹⁰⁹ World Health Organization, [From Loneliness to Social Connection: Charting a Path to Healthier Societies](#), 2025, p.87.

¹¹⁰ Northern Ireland Statistics and Research Agency, [Individual Wellbeing in Northern Ireland Report 2024/25](#), 2026. Older people aged 75 plus are most likely to feel lonely often/always, as well as some of the time.

¹¹¹ Northern Ireland Assembly Research and Information Service (RaISe), [A Silent Epidemic: Loneliness Among Older People and Building Social Connections](#), 2025.

intervention in spheres such as transport¹¹², poverty¹¹³, and access to healthcare¹¹⁴ can promote social connectivity and reduce isolation, loneliness and their worst symptoms.



Transport

The role of the state in addressing public health and social issues such as isolation and loneliness can most obviously be seen in the provision of public transport services. Public transport at its most basic allows a citizen to play a full role in society—accessing services, maintaining professional and social relationships, and contributing to one's community. Conversely, inadequate public transportation is 'a barrier to social participation, especially for older adults in rural communities... Older adults will not benefit from opportunities to engage with their community and maintain social networks if they are unable to access them'.¹¹⁵

A recent study in England found that:

*Across all four loneliness indicators – feeling lonely, left out, isolated, or lacking companionship ... as car dependency increases [i.e. less public transport options], people are more likely to feel lonely and disconnected. [There was] a correlation showing that for every 20% satisfaction with alternatives fell, respondents felt: 5% more lonely; 4.1% more left out; 3.2% more isolated; [and] 2.9% more of a lack of companionship.*¹¹⁶

In the context of Northern Ireland this link between public transport and social isolation is particularly significant given that older people are less likely to have access to a

¹¹² Matsuda N, Murata S, Torizawa K *et al*, [The Association Between Public Transportation Use and Loneliness Among Urban Elderly People Who Stop Driving](#), Gerontology & Geriatric Medicine, 2019.

¹¹³ Davis AJ, Cohen E, Nettle D, [Associations amongst Poverty, Loneliness, and a Defensive Symptom Cluster Characterised by Pain, Fatigue, and Low Mood](#), Public Health, vol. 242, 2025.

¹¹⁴ Holt-Lunstad J, [Social Connection as a Public Health Issue: The Evidence and a Systemic Framework for Prioritizing the "Social" in Social Determinants of Health](#), Annual Review of Public Health, vol. 43, 2022.

¹¹⁵ Lamanna M, Klinger CA, Liu A, Mirza RM, [The Association between Public Transportation and Social Isolation in Older Adults: A Scoping Review of the Literature](#), Canadian Journal on Aging, 2020.

¹¹⁶ Gideon Salutin, [Lonely Roads: How the decline of England's public transport and active travel is worsening the loneliness epidemic](#), Social Market Foundation, 2025.

car.^{117,118} Nineteen percent of people in Northern Ireland live more than a 14-minute walk from their nearest bus stop, with this figure rising to 39% in rural areas. Most tellingly, people aged 60 and over make up only 14% of Translink's passengers, even though they represent over a quarter of the population and the 60+ concessionary fares scheme is in place.¹¹⁹ This example illustrates how seemingly separate areas of policy development (in this case, transport policy) have profound ramifications for public health—and again illustrates how planning for an ageing population cannot be achieved by individual departments.



Digital Exclusion

As Northern Ireland's population continues to age, digital inclusion is becoming an increasingly important policy consideration. Digital technologies are now deeply embedded in everyday life, playing a central role in how we access healthcare, banking, government services, information and social connections. However, not everyone is benefiting equally from this increasing reliance on digital services. Barriers such as affordability, limited digital skills, disability and low confidence can prevent some people from participating fully in an increasingly digital society, with older people among the groups most at risk.¹²⁰



The impact of these barriers is evident in recent survey findings. NISRA's Digital Skills in Northern Ireland 2024/25 survey¹²¹ found that **people aged 65 and over were around four times more likely to report having no digital skills than those aged 16 to 49 (41% compared with 10%)**. Across the UK, Age

UK estimates that almost three in ten people aged 75 and over (29%) do not use the

¹¹⁷ Census (2021) [Car or Van Availability by Lifestage \(Household\)](#), 2021.

¹¹⁸ Department for Infrastructure (DfI), [Travel Survey for Northern Ireland In-depth report](#), 2020.

¹¹⁹ Department for Infrastructure (DfI), [Draft Budget 2025-26 Equality Impact Assessment Consultation](#), 2025, p. 21; 6.11.

¹²⁰ Ofcom, [Adults' Media Use and Attitudes Report](#), 2026.

¹²¹ Northern Ireland Statistics and Research Agency (NISRA), [Digital Skills in Northern Ireland](#), 2026.

internet.¹²² Older people are therefore often at risk of being left behind and excluded from crucial information and services that support us to age well.¹²³ Similarly, the Office for National Statistics reported that Northern Ireland had the lowest rate of recent internet use among UK regions (88%).¹²⁴

As more services move online, those who are not digitally connected risk missing out on the benefits of an increasingly digital society.¹²⁵ This is particularly relevant as Northern Ireland's population continues to age, meaning the number of people at risk of digital exclusion could increase over time.

Ensuring that digital transformation does not create new forms of exclusion is likely to become increasingly important. Improving digital skills, confidence and access to technology will remain important policy objectives in an ageing society. However, a significant proportion of older people are likely to continue relying on telephone, postal and face-to-face services. Maintaining these alternatives alongside digital services may therefore be essential to ensuring that older people can continue to stay connected and access information and services



Access to Justice

As Northern Ireland's population ages, promoting safe and inclusive communities will become increasingly important. Of particular concern, when older people (aged 65 plus) in Northern Ireland are victims of crime they experience the worst crime outcomes rates of any adult age category.¹²⁶ Moreover, while older people are less likely

¹²² Age UK, [Facts and figures about digital inclusion](#), 2025, p. 6.

¹²³ Age UK, [Offline and Overlooked: How can we end the digital exclusion of older people?](#), 2023.

¹²⁴ Office for National Statistics, [Internet users, UK](#), 2020.

¹²⁵ United Nations, [The Impact of Digital Technologies | United Nations](#), n.d.

¹²⁶ PSNI, [Financial year update, period ending 31 March 2026, providing figures for 2025/26](#), 2026. In 2025/26, PSNI's recorded sanction outcomes rate for the 65 plus age group was 17.3%, the lowest of all adult age groups. Similarly, for the 60 to 64 age group, the recorded sanction outcomes rate was 18.7%.

to be victims of crime, many have a heightened fear of crime.^{127.128} This fear often stems from rational concerns such as a sense of vulnerability, living alone, reduced confidence in public spaces, or past experiences that have disrupted a person's sense of safety.¹²⁹ **Fear of crime can increase levels of social isolation, limit physical activity, diminish engagement in community life, as well as undermine confidence and independence.**^{130.131} Again, with an ageing population and without effective intervention, the frequency of these inhibitors to building safer communities will increase.

Viewed in the context of population ageing, these concerns have implications not only for current service provision but also for the future capacity of the criminal justice system to respond to the needs of an older population. Over the coming decades, older people are likely to represent a growing proportion of both victims and perpetrators of crime. As victims, older people can experience specific vulnerabilities that require tailored support.¹³² As offenders, factors such as physical disability, reduced mental capacity and poor health can impact rehabilitation and the management of probation.¹³³ ¹³⁴ Like other public services, the criminal justice system must adapt to respond to the needs of an ageing population by ensuring that practice evolves to provide older people with robust protection and that services are equipped to deal with the distinct needs of older people.¹³⁵

¹²⁷ PSNI, [Annual Trends in Police recorded crime 1998/99 to 2024/25](#), 2025.

¹²⁸ Department of Justice (DoJ), [‘Experience of Crime and Perceptions of Crime and Policing and Justice: Findings from the 2023/24 Northern Ireland Safe Community Telephone Survey, Tables 17b and 18b’](#), 2025. In 2023/24, 26% of people aged between 65 and 74 and a further 20% of people aged 75 plus described the effect of fear of crime on their quality of life as ‘moderate’.

¹²⁹ Commissioner for Older People for Northern Ireland (COPNI), [A Different Crime: Offending Against Older People](#), 2023, p.14-15.

¹³⁰ Commissioner for Older People for Northern Ireland (COPNI), [Crime and Justice: The Experience of Older People in Northern Ireland](#), 2019.

¹³¹ Commissioner for Older People for Northern Ireland (COPNI), [Improving Access to Justice For Older Victims of Crime: Older People as Victims of Crime and the Response of the Criminal Justice System in Northern Ireland](#), 2019.

¹³² Commissioner for Older People, [A Different Crime: Offending Against Older People](#), 2023.

¹³³ National Probation Service, [Health and Social Care Strategy 2019-2022](#), 2019.

¹³⁴ Commissioner for Older People for Northern Ireland (COPNI), [Response to Department of Justice Strategy on Reducing Offending and Reoffending](#), July 2026.

¹³⁵ Criminal Justice Inspection Northern Ireland (CJI), [An Inspection of the Criminal Justice System's Approach to Vulnerable Older People in Northern Ireland](#), 2023.



Equal Access to Goods, Facilities and Services

As the proportion of older people within the population increases, the potential impact of age discrimination becomes more significant. Ensuring that people are not disadvantaged because of their age is an important consideration in responding to demographic change. **Currently, people in Northern Ireland lack legal protection against age-based discrimination when accessing goods, facilities and services (GFS).** In contrast, people in England, Scotland, and Wales are protected against age-based discrimination through the age discrimination provisions of the Equality Act 2010.¹³⁶

This legislative gap has practical consequences for older people. Age-based discrimination can occur across a range of sectors, including health and social care, financial services, housing, retail, transport and leisure services.¹³⁷ Unlike discrimination on grounds such as race, sex or sexual orientation, which is generally prohibited in the provision of services, age discrimination can still occur lawfully in many circumstances. This leaves older people with fewer protections than those afforded to people experiencing discrimination on other grounds.

Although legislation for Northern Ireland was promised by government in the 2011 - 2015 Programme for Government, comprehensive protection has yet to be introduced.¹³⁸ An Age Discrimination (Goods, Facilities and Services) Bill was introduced to the Northern Ireland Assembly in June 2026. The passing of the Bill following appropriate deliberation and adjustments, would provide much-needed protection for older citizens in all areas, including financial services.

¹³⁶ [The Equality Act](#), 2010.

¹³⁷ Equality Commission of Northern Ireland, [Age discrimination law needs strengthened in NI Press Release](#), 2023.

¹³⁸ Northern Ireland Executive, [Programme for Government 2011 – 2015](#), 2012.

As Northern Ireland's population continues to age, ensuring equal access to goods, facilities and services becomes increasingly important. Protection from age discrimination is not simply a matter of fairness; it is fundamental to promoting social inclusion and equal citizenship.

7. Conclusion

The demographic trends and issues outlined in this report have long been foreseen. The direction of travel is clear and many of the challenges associated with population ageing are already emerging across a range of policy areas.

Ultimately, the challenge facing Northern Ireland is not whether the population will continue to age, but whether society is prepared for the changes that are likely to follow. No single department or policy intervention can respond effectively to an issue that cuts across almost every aspect of public life. Population ageing should therefore be viewed as a cross-cutting issue requiring long-term strategic planning and coordination across government. Addressing these challenges effectively requires a clear understanding of their scale and the delivery of a strong, coordinated, and integrated response. This should be at the core of the programme for government.

At the same time, population ageing should not be viewed solely through the lens of challenge. Longer lives represent one of society's greatest achievements and bring important opportunities for individuals, communities and the economy. Realising these opportunities, however, will require policies and services that are designed with demographic change in mind and which support people to remain healthy, independent and active for as long as possible.

Without effective planning and long-term preparation, older people risk becoming increasingly vulnerable to the social and economic pressures associated with demographic ageing. The decisions taken today will help determine how successfully Northern Ireland adapts to one of the defining issues of the twenty-first century.



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