

Women and Equalities Committee

Oral evidence: The rights of older people, HC 414

Wednesday 11 December 2024

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Members present: Sarah Owen (Chair); Alex Brewer; David Burton-Sampson; Rosie Duffield; Kirith Entwistle; Natalie Fleet; Catherine Fookes; Samantha Niblett; Rachel Taylor.

Questions 237 - 286

Witnesses

I: Caroline Abrahams CBE, Charity Director, Age UK; Joanna Elson CBE, Chief Executive, Independent Age; Dr Carole Easton OBE, Chief Executive, Centre for Ageing Better; Rhian Bowen-Davies, Older People's Commissioner for Wales.

Examination of witnesses

Witnesses: Caroline Abrahams, Joanna Elson, Dr Carole Easton and Rhian Bowen-Davies.

Chair: Good afternoon and welcome to the Women and Equalities Committee. Today, we will be holding our follow-up session on the rights of older people, and in our panel, we will be hearing from Caroline Abrahams, charity director of Age UK, Dr Carole Easton, chief executive of Centre for Ageing Better, Joanna Elson, chief executive of Independent Age, and Rhian Bowen-Davies, Older People's Commissioner for Wales. Thank you all for coming. This is another piece of work that we are carrying over from the previous Committee, but it is an incredibly important piece of work, and we wanted to ensure that we finished it off. So thank you, welcome again, and I am going to hand over to David.

Q237 David Burton-Sampson: Thank you very much. Welcome, and thank you for coming in today. I give my apologies now; I am going to have to sneak out for 20 minutes in the middle because I have an urgent meeting, but it is not that I am not interested in this topic—it is massively important. To start off with, I am just going to talk about the machinery of government and the strategy of government. If I can come to you first, Carole, in January, you reported that the Government's Equality Hub, which has now been renamed as the Office for Equality and Opportunity, appeared to have little, if any, focus on older people's issues and ageing. In your opinion, has this now changed, and are you aware of any work the new Office for Equality and Opportunity is doing on older people and ageing?

Dr Easton: My colleagues may have more to say about this than me, but my simple answer would be no. Age has not really featured in the work of the Equalities Hub, which is now the Office for Equality and Opportunity. Sadly, the issue of age does not feature and—I am going to check my notes—we would probably all be in agreement that it is very present by its absence. It does not seem that this is the right mechanism at the moment for age to be addressed and that is disappointing.

Q238 David Burton-Sampson: Thank you—there were unanimous nods there in that it does not feature. I will come to all of you now. Maybe let us start with Caroline. What do you think the UK Government's priorities should be in developing a strategy for older people and ageing?

Caroline Abrahams: The top priority ought to be to have one. The way I look at it is, if you are a Government and you have an interest in an issue, you would expect to have one or more of the following: you would expect there to be a strategy, a cross-cutting unit of officials working on it and trying to join up Government, probably something like a commissioner and a Minister. What is interesting about our UK Government is they do not have any of them, so that tells you where we are starting from. We are playing catch-up really, and I obviously



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sincerely hope this new Government will take up that challenge and run with it. It would actually lead to much better policy.

The big issues for older people particularly are obviously around health, social care, benefits, poverty, pensions, loneliness and housing, so a number of Departments are affected. At the moment, there is no effective mechanism for checking that when one Department is doing something, it does not inadvertently cut across the policy of another. It would really help the Government—any Government, actually—to institute something that is a much more joined-up approach.

Q239 David Burton-Sampson: Thank you. Would anybody else like to comment? Maybe Rhian or Carole?

Rhian Bowen-Davies: From a Wales perspective, we would very much like the UK Government to look across to the learning from Wales. In Wales, we already have a strategy for an age-friendly society. It is a cross-Government strategy, a rights-based strategy, and one that has been informed by the voices of older people in Wales. Again, from a Wales perspective, we would look to that strategy to address some issues that the UK Government have the ability to do that are over and above that of the Welsh Government looking particularly at areas around access to private goods and services, at digital inclusion, and to work with utility and fuel companies—very much to look at maximising those opportunities that are there, but not duplicating what is already in existence in Wales. There is a model now that could be looked at and then the learning taken from that.

Q240 David Burton-Sampson: Going back to that model and strategy that you have in Wales, do you feel it is successful, or could it be expanded to be more successful?

Rhian Bowen-Davies: I would always say that there is room for improvement in terms of our direction and policies, but what it has given us is a really good basis and a foundation to build upon in Wales. It looks at the rights of older people and it is based on UN principles. It looks at older people's roles within communities and makes sure that older people, in terms of social isolation and loneliness, feel part of and are connected to their communities. It also drives the age-friendly community agenda in Wales. There are certainly learning and lessons that could be taken from the strategy approach. Going back to the point that was raised by Caroline, it is a cross-Government strategy, which is something that has really benefited the policy direction in Wales.

Q241 David Burton-Sampson: Thank you. Joanna, did you want to add something?

Joanna Elson: Yes, I just have two things to add. One is to underline what has been said by my fellow witnesses. When we had this conversation last January, we sat around not quite this table, but one very like it. As I was re-reading *Hansard* recently, what came through to me was that the Committee asked us lots of questions and many of them



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we could not answer because you were asking about data, and the data is not collected. If it is collected, it is collected across a very big age range, like 50 to 100, and the experience of a 50-year-old and a 99-year-old are probably going to be very different.

The second point is that it is, obviously, fantastic what is happening in Wales. There is also more happening in Scotland than there is in England. I met the Minister for Equalities of Scotland, Kaukab Stewart, a couple of weeks ago. She has age in her portfolio and is doing quite a lot of stuff around that. So, whatever you have, it will drive things forward, but we do not have anything here.

David Burton-Sampson: Go ahead, Carole.

Dr Easton: I would be happy to. For me, and again, we are all in agreement about the need for a strategy and the mechanisms to implement a strategy. There is no point in having one if it is not going to be implemented. For me, one of the key issues in England is the huge inequalities in ageing; I continue to be really shocked that what I call the healthy life expectancy gap is nigh-on 20 years. That means someone in a more affluent area will have a healthy life expectancy of about 75, and for someone in a much poorer area it is 55. That is a huge difference, and for me, it is a completely fundamental indicator of why something needs to be done, not just for the benefit of those people, but for the benefit of society as a whole because that puts demands on health, social care, and the economy. For me, that would be an absolute priority and obviously, in itself, is going to be cross-cutting.

We are talking about health and about housing, which is a particular area of interest at the Centre for Ageing Better. I would want this strategy to say that we need to look, for example, at the quality of housing, not because they are people's assets, but because they are damaging people's health. That immediately shows that you need to bring a housing Department and the health function together, and that is just one example of why the cross-departmental nature of this strategy is absolutely crucial.

Q242 **David Burton-Sampson:** Thank you all for your input. Just one final area to focus on from me: Joanna, before the general election you said that given the choice between having a cross-departmental Minister for older people or establishing a commissioner, your preference was the commissioner. Is that still your preference today?

Joanna Elson: Yes, it is. I would welcome both and, clearly, there is a place for a Minister, particularly if it is a senior Minister. If it is a junior Minister and they have a very long list of other priorities, the risk is that other Ministers will think, "Well, that is being looked after by them," but actually they do not have much time to do it because they have this long list. If it is a senior Minister, wonderful, but the commissioner is more important, because they are independent and outlive a particular Administration. They have a statutory function and cannot be accused of



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being party political. For all those reasons, a commissioner, as we have seen in Wales, can be really successful.

Just to give you one example—we may well talk later about pension credit take-up, which we are all trying to make sure is increased—the Commissioner in Wales managed to increase that take-up by 26% by convening other parties. We have not seen anything like that here, and that shows the power a commissioner can have.

Q243 David Burton-Sampson: What statutory powers and resources would you expect a newly established commissioner to have?

Joanna Elson: You could look at the model in Wales, because the commissioner there has a range of powers. Rhian, you are probably better to talk about this than I am.

Rhian Bowen-Davies: Yes, in terms of statutory powers, it sets the commissioner apart from other sectors. It gives credibility and a status in terms of the role, and while those legal powers are not always needed to be used, from a public body perspective and a Government perspective, they know that those powers are there and can be used judiciously and effectively. For example, some cases where legal powers have been used in Wales are around reviews. There was the largest review of care homes done in Wales under one of my predecessors, and that directly impacted policy and statutory guidance in Wales.

The review power gives a framework; it gives an expectation. People are very clear in terms of what that review power provides to the commissioner, but also wider powers in terms of issuing statutory guidance. We have issued statutory guidance around engagement and involvement of older people in terms of decision making, but also wider guidance in terms of expectations of public bodies in Wales. Through those statutory powers there is the ability to create and influence change and to drive change forward and, as I said previously, it sets the commissioner role apart from other functions and bodies within Wales.

Q244 David Burton-Sampson: Does anyone have any other views on statutory powers that a commissioner could or should hold?

Dr Easton: No—I would be completely supportive. Having the ability to investigate, to require people to respond and to provide data—to follow on from Joanna's point—is crucial. There would be little point in having one unless there is some power that goes with it to require people to respond and do investigations. That could be class investigations, so that if particular abuses or issues come to light that the commissioner is enabled to investigate those and have their recommendations taken on-board subsequently.

Q245 Chair: Thank you, David. I just wanted to follow up on two points. First, probably to Caroline and Joanna: is Wales an example of best practice in your view, and are there any other international examples of best practice that perhaps we could be learning from? Caroline first.



Caroline Abrahams: On commissioners?

Chair: Not just on commissioners.

Caroline Abrahams: On all of this?

Chair: On a strategy as a whole.

Caroline Abrahams: My honest answer is I do not know whether there is somewhere brilliant out there that is a great model. If you look across the UK, Northern Ireland and Wales are the two countries that have commissioners. It is not a given that everything is then immediately brilliant, but there is quite a strong consensus, a political consensus, and a soft consensus in Wales about wanting to do more to recognise the needs of older people. Obviously, the commissioner has helped to create that, and that feels a bit different from England and Scotland.

The other analogy is with the children's world, which is where I used to work. I worked for several of the children's Ministers, and I helped to establish the Children's Commissioner role. From my point of view, from what I have seen, I would like both because they do very different things. I totally agree with everything my colleagues have said, but the other key element about a commissioner is they have to be, and be seen to be, independent, and so reporting directly to Parliament. Of course, they are going to be working with Whitehall, with Ministers and so forth, but ultimately, they have to be seen as standing above the fray. The Children's Commissioner role, which is longer-established here, has made a difference, but so has the children's Minister which is actually viewed as a real role. It is not just tagged on; that person drives a lot of the policy in that space. I see no reason at all why that could not be the model here and you could not have both.

Chair: Thank you. Joanna?

Joanna Elson: I do not have anything to add on what other countries do, but there is one thing I wanted to add. Since the last time the Committee looked at this, we have done some work talking to older people across the UK about what they would like to see. We did some roadshows; we wrote them up and we can send you the report. There are two quotes that I thought you might be interested in. Somebody in Blackpool, an older person, told us, "Wales has a commissioner for older people. We need one for England. It's about having someone at the top on your side. It's someone who can get something done." And then somebody called Michaela, in her late 60s, told us, "I think it is absolutely crucial that people's voices are heard, particularly the older generation, as we've been brought up to be told 'Don't make a fuss.' Actually, we've got to."

Q246 **Chair:** Thank you for that. Carole, you spoke about the need for cross-cutting between different Departments and, I would say, through different bits of people's lives, whether it is health or housing. ICBs were



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designed, in part, to try to deal with that issue, particularly around the issue of health. How have you seen that working, or are there any issues with that, particularly with older people and access to health?

Dr Easton: I do not think I can comment in general. We have done a piece of work at the Centre for Ageing Better looking at a programme in West Yorkshire and how the ICB is working with housing, particularly helping around fuel poverty and heating. The initial indications are that that is very positive and has worked well, but it is one area, and we are still extracting the data and learning from that. The potential is definitely there, but more incentive may be needed.

Chair: Would you be happy to share that with us?

Dr Easton: Of course.

Chair: That would be really useful, thank you. Caroline?

Caroline Abrahams: Yes, we have surveyed all of them. We do a lot of work around health at Age UK, and frankly, it is hugely patchy. There are some that have developed ageing well strategies, which we warmly welcome and which are really helpful, and there are others where you do not see the words old people feature at all, and everything in between. It is a postcode lottery at the moment.

Q247 **Chair:** Again, that information would be really useful for us, if you are happy to share.

Caroline Abrahams: Yes, that is fine.

Q248 **Rosie Duffield:** The first question is directed to Joanna mostly. What would you say have been the key drivers in the increase of levels of poverty among older people over the last decade?

Joanna Elson: There are three that we could focus on, but just before we do it is perhaps worth saying that poverty in later life affects groups differently. What we know from some academic work we did with City University is that there are six groups most likely to be affected by poverty. They are probably the ones you would expect. There are around 1.9 million older people living in poverty; that is 16% of that population. That increased from 1.6 million in 2012. In about a decade there has been an increase from 13% to 16%.

However, you are more likely to be in poverty in that age group if you are single, 22% rather than 16%; if you are female, 23%; if you are a private renter, 35%; if you are from a minoritised ethnic background, 26%; if you are a carer, 22%, and if you have a long-term health condition, 35%. Of course, there are intersectionalities between those things that will affect some of those people. It is just worth saying that as context.

I will say a little about each of the three drivers I would call out. First, the rise in the numbers and proportions of people in the private rented sector



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and the costs that that causes them. The second would be the cost of living pressures and increased household costs. The third would be about income adequacy and the gap between people at the higher end of the income scale who are in that age group and people at the lower end.

Just touching on private renters first: back in 2001, a bit more than a decade ago, there were 279,000 older households that privately rented. In 2021 that went up to 331,000, so up from 4% to 5% in that period. If we could look ahead briefly, we did some work earlier this year where Loughborough University looked for us at what would happen if nothing changed between now and 2040 and found that that number increase again to 1.7 million households, so a big increase in the proportion of people privately renting. It is probably self-evident what the implications and the impacts of that are. If you are living on a low fixed income and you have to cope with rent increases as well as all the other pressures, clearly, that is of great concern.

The Pensions Policy Institute did a similar report to ours with similar figures in terms of where that would take people. It also noted that at that point in 2040, fewer than one in five pensioner households will have enough savings to afford to rent even a modest home. Finally on this, it is worth noting that currently the 60 to 65 age group, so those just below pensionable age, has the highest poverty rate of any adult age group at 22%. That makes it a bit of a ticking timebomb. Of that group, 59% expect to have no additional income beyond the state pension to support them in retirement. You can see it is an issue now and, if nothing changes, it will continue to be an issue.

The second point is about the cost of living. I am sure we will talk about the winter fuel payment later, but it is probably very well known to people that 50% of older people with household incomes below £15,000 told us they are worried they will not be able to pay their energy bills this winter. I could say a lot more about energy bills, but you probably know that pretty well. What gets less attention is water bills, which is also a real issue for older people. We actually have a report coming out on this tomorrow, which we will share with the Committee. In it, there are shocking examples of older people washing infrequently, not flushing their toilet, saving their washing up over several meals to save money. Those are real issues for older people.

Finally, perhaps surprisingly, another essential service threatened by cost of living is broadband. Even people who are digitally enabled start paying for their broadband and then find it is too expensive and turn it off and lose all the financial and social benefits you can get from that. Cost of living pressures are clearly a driver.

The third would be income adequacy, and this is the point about there being quite a big gap between the people at the top in this age group and the people at the bottom. The Institute for Fiscal Studies published a report earlier this year and it found that since 2011, that decade and a



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bit, while average pensioner incomes have continued to grow at a similar rate to working age incomes—13% since 2011—the incomes for the poorest pensioners, the decile at the bottom, only rose 5% during that time, so there is quite a big gap between those people.

Compounding that, the state pension age has been rising and is due to rise again between 2026 and 2028. The IFS said that increasing the age from 65 to 66 more than doubled the absolute poverty rate for over-65s. You can see that there is this gap and, for the people at the bottom, it is really serious. They would be the three drivers I would call out.

Q249 Rosie Duffield: Thank you; that was a really helpful answer. What steps would you like to see prioritised to reduce poverty in our ageing population? Do you think things like the Renters' Rights Bill might make a difference with private renting particularly?

Joanna Elson: Yes, the Renters' Rights Bill will definitely help. What it does not do is address rent controls, which is what they do in Scotland. Clearly, rent increases are an issue for this age group on a low fixed income. There are other mitigations we would like to see. We have talked a bit about winter fuel payment, and we might get into that more. As I am sure you are aware, that is having quite a big impact on older people and is a very urgent one because the deadline for applying is 21 December. There is at least a 12-week wait for people applying now so, clearly, something needs to be done about that.

It does not seem to us that the threshold has been set in the right place. As you probably know, there are about 1 million people eligible for pension credit who are not yet receiving it, and there are certainly several hundred thousand hovering above the line who are still in poverty but not eligible for it, so another look at the winter fuel payment seems a very sensible thing to do.

We talked about income adequacy, but another one would be to take a good, hard look at what income people need in later life. When there are debates about this and when people talk about the triple lock and so on, there is often more heat than light generated in those debates and people take polarised positions. What we would like to see is a cross-party look, a step back, to see what people actually need to live on in later life. That would seem to be a sensible step before any other changes are made to the state pension age, triple lock or anything else.

A couple of mitigations on the cost side would be around social tariffs. There is a social tariff for broadband—I talked about broadband—but hardly anybody knows about it. It is often linked to pension credit but, again, hardly anybody knows about it. It is not much use if you do not know about it. Then we definitely need a decent, consistent social tariff for energy and for water. There is quite a lot of work being done on this by lots of different organisations. I would say that needs to be a priority for Government.



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Q250 **Rosie Duffield:** Thank you very much. Just turning to the whole panel: the third sector was strongly opposed to the decision to means-test the winter fuel payment. How effective, or not, will the mitigations that the Government have announced be?

Caroline Abrahams: Not at all, for a variety of reasons. First, there is a dependence on trying to get people to claim pension credit—that is exactly the right thing to do; of course we need to get people to claim pension credit—but the gap is just too big and the time is too short. Let us hope that the Government comms campaign is really effective and encourages more people to claim, but at the moment there are only relatively small numbers in the greater scheme of things who are putting in a claim.

We know, and the Government know, that a fair few of those will not be successful claims. They produced some figures about that recently that suggested maybe more than half of the applications were turned down. People are optimistic; they need the money and they put in a claim. You cannot blame them for that but, of course, it also makes it a bit harder for DWP to process all those claims, which is partly why we have such a big backlog at the moment.

They have also written to people who are claiming housing benefit because, although the eligibility for pension credit and for housing benefit are slightly different, there is quite a big crossover. That is a very sensible thing to do. However, it is not going to lead to a great revolution in the numbers claiming either, and the reason for that is because we have a real problem when it comes to anything that you are asking older people to claim, because you are requiring them to do something proactive.

Of course, the price we pay for getting the money to everyone through the winter fuel payment is that you end up giving it to some people who do not need it, but the benefit is that it goes everywhere. The problem is that, as soon as you decide to move away from that kind of approach, it is impossible to find another way that is as good at getting it to those people who will not otherwise claim it. We are thinking now about older people who are very unwell and increasingly living at home; people are not going into care homes and hospitals like they used to.

The policy direction is for more older people to stay at home for longer. That is a very good thing, but they need to keep their homes warm and so on, and that means you have lots of older people who are in profound old age, who are very frail, who have loads of things going on in their lives, who are in and out of hospital, who are dying, who have dementia, and they are not in a position, unless they have really supportive families, to be able to do the proactive thing of claiming and asking for help. That is the problem we have.

With the spending review coming up it is a shame that that is not being used to take a step back and have a broader look of the kind that Jo was



suggesting; it would be perfectly legitimate for the Government to look at how the money is being spent on older people across the piece against the context of an incredibly unequal population where you have some people who have lots of money and a whole bunch of people who do not have any at all. That would have been a completely sensible thing to do, but unfortunately, by making a decision on winter fuel payment straightaway, without much time, they moved away from being able to take a slightly more strategic approach.

Q251 **Rosie Duffield:** Thank you. Does anyone else want to come in?

Dr Easton: I would completely support that and the recommendation to stop and look because if the state pension age continues to go, up all these issues are going to become considerably worse, unless we stop and look and plan to ensure that the changes do not push even more people into significant poverty and then requiring to claim benefits. It is really urgent that there is not a kind of steamroll ahead. I am not suggesting that that would necessarily happen, but until we really assess what is needed and how feasible it is for people to claim and receive benefits, I would agree completely.

Rosie Duffield: Rhian, do you want to come in?

Rhian Bowen-Davies: Yes, just to bring it back to the voice and experience of older people. Older people are saying to me that they are really worried, concerned and anxious. The winter fuel payment for lots of older people allowed them to heat their homes for a minimum amount of maybe three hours a day at a temperature that is not even what public health services would say was recommended. They are having to make really difficult decisions in terms of whether to heat their home or how many meals they have a day, and the saying around "heating or eating" has become part of our narrative. It is completely unacceptable, and older people are extremely worried and extremely anxious about what this is going to mean for them.

We know that cold homes have an extreme impact on older people's health and wellbeing and on excess winter deaths. I would support what my colleagues said in terms of being able to reflect and review the decision and the impact that it is going to have, because older people are facing significant hardship and distress because of this decision.

Q252 **Rosie Duffield:** Thank you. Would you all agree? Most MPs that did not vote that way told us that experience showed older people are more likely to opt out than opt in to something because there is stigma and embarrassment. Broadly, would you all agree with that?

Caroline Abrahams: It is partly stigma. Even if you decide you are going to ask for help, you then have to fill in a form. The pension credit form is not particularly onerous by welfare benefit standards, but it still has 243 boxes to get through, even if you can move through them quite quickly. For some older people on their own that would be too much. You can do it offline, but you are pushed to do it online. If you can get



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through to the DWP helpline, they are really helpful, but they are incredibly busy. They will help if they can and Age UK helps where it can, but it is inundated as well. That is a barrier.

However, the biggest barrier is probably just not knowing that it applies to you and thinking, "Well, actually, I know I'm struggling a bit, but Mrs Bloggs down the road, she's the one who really needs it, not me." There are a whole bunch of barriers that get in the way of people actually proactively saying, "Please give me help," and then successfully claiming it.

Q253 Chair: With the focus on winter fuel allowance, you said there was a lack of awareness and standardisation around social tariffs for energy in particular. Are we in danger of just looking at one part of the solution here around winter fuel allowances, while not looking at the high energy costs in the first place? Do you know of any good examples of social tariffs and any particularly bad examples for energy companies at the moment?

Caroline Abrahams: It does not work like that. Basically, what happens is that the Government would need to take a view with Ofgem and the industry to bring forward a social tariff for energy. The last Government were thinking about it. Some of your colleagues are thinking about it, and there are some very real benefits. The real question is: how far do you draw it? Who becomes eligible for a social tariff? It would not only be older people. It would definitely be families on low incomes; it could be disabled people; it could be carers and so on.

Then, of course, the question is: how do you fund it? You either fund it through taxation—possible, but unlikely at the moment—or everyone else pays a bit towards it through their bills. However, it is a Government-driven exercise, so it is absolutely the energy Department's job to be thinking about this. Our understanding is that it is, but we hope that those plans will come forward and we will actually get that over the line. It would make a big difference, just as Jo was saying.

Q254 Chair: Anybody else on that? Rhian?

Rhian Bowen-Davies: It also comes back to the point that Jo made earlier in terms of data, having meaningful data and how we use the data, how we match the data together and join it up across different sectors and different Departments. Identifying and proactively supporting individuals to be able to claim entitlements and to understand entitlements is really something that is missing. While there are initiatives and pilots that have been used, it is about consistency so that older people are not missing out because where they live does not have the tools to match that data.

Q255 Rosie Duffield: To what extent are affected older people accessing the broader Warm Home Discount Scheme and the local authorities' Household Support Fund? Do you have up-to-date records on that?



Caroline Abrahams: I am sorry to be using the same phrase again, but it is absolutely fair: the Warm Home Discount Scheme is administered by energy companies in slightly different ways. The main eligibility is for people already on pension credit, but in some cases, it is possible to access it if you are not, which is helpful because it deals with the problem we have all alluded to. It is not only the people eligible for pension credit and not claiming it that we are worrying about, but the people who are above the line, and there are loads of them. There are probably at least 1 million of those. In theory, some of those people could get help from their energy company. However, they have to ask for it or be identified, so we are back to the issue we were just talking about, about people being prepared to put their hands up.

On the Household Support Fund, certainly in some cases in some areas we know that, for example, local authorities are working with their local Age UK to help to administer it and get it to people, but we have to remember it is a crisis grant that is there for the whole population. It is there for families and children who are in dire need, and it is there for older people. A few local authorities are now deliberately targeting it a bit more at older people, but it is not going to make that much difference. It is welcome, but it is not going to do the job that the winter fuel payment did.

Q256 **Rosie Duffield:** Thank you. Does anyone have anything else to say about that?

Joanna Elson: I would just underline that. Anything that puts the onus on older people to pick up the phone or go somewhere and do something is unlikely to be as successful as simply getting the money into people's bank accounts. We have data on that.

Q257 **Rosie Duffield:** Thank you. What further mitigations would your organisations like to see, and what would be the cost to the Exchequer—if you know that?

Caroline Abrahams: We have done a lot about winter fuel payment, as you are probably aware. You could automatically give it to certain older people who are claiming other benefits. You could give it to older people who are claiming carer's allowance; we have already mentioned housing benefit. The Government have said they will be merging housing benefit with pension credit. That is a good thing, but it is going to take a couple of years. It is quite a big administrative change, so it is not going to help this winter. That is the problem.

You could give it to people who have certain other benefits as well, including attendance allowance which would help people who have disabilities but who, of course, could have all kinds of incomes. I do not know the exact cost, but it would significantly bite into the savings that the Government have banked on the back of making this change, so there would undoubtedly be a cost.



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Rhian Bowen-Davies: Also, if we do not mitigate these circumstances then the cost to health services and social care services is likely to outweigh that. The proposal in terms of extending those qualifying benefits to enable people to claim is certainly something that I would be proposing.

Rosie Duffield: Thank you so much; you have all been really helpful.

Q258 **Alex Brewer:** I would like to ask you about digital exclusion. Caroline, what is your assessment of the effectiveness of Cash Access UK and banking hubs in tackling older people's exclusion from banking services?

Caroline Abrahams: It is a really welcome initiative. We are just about to get to the 100th banking hub this week, which is good, and that has been quite a big increase over this last year from only about 12 or 13 the year before. So, well done for getting all those up and running. Funnily enough, I was chatting to our resident expert about this yesterday who said they are great, but they do not do everything, and that is the point really. They are really welcome, but they are probably not enough on their own.

Of course, they are not everywhere; they cannot be everywhere. There is a question in the industry about how many more we are going to have. I think there is a target of up to another couple of hundred, but that will still leave quite a few areas largely bereft and people still having to travel quite long distances. They are very welcome and are part of the answer, but are probably not all of it, and we need to keep going.

Q259 **Alex Brewer:** You have slightly answered my subsequent question as well which was that Link has said there are 162 now announced. Is that enough? The answer is obviously no.

Caroline Abrahams: There will probably be communities that will be disappointed if they are not going to get one because it is largely rural areas, but obviously not only rural areas. Then, it is things like whether there is good public transport to get to a nearby town in order to be able to access a bank. Let us not forget the other things that are important too, like holes in the wall, ATMs, post offices and so forth. They are important for people too. We need a whole infrastructure that helps people and, of course, it is not just older people who want cash; it is also small traders and other people.

Rhian Bowen-Davies: It is one thing being able to access that cash; it is another thing to be able to use that cash within your community. We are hearing more and more about shops and small businesses taking online payments only or card payments only. The ability to use cash in communities is causing a real concern, especially when people are budgeting. People tend to turn to cash to budget more effectively.

Q260 **Alex Brewer:** Rhian, can you describe the key findings and recommendations from the Welsh Commissioner's January report on digital exclusion?



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Rhian Bowen-Davies: The Committee may be aware that my predecessor published a report in January of this year called Access Denied, and the recommendations looked at digital exclusion and inclusion in Wales and what the recommendations to Government and public bodies would be. The overriding message that came out of that report is that this is not an issue that is going away. The recommendations were around continuing to provide good quality offline information. It is not as simple as just online and offline; it is more complex than that, because even individuals who are online now may not continue to be online because of different considerations, whether that is health considerations or cost, as Jo referred to earlier.

Also, to ensure that the duties under the Equality Act 2010 are met in terms of impact assessments and looking at the impact of decisions for groups within our communities, we must continue to deliver practical support to enable older people to access digital services. What older people speak to me particularly about is being able to access that support in a place that is familiar to them, welcoming, where there is no time pressure or feeling that it is an assessment they need to do, and that we link digital support to social interests and personal interests that people have that then enable them to carry out activities online.

We also need to think differently about digital exclusion, and that becomes key to how we design and deliver services. While we are 11 months on from that report being published, we have seen in Wales a significant shift in the understanding and the conversations that happen around digital exclusion and that some of the language and thinking have changed. Rather than thinking about digital first or defaulting to digital, we think about the citizen and our services becoming citizen centred.

One of the biggest shifts is a change in how we think about developing and delivering services. Yesterday, in the Welsh Government budget, we saw an increase of £1.4 million towards digital exclusion. Thinking about the strategic approach to policy that has happened in Wales that has been influenced by the Access Denied report is quite significant and on the road to where we need to be but, practically, there is still a lot to do.

Q261 **Alex Brewer:** Is there any other measurable progress that has been made against the recommendations so far?

Rhian Bowen-Davies: In terms of measurable acts, in terms of that practice we still seem far away, but what we are seeing is that shift in policy thinking and policy decisions. Older people are still experiencing digital exclusion around accessing services in particular, whether in financial and health services, or their ability to go out and have day-to-day activities with car parking machines that have become QR codes or online payments. We are still working towards some of the practical things, but really welcome that shift in thinking, emphasis, recognition, and investment that has followed that in Wales.

Q262 **Alex Brewer:** I would like to ask you all this: as you mentioned already,



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the UK's digital inclusion strategy has not been updated since 2014. In that context, do you have concerns about the Government's plans to make better use of technology across public services?

Dr Easton: I was going to add something that partially addresses what you are asking—it should not need saying, but maybe it does: is there the voice of older people in this debate? I have heard of rather sad examples where there has been a change to online services without consultation with older people and then, lo and behold, it does not work. Many of the changes we want to see and are talking about today do not just benefit older people, however you define them; they benefit people with disabilities, people who cannot afford to be online or to have a smartphone, which is expensive, as we know. I always want to make that point.

The other advantage you have in Wales, which we were talking about before, is that every local authority has an age-friendly champion. That means that every community in Wales is encouraged to become an age-friendly community and thereby a mechanism for including the voice of older people in those strategies. Although the Centre for Ageing Better now oversees 79 UK-wide age-friendly communities, they are self-funding or get charitable funding. A greater investment in those age-friendly communities would enable their voice to be included more routinely so that decisions made about digital are not regretted after they have been made.

Caroline Abrahams: Sir Chris Bryant, the Minister of State for Media, Tourism and Creative Industries has, I think, committed to updating the digital inclusion strategy, so that is a good thing. Having said that, it is an unwelcome truth about digital exclusion in older people; everyone is looking to create more efficient systems that cost less because money is tight, and people do not really want to hear just how many older people are not digitally included because it is too inconvenient and that will be something to watch with this strategy. At the moment, there are about 8.5 million over-65s who are not online at all or who are only quite limited users, and that does not even take into account the point that Rhian made which is that, of course, some of them drop off. It is not just on-off. They may use Facebook, but that does not mean they could manipulate their bank accounts online; they are very different tasks.

There is a bit of over-optimism, which is very convenient for policymakers. I guess it is the job of people like us to bring up the realities. A good recent example is the digital switchover, which is going on at the moment, where our landlines are gradually going because copper is wearing out. Chris recently announced an agreement with the telecoms industry, which would be about trying to protect telecare users a bit, but when push comes to shove, if they are not able to actually get in touch with them, they are still going to press ahead. That is an interesting example of where you have an economic interest coming up



against the interests of older people who are vulnerable and probably not online. So, yes, it is one to watch.

Q263 **Alex Brewer:** Thank you. What do you think should be the top three priorities for an updated UK digital inclusion strategy?

Caroline Abrahams: There has to be proper resourcing and acceptance that when digital inclusion is discussed, older people are very often left out. It is focused on young people. Of course we need people of all ages to be digitally included, including those who cannot get online because they do not have any money and are growing up in families where no one can afford it. That is important—but let us not forget older people who may not be working any more, but still need to carry out their daily lives, recognising that older people have to be part of it and resourcing it. There probably has to be something from Government, some real government leadership even if we are looking to those very affluent companies that are the tech companies to provide something as well.

Joanna Elson: Can I just flesh out what I said before about older people not being able to afford it? A year ago, we commissioned polling that found 29% of over-65s with a household income of under £15,000 were worried about not being able to meet their broadband or internet bills in the next six months, and 9% had cancelled their subscriptions over the winter months, while another 4% had already cancelled it before the winter for the same reason although I understand there will be a variety of interests and priorities in older people.

Somebody called Jeff, who is 70, told us, "If we became totally unable to pay our bills, we would have no choice but to cancel the least necessary service, i.e. broadband." Someone else who is anonymous in their 60s told us, "Having my broadband is my only means of communication with the outside world via email, messages, phone etc. I cut back on food and cut down on other bills to be able to afford my internet provider."

Finally, because we talked about social tariffs existing, but people not knowing about them, Tracy told us, "I was about to cancel my broadband and do without, and then I found out about the social tariff. I saw something about it online and thought, 'I've never seen that advertised!' It was literally about half what I was paying before. I currently pay £15, but it's still a struggle... It's made a big difference. I'm so relieved I got it—I'm...glad I found out about it."

Q264 **Alex Brewer:** That was going to be my next question actually. The link between poverty and digital exclusion is really significant, but are you saying that should be one of the key focuses in the strategy?

Joanna Elson: I think so because if you ignore it then, as Caroline said, it will not only be older people, but working families and families with children, and others who simply cannot afford to pay for it.

Rhian Bowen-Davies: Just to come back on that, in the development of that strategy I would encourage them to look at the Access Denied report



and the recommendations that are in there around the lived experiences and the voices of older people. Also, when developing support to enable people to access digital, we need to listen to what older people want and are saying rather than think that we know what needs to be in that support, so that not only older people, but all those groups that would be included in the strategy, have a voice in shaping what that looks like.

Q265 Kirith Entwistle: You have all touched on this already, but how important is the retention of non-digital services in tackling loneliness and social isolation for older people?

Caroline Abrahams: It is very important for everything. To add to my answer on the digital inclusion strategy, alongside encouraging anyone who wants to go online to do so and supporting that, we have to accept there are lots of older people who are not and will never be online. This problem is not going to go away; it is there for the foreseeable future.

There need to be digital alternatives, and things like face-to-face services are really important in tackling loneliness and enabling people to be part of their local communities—as Carole was saying, for example, often as part of age-friendly communities. They are really important for other things as well, whether that is being able to talk to someone on the end of the phone at your bank and not just be stuck with a chat thing that you cannot manipulate or, crucially, being able to make an appointment with your GP.

Dr Easton: It is also about skills development; it is not an either/or. You may not use it for a while, but, as Caroline has suggested, you also may only be able to use it to a certain degree. Even trying to book my own GP appointment can be really challenging, but I know who to go to and ask for help, and that is something the strategy needs to include.

I am very careful not to collude with a stereotype that older people cannot manage digital; that is not the case. Older people are as diverse as younger people. Some people will manage it really well and other people will manage it less well, but where do you go when you are alone or do not have family around you to ask for help with it? That definitely needs to be included as well.

Joanna Elson: If I may add to that, if we are going to skill people up, which is absolutely the right thing to do, we also need to protect them. There is a shocking statistic—unfortunately, I do not have it in front of me and I cannot remember it, but I will send it to you—about the number of older people who are scammed and do not report it because they are ashamed or upset and so on. We have done a little work with some banks on this to try to ensure that the people who are serving older customers are aware of that and know what to do, so we need to protect them alongside skilling them up.

Q266 Kirith Entwistle: In your experience, how much of a difference would it make if there was better provisional broadband connectivity? Would that



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enable more people to get online?

Caroline Abrahams: I am sure it would, but it is not a barrier that older people typically raise. Obviously, if you live in a profoundly rural area with no broadband, it really matters to you, but it is not the main barrier that any of us hear about.

Kirith Entwistle: So I presume the more important argument would be the emphasis on the retention of non-digital services?

Caroline Abrahams: Yes, definitely.

Chair: Carole, I am very glad you raised that there is diversity among older people in terms of their comfortableness or use of the internet. It made me think of my grandparents, because my grandma learned how to use the internet in her 80s and carried on using it until she was 97. My granddad refused. Even in one household, there can be a difference.

Q267 **Catherine Fookes:** That is so true. My parents-in-law and my parents are all totally different. My mother-in-law is 98; she is incredible and can use the internet, whereas my dad never got around to it.

Thank you so much everyone for coming here and a special croeso to Rhian, our commissioner from Wales; it is so lovely to see you. My questions are around ageist stereotypes and discrimination in the media, and I have another question after that, if I may. Carole, your research found media and advertising industries recognise the problem of widespread ageist stereotyping but have little appetite to address this. Why do you think that is the case?

Dr Easton: Ageism is not taken seriously. It is a form of discrimination in plain sight; it has been acceptable, it is banter, and it “does no harm”. A lot of the work we all do—particularly at the Centre for Ageing Better—is to try to draw attention to the harm that ageism does. As a society as a whole, none of us are immune to it; we have soaked it up since childhood, and it needs to be raised as an issue.

You probably know this, but some recent media examples are talking about the “cull” of the elderly around coronavirus, or “boomers have it better than millennials”. Again, people over the age of 50 or 60—or wherever they put the marker—are all the same; no difference, everyone’s the same. That is the implication, rather than that we get more diverse as we get older and have more experience.

Another real pet hate of mine is “bed blockers” because who in their right mind chooses to stay in the hospital? Older people are trapped because there is nowhere to go, there are no resources, their homes are not of good quality and social care is so stressed. It is all blaming and tends to be negative, sadly. That is the background to the work that we want to change. Age is used in very unnecessary ways in the media.

Having said that, we have been talking, as I think some of my colleagues have, to the Advertising Standards Authority and they have decided to do



some research looking at the depiction of older people in the media, which is good news. They did something similar relating to women and sexism, and have now begun banning adverts that contravene the rules that came out of the research they did in that area. We have shared the research we have done and are hopeful that there may be some movement in terms of advertising.

IPSO and the Editors' Code are proving more challenging; we have spoken with them as well. Age is not explicitly mentioned in the Code and we would recommend that it was. People know there is ageism in the media; they notice it and want something done about it. Some 42% of people recently said they want to take action when they see ageism in the media.

The recognition through our work and the work of many other people is gradually growing, and it is hopefully becoming a little less acceptable to denigrate or make older people invisible in the media and use very casual stereotypes, such as, "Too old to change your tricks," or, "You can't possibly understand IT," and to have those images perpetuated. I hope we might be making a little progress, but there is still a very long way to go.

Q268 Catherine Fookes: Caroline, before I ask you the question, I just want to give a massive thank you to Age UK. Honestly, without your organisation, I do not know what my parents in England would have done a couple of years ago when they hit a bit of a crisis; your organisation was incredibly helpful.

I have been the CEO of a women's equality charity, and we have always said every policy needs to be looked at through a gender lens. I see here that every policy also needs to be looked at through an older people's lens as well; that is coming through really strongly. The ASA and Ofcom told our predecessor Committee that complaints about ageism in the media and advertising content were comparatively rare. Why do you think people are not complaining to the ASA more?

Caroline Abrahams: Following what Carole said, people's expectations are pretty low, and they are used to it; we have all internalised it, and it is the last acceptable form of discrimination in lots of ways. It just shows how embedded it is in our culture and what a lot of work we all have to do to try to shift that. It is a role for Government to lead that, to be seen to be leading it, and to challenge poor practice where it arises.

Q269 Catherine Fookes: That is where the leadership from a commissioner or a Minister would come from, would it not?

Caroline Abrahams: Yes, it would make a big difference.

Q270 Catherine Fookes: I have a question for you all. Have any of your organisations taken any steps to encourage older people to complain about ageist content?



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Dr Easton: The Age Without Limits campaign that we are running at the moment—we will have more public-facing advertising in January but are working continually on it—is definitely designed to raise awareness and help people to spot ageism and discrimination when they see it, for the very reasons that Caroline has just described; when you say to people, “Stop and think a little,” they go, “Oh my goodness, yes, so it is. I have just made a dreadful assumption, either about somebody else or even about myself. I keep saying, ‘Oh, I’m too old to wear this dress,’ or, ‘I’m too old to go skiing,’” or whatever it is.

It mirrors women’s issues. Women thought it was all right to stay in the kitchen and cook and not be allowed to go to work; that would not work now. We have a similar journey to go on with age discrimination—I am not saying younger people do not get discriminated against; I have worked in that area as well and they do, and it intersects very heavily with gender and other protected characteristics—and the ability to pass it by and minimise it, when we know the harms it is doing.

To give you an example, because people are not getting the health treatments they need and not getting the care they need, they are being discriminated against at work, which impacts them as individuals and the economy as a whole. As you said, it is the last bastion of discrimination that we need to challenge and have people recognise both in themselves and be able to challenge when they see it in others.

Rhian Bowen-Davies: From a Welsh perspective, we are engaged with Welsh Government and partners about a national conversation around ageism that we are looking to develop next year. It comes back to something more fundamental, which is older people’s identification and understanding of their rights. Older people and their families will contact my advice and assistance line and talk to me about situations or circumstances, but they do not always identify those as being based on their rights. People understanding their rights, being empowered about their rights and being able to challenge when those rights are not upheld is quite fundamental, which may again come back to why people are not making complaints around ageism in the media because they are not identifying that themselves.

Regarding ASA and their response about the number of complaints being really low, the volume of complaints is not an appropriate measure to decide whether action should be taken. There is something more fundamental about that and we should not only respond when the volume of complaints is high.

Joanna Elson: Can I just add one thing? I absolutely agree with all that, and we are really grateful to you for picking up this inquiry again because it is so important. The previous Committee actually got quite a long way with it. These things reinforce each other. We see the stereotypes in the media, and then people in roles of responsibility pick that up. I am just going to quote from an older person who told us, “I recently retired from



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work and cannot believe how professionals, especially in the medical field, make you feel older than you want to be." People just pick it up, or it is in the ether.

I was struck when I reread your previous Chair's letter to Kemi Badenoch just as the election was being called. She said, "In every area we examined, there was evidence that ageism is not treated as seriously as other forms of discrimination, despite a wealth of evidence on its harms to individuals and society." I had forgotten how strongly she put that, and she was absolutely right.

Q271 Catherine Fookes: I have a couple more questions. First to Rhian: your predecessor said she had approached IPSO to pressure them to include age in clause 12 of the Editors' Code, and I know Carole has already touched on this. Have you pursued this and has there been any progress?

Rhian Bowen-Davies: Personally, I have not pursued it. I know a Minister in the Welsh Government also worked alongside the commissioner to write to IPSO, but no progress was made. As Carole has said, there was very little movement in terms of that.

Q272 Catherine Fookes: Rhian, we have heard from you about the good, positive outcomes of having an Older People's Commissioner for Wales, for example, the 26% pension credit increase in uptake in Wales, and all councils now have to have an older people's champion, which is great; we have ours in Monmouthshire, I am delighted to say. Is there anything else the commissioner has achieved as a good example of why we need a commissioner?

Rhian Bowen-Davies: The Older People's Commissioner role is an independent voice and champion for older people, and older people's voices are really important in terms of what they would like and need from a commissioner. That independence is really important, especially in terms of perceptions of older people and being able to engage with the commissioner.

Going back to what I said in response to the first question, statutory powers are available and can be used by the commissioner to influence change and uphold older people's rights by holding public bodies and Government to account on how public functions are carried out is really important.

Q273 Rachel Taylor: My apologies for being late to this Committee. Picking up on what you said about stereotypes and discrimination, particularly within the media, do you think discrimination and ageism sometimes impact women more than men? We often see role models in the media who are older women losing their jobs, whereas older men continue for much longer. Last week, there was quite a bit of furore about somebody defending their own misogyny by saying only "women of a certain age" were bothered about it. Do you think women are suffering worse than men from ageism?



Dr Easton: Our research at the Centre for Ageing Better shows it impacts differently. The area where we do not necessarily have a breakdown by gender is in the workplace. If you ask people, between a third and a half of people will say they have suffered age discrimination in the workplace, but if you look at the figures for tribunals, that is not reflected in the slightest. Again, the complaints issue is not the way to go forward. Huge numbers of both men and women in employment will say they have been discriminated against in the workplace. Women are more likely to drop out of the workplace as they get older because of caring responsibilities that still fall on them, and there is ageist practice in relation to that because the employer does not allow for it.

I am sure some men in this room might want to argue with me, but in terms of the ageism on appearance, pushing a product and all that, there is an intersect with gender for sure. A recent poll we did showed that women will talk about being made invisible or being ignored, whereas men will talk about ageism being more in the form of aggression, which reflects gender discrimination intersecting with ageism. The need for understanding and having different ways of addressing it—both in and out of the workplace—whether in retail or healthcare, is essential.

Caroline Abrahams: That was really well put; I agree, and I do not think I have anything else to add. We do not know what happens to men in the workplace, but we hear that sometimes people are told they are past it—or at least that is the indication. There was some really interesting polling a little while ago—Carole is probably on top of it—of recruiting managers, and surprising numbers said they would not be inclined to recruit someone older. There is a much bigger cultural issue here. Particularly with a growing older population, it is nuts if we are not making full use of those people when they do want to work; there is lots more potential there to tap.

Q274 **Chair:** Carole, you said aggression for older men—in what way? I just wanted you to elaborate a little on that.

Dr Easton: People experience ageism in different ways: I will just ignore you, or I saw an incident recently where a man got shouted at aggressively, “Move out of the way, old man.” That is the sort of thing we are talking about that may be experienced more by men than women.

There is a lot more I could say about the workplace and managers. Younger managers struggling to accept they might be managing older people is a problem. We have to change this model in the workplace, too, where it is all about age; your manager is not necessarily going to be older than you. I do not know if we are going to have time to come on to it, but we are running our Age-friendly Employer Pledge to help employers to look at how ageism plays out in the workplace and address what is getting in the way, because the economy needs it, let alone the individuals.

Chair: That leads us very nicely to Samantha.



Q275 Samantha Niblett: It does because we are going to talk about age-friendly recruitment. It would be remiss of me not to mention—the only thing that would make him better would be if he was a woman—that my constituency assistant came out of retirement. He was a transplant co-ordinator nurse by career, and his transferable skills, such as working well under pressure, have been incredible in the constituency, but he also brings with him such a wealth of experience and understanding of how to manage people. I feel incredibly fortunate to have a relatively diverse team in terms of age.

It brought me deep joy to read about the Centre for Ageing Better's Age-friendly Employer Pledge, particularly because we saw some research from the Chartered Institute of Personnel and Development that said a third of people in their 50s and 60s—as a 45-year-old woman, that does not feel very far away—feel at a disadvantage in applying for jobs.

This is a question to Carole in the first instance: what are the key elements of your Age-friendly Employer Pledge? What take-up has it had, and what is the assessment of its impact? For the benefit of everybody, maybe you could just give a quick summary of what it is. We have it in the paper, but would you mind talking about it?

Dr Easton: We launched the Age-friendly Employer Pledge as a way of helping employers to think about ageism, age recruitment, age retention and having a diverse workforce, as you say. To date, we have about 463 employers signed up and between 800,000 and 1 million people are now in those organisations, which is really encouraging and shows people are beginning to think about this issue.

As you say, the reason we did it is that so many people say they are discriminated against in seeking, getting, and retaining a job, or in being trained, promoted or given opportunities when they are in the workplace, so it goes all the way through. This is a very light-touch approach for companies to sign up to the pledge, appoint an age-friendly champion in their organisation, and commit to doing something every year and telling us what they are doing.

We are in the process of conducting an independent evaluation to see what difference it has made, but we check in regularly with the employers and we are hearing there have been significant changes already in optimism and that the culture in organisations and recruitment practice is changing. We will have the formal evaluation in about a year or so, but the enthusiasm and anecdotal feedback we are getting at the moment are very positive.

Some organisations are already doing good things, and it gives them a framework within which to do it. For others, it means they are going to stop and think about how they phrase advertisements, for example. We might think words like enterprising and innovative are very exciting, but if you talk to older people, they feel it implies that it does not mean them. Have we considered what language we are using in recruitment?



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Have we considered whether we are making training within our organisation available to everyone of any age, rather than just people under 50, which sometimes happens in organisations? Have we looked at flexible working?

As I say, a big thing we will come on to is terms and conditions; flexible working is particularly important for older people, and some organisations we have been working with have had another look at how they are doing that, but that works for a lot of other people as well. Again, the employers that will do really well in this area will make changes that benefit people of all ages, so an age lens is put on it, but it will be of benefit to everyone.

Flexible working, caring responsibilities and health are important. It is not just older people who have health conditions, but we need to enable more older people to stay in the workplace post-50, so it is also about health provision in the workplace. It is step by step, and at the end of the year, we ask these companies to report back to us on what they have done and commit to doing something further in the coming year. So far, it is all looking very encouraging.

Q276 Samantha Niblett: This is not a pre-prepared question, but working for a living gives such a huge sense of purpose; it is not just about earning a salary, is it? It is that sense of purpose, getting up, feeling like you are contributing to society, and perhaps keeping you healthier because you are mentally more stimulated. Has there been any research that—

Dr Easton: Absolutely. Good work is good for you; it is good for your physical and mental health. Enabling people to stay in the workplace with quality work is so important. Obviously, it is different if you are very low-paid or the work is very stressful or physically onerous, but we know there are hundreds of thousands of economically inactive people who want to be back at work. They actually want to be in the workplace, because they know it is better for them. Of course, it is also better for the economy, but it is definitely better for those individuals.

It goes hand in hand with challenging the stereotypes we were talking about before: you have to move people from going, "Well, there's no point training someone beyond 50." We are talking about raising the pension age to 67 and 68, and yet people over 50 are not doing well in employment support and are not getting the training that younger people get or the development opportunities, and they are being discriminated against in recruitment. That jigsaw puzzle does not work.

Q277 Samantha Niblett: Are they more likely to be more committed? If they are in a role, are they likely to stay there rather than searching for jobs elsewhere?

Dr Easton: Again, like younger people, older people are diverse. There will be people who are really committed and want to be there, so enabling work to be combined with life is really important.



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Q278 Samantha Niblett: Carole and Caroline, do you think the Government are doing enough to promote the business benefits of age diversity in the workforce?

Caroline Abrahams: No. These closed questions are so easy because the answer is almost always no—but it honestly is no. My understanding is that the economic inactivity White Paper does not have a lot to say about older workers and is generally geared towards younger people. Of course, it is really important to get more younger people working; it is terrible for them if they are not and it is setting them up for a lifetime of poverty but, given where we are as an economy and a country, we should be making the most of older people as well.

There is a big leadership role for Government, including in terms of employment practices within public services. The more the NHS—often the biggest employer in our more disadvantaged areas—can do to model what good flexible working can look like and encourage people from all kinds of backgrounds to be part of it, the more difference can be made.

There is a huge inequality point about everything that Carole has just said. Flexibility is the absolute key for older workers, but people in white-collar jobs are much more likely to be able to work flexibly than people who are not, so helping those people to keep working and keep enjoying work is just as important, if not more so.

Q279 Kirith Entwistle: My questions follow on from that flexible working aspect, so thank you for touching on that. In your opinion, how effective are the flexible working provisions in the Employment Rights Bill for older workers?

Caroline Abrahams: We are making progress in this area, which is fantastic and long overdue, but it is recognising that these rights are not equally available. We have already talked about people in blue-collar jobs, for example, but it is not only that; it is people who work in small companies as opposed to big companies. Most people are employed in SMEs in this country, and they often do not have HR departments and will not necessarily keep up with the latest thinking. There is a big job to do to reach out more broadly, and I am sure you recognise that too at the Centre for Ageing Better. It is great if you can get the big blue-chip companies setting the pace and showing an example, but we have to get to everybody.

Dr Easton: I would agree with that. We do not really know yet to what extent it is working in practice and to what extent people are feeling enabled to ask for it. It is not the only thing; we would also want carer's leave to be improved. It is progress that we have five days a week now or five days unpaid, but that is a differential; only some people can afford to do that. We would rather see something like two weeks paid so people can go to work in confidence. It can stop them even going in the first place, let alone leaving, because they will weigh up the risk of caring and other responsibilities and may choose not to apply for a job even in the



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first place. It is absolutely crucial when applying for a job that people know that these will be given, and they will not have to fight tooth and nail to receive those benefits.

Joanna Elson: I wanted to add something that links back to when we were talking about poverty. We all agree it would be fantastic if we could get older people back into the workplace. Samantha's assistant is probably really enjoying what he is doing and you are both getting the benefit, but we come across quite a lot of people who are forced to carry on working because of their lack of income, which is often overlooked.

I have got to know a man called Rob, a taxi driver in Penzance. He is 67, and this is what he told us: "I've got my State Pension but couldn't survive on it alone. I have to work. The rent here is £675/month for a tiny flat, the Council Tax is £124/month and, although the water is paid for, I have to pay for the electric. I'm frugal: I'll do batch cooking and keep the lights off and, when the winter comes, I don't turn on the heating. But my taxi licence runs out in two years' time, when I'm nearly 70. What if I don't get through the medical? That's my biggest fear—losing my income and then losing my housing." It is just keeping those people in mind too.

Q280 **Kirith Entwistle:** My next question is probably more so for Carole first, and Caroline, you have touched on this already in terms of the "Get Britain Working" White Paper. Are the measures set out in it sufficient to help a substantial number of older people back into work?

Dr Easton: You are shaking your head already.

Kirith Entwistle: A short answer is absolutely fine.

Dr Easton: Because there is not the age lens we have been talking about, older people lose out completely in terms of employment support, for example, so the results are the worst for older people, and there is no reference to older people in that paper, as Caroline has already mentioned.

From research we have done, we know you have to tailor services bearing age in mind, and people need specific consideration and support in different age groups. This is true of younger people as well but, focusing on older people, we need to make sure the needs of older people are built into the new jobs and career service, and the people who are not currently engaging with Jobcentre. We need to look at more creative ways of delivering services to reach older people in communities and places they go.

There is a lot in the White Paper that we would support and is really encouraging but we definitely would like the learnings that we know in terms of what works for older people, who may have been out of the workplace for a long time, to be used. That should not be seen as insurmountable. At the moment, they are the least likely to get that



support and it is least likely to work, so using the evidence and designing the services with them in mind is absolutely crucial.

Rhian Bowen-Davies: There are a number of proposals in the White Paper that are devolved, so there are already approaches in place in Wales around Careers Wales service and the young person's apprenticeship. As one of the eight trailblazers within the White Paper that are proposed, as Carole has already said, I do not see any age-specific elements for Wales at the moment, although we are still unpicking this in terms of what it will mean in practice. That has the potential to compound what we have discussed around ageist attitudes. Going back to a point that was made really early on, how are we taking an age lens to the development of these policies at the very early stage in the development and delivery of policy areas?

Joanna Elson: Could I offer you another milestone? We would like to see a commitment to an employment rate target of 75% for people aged 50 to 64 by 2030. It seems that targets are going to be useful. The good thing about this is that the calculations we have done suggest it would generate £9 billion a year for the economy and net the Treasury an additional £1.6 billion a year in income tax and national insurance contributions if we could raise the employment target for that age group. We are starting at 50. We are not talking about 70-plus here; we are talking about 50 to 64.

Talking about data, we need to start thinking about not cutting off before the pension age even starts. All the statistics we get from the ONS are about 50 to 64, 50 to 65; pension age is now 67. There is a gap. We are losing a whole group of older people at the moment in our data collection, which could then be compounded when we are thinking about employment rates as well.

Q281 **Natalie Fleet:** I am going to become a nana early next year and you are making me think about how special becoming older is. I thank you for all the work you do around making those years as good as they can be. Specifically on the Equality Act and public sector equality duty, does the Act and its public sector equality duty provide sufficient protection against age discrimination? That is to you all, so whoever wants to go.

Caroline Abrahams: We could have a chorus, actually. I think we would all say no. Go on, it has to be someone else's go. Do not let us dominate it.

Joanna Elson: It does not—it is not fit for purpose. The honest answer is it does not allow older people to challenge discrimination in any meaningful way. Where you have a commissioner—as we have in Wales and Northern Ireland—there is a way of raising issues and starting to raise awareness, so you are raising the ceiling for everybody, but we are just not seeing that here. No is the answer.

Q282 **Natalie Fleet:** Moving on from that, what impact does allowing objective



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justification of direct age discrimination have on the protection and enforceability of older people's rights?

Rhian Bowen-Davies: It sets age apart as the only protected characteristic where you can discriminate. The message that sends is that that becomes acceptable and normalised, which goes back to a lot that we have already spoken about in terms of imagery in the media and people not feeling they can complain about it. It creates that impression and does not give people protection, and we know that through the number of cases that are taken, the minimal success rates in those tribunal cases that are taken, and how difficult it is for people to take those cases.

There is certainly something here about age needing to be a priority on the agenda of the Equality and Human Rights Commission, and taking a far stronger, more robust view around that, but also around enforceability. These cases are complex, costly and time-consuming. How do we make it easier and support individuals to bring cases where they feel they might have a case, but the landscape and context are just really difficult to navigate?

Q283 **Natalie Fleet:** Finally, how could older people's rights be better protected in law and more effectively enforced?

Dr Easton: I will do my best. Following on from Rhian, certainly for discrimination at work, the tribunal system is currently virtually impossible. You probably know it can take two years; it takes time and is expensive. Lawyers I have spoken to would suggest it is not the right way for us to raise the issue of age discrimination to be relying on a small number of individuals to keep raising the cases, which will probably fail or never get in front of the tribunal, so they do not come into the public domain. We need a body—possibly the EHRC, with more clout—or a combination of bodies to ensure that people's rights are upheld, that group cases are taken, potentially by the EHRC, and that there is a body to whom institutional ageism, for example, could be reported.

The comparison I have been given is the Information Commissioner's Office, where people are fined for breaches of data protection, for example, and companies take that seriously. At the moment, there is no equivalent for how ageism and age discrimination would be taken and whether it would be taken seriously. Age hardly features at all in both the EHRC and the Government body. EHRC has done some work on caring and care for older people, but it has not been a feature of the work they do for many years. Just doing research is not enough; it is having the power to intervene and ensure that guidance is followed.

Rhian Bowen-Davies: Going back to the point around a commissioner, one of my statutory responsibilities is challenging age discrimination. The ability of a commissioner to challenge and use legal powers to review or examine cases where age discrimination would be used would be a



mechanism for the commissioner to uphold and protect the rights of older people.

Q284 Catherine Fookes: I just wanted to raise public transport because we have not really touched on it. I live in such a rural constituency—a lot of Wales is incredibly rural—and public transport is so incredibly important with ageing parents, as driving becomes more difficult. Can any of you comment on how we are addressing older people's needs with public transport?

Dr Easton: I have had some feedback from the age-friendly communities, and I can say the answer is "Not enough", and it is an absolutely key area—not just for older people, but if you can no longer drive and you used to drive, you will be even more reliant on public transport. In the age-friendly communities, it is one of the areas that some have said, "This is something we must look at," whether that is about the provision of transport or accessible transport.

I can think of a good example in the Isle of Wight where they trained all their staff to be more helpful in assisting people with disabilities and older people and to experience what it is like to use the transport they were offering, which had barriers for people to access. I think it is very interesting how fundamental issues about inclusion and isolation and loneliness can be as simple as, "Is there a bus that gets me into town, and can I trust that it's going to be there to take me home again?" Age-friendly communities tell us that is a priority for them.

Rhian Bowen-Davies: Just to pick up on that point from an age-friendly community perspective, one of those eight domains is around transport. Age-friendly communities enable older people to be part of conversations around the design and delivery of transport services. Where older people's voices are heard, people are able to think about what that means from an infrastructure perspective.

My predecessor did a piece of work around transport, particularly around accessing healthcare, because that is when those conversations are quite significant. I am happy to share that report with the Committee. From a Wales perspective, we are expecting a bus Bill early next year in terms of what bus services will look like, particularly for our rural areas in Wales, and it is so important that older people's voices are part of that consultation and design service.

Joanna Elson: Just to add to that very briefly, if I may, when the last Committee was looking at this, after we had done our evidence session, we talked to the Clerk and the Chair about whether it would be helpful to get some Committee members together with older people, which we did. In fact, we hosted it in the Chair's constituency and two or three MPs came along. We had 12 older people and half a day, and the number one issue they talked about was public transport and the issues there, so yes, you are absolutely right.



Q285 **Chair:** I am glad we got the opportunity to touch on that important subject. Rhian, you talked about the challenging position you have in terms of age discrimination and the powers to review and examine. That takes a lot of clout, and we have all heard the calls for an older people's commissioner for England. What do you need to be effective in your role? Are there any additional resources or powers that you would welcome to be even more effective?

Rhian Bowen-Davies: I would always welcome further resources. I have a relatively small budget to be able to deliver my work and responsibilities as a commissioner. The reality is that the majority of that budget is focused on a team that can deliver across all policy areas, which leaves a relatively small amount for delivery of a programme of work. Thinking about my budget, that would be the area that I would want to increase.

In terms of establishing a commissioner in England, I was certainly encouraged to think about how that commissioner would deliver their role within the resources that were going to be made available to them. I should say I am only nine weeks into my role, so I am probably still trying to find my way around, but I would happily come back to the Committee with any learning around that point in particular.

Q286 **Chair:** That would be really interesting, particularly around the powers. As has been outlined, if the commissioner does not have the clout, the respect or the ability to challenge, there is a limit to the effectiveness of that role, so that would be really useful.

Rhian Bowen-Davies: I would certainly agree. I have previously undertaken an adviser role around violence against women; that role did not have the powers that are attached to the commissioner's role, which made it extremely challenging to influence and drive change. The opportunities I have as a commissioner are far increased because of the statutory powers attached to the role.

Chair: Are there any other follow-up questions for our panel? No? Then it leaves me to say thank you very much. That was a really extensive and in-depth panel, and I am very grateful for all your experience and the experience of the people you are representing today.