



Consultation on The Executive's Anti-Poverty Strategy (2025-2035)

1.0 Introduction

Age NI welcomes the opportunity to comment on The Executive's Anti-Poverty Strategy (2025-2035).

Age NI is the leading older people's charity in Northern Ireland. Our vision is for 'a world where we can thrive as we age' and our mission is 'to help people enjoy later life'. Age NI believes that people should be supported to know and understand their rights; to remain as independent as possible; and to stay connected to their communities. Age NI delivers advice, care, and wellbeing support to thousands of older people, their families, and carers across Northern Ireland.

Age NI is a member of the Anti-Poverty Strategy Group and contributed to the recommendations paper produced by the Group¹. We urge The Executive to ensure the recommendations outlined in its paper, including those relating to older people, are reflected in the Anti-Poverty Strategy. We support the response made by the Group.

Age NI was also a member of the Anti-Poverty Strategy Co-Design Group which was convened by the Minister for Communities in 2021 to advise the Department on the development and drafting of the new Anti-Poverty Strategy for Northern Ireland.

2.0 General comments

Age NI believes that no older person should be in poverty. We are deeply disappointed at the limited reference to older people in the Anti-Poverty Strategy. We believe more data and detailed analysis is required to understand the risk factors and impact of poverty on older people along with the identification of clear, targeted and tailored measures to address poverty experienced by older people.

We urge The Executive to ensure the Outcomes and Strategic Commitments in the Anti-Poverty Strategy reflect the needs and circumstances of older people who are at risk or who are living in poverty and identifies clear targets and actions to address and eradicate poverty in later life. We also call on The Executive to ensure the Anti-Poverty Strategy considers the impact of our ageing demographic on the interventions, supports and strategies required over the 10 years of the Strategy and beyond.

¹ RECOMMENDATIONS ON THE DEVELOPMENT OF AN ANTI-POVERTY STRATEGY FOR NORTHERN IRELAND Revised Version (Updated August 2025) A POSITION PAPER FROM MEMBERS OF THE ANTI-POVERTY STRATEGY DESIGN GROUP:

<https://www.nicva.org/sites/default/files/2025-09/Final%20Anti-Poverty%20Strategy%20Recommendations%20Paper%20-%20Updated%20August%202025.pdf> ;

Anti Poverty Strategy Group Recommendations – Headlines:

<https://www.nicva.org/sites/default/files/2025-09/APS%20Group%20-%20Recommendations%20Headlines%20-%202025.pdf>

3.0 Minimising the risk of falling into poverty

Age NI is disappointed about the limited reference to older people in this section. We acknowledge the commitment in the Strategy to work with the Money and Pension service to implement a local delivery plan for the UK Financial Wellbeing Strategy. We believe, however, more specific outcomes and strategic commitments are required to reduce the risk of older people falling into poverty.

Research indicates that the groups most at risk of being in poverty in retirement are single women, people living alone, people who are amongst the oldest age group (over 85 years), people from BAME communities, people who rent from private or social housing, people with a disability, people with caring responsibilities and those who are self-employed.

Age NI notes the inclusion of outcomes on ethnicity and disability but suggests that the Anti-Poverty Strategy requires greater detail on the steps that will be taken to ensure these outcomes will reduce risks to poverty experienced by older people from BAME communities or older people who are living with a disability.

Age NI urges The Executive to ensure a structural, intersectional approach to preventing poverty in later life is reflected in the Anti-Poverty Strategy.

4.0 Minimising impacts of Poverty

Older people can face many significant events in later life, such as bereavement, paying for care or meeting extra costs associated with having a disability or long term health condition or living with frailty. Age NI suggests that older people and others in poverty are incurring additional costs because services are not in place, for example, the cost of hiring a taxi due to the absence of an effective, accessible and affordable public transport system; the cost of paying for dental or health interventions due to unavailability of service or lengthy waiting lists. Older people may be “asset rich” but can face difficult choices about how to stretch limited resources. Living on a low income can be a barrier to participating in civic life and social activities, leading to social isolation and loneliness, with people age 75+ in Northern Ireland more likely than any other age group to experience chronic loneliness.

Age NI acknowledges that the outcomes in this section may be relevant to the needs and experiences of older people, for example on access to resources or more broadly included within “Everyone should have access to good quality, affordable and sustainable housing”.

Age NI also notes that a number of strategic commitments are relevant to older people, such as “lobby Westminster to maintain the triple lock guarantee in relation to pension payments”; the development and delivery of a Fuel Poverty Strategy; the provision of advice, including Pension Credit uptake and delivery of Make the Call service.

Age NI suggests, however, that a number of the outcomes and strategic commitments are broadly framed and many are already in place. We believe more ambitious actions are required if The Executive are to address and eradicate poverty across all ages and

communities. We urge The Executive to ensure the Anti-Poverty Strategy includes new as well as current initiatives to address and eradicate poverty in Northern Ireland. We also believe The Executive should have a contingency plan in place in the event that the UK Government withdraws its support for the triple lock guarantee or other benefits.

5.0 Supporting people to exit poverty

Age NI is very concerned at the lack of reference to older people in this section. We urge The Executive to ensure the Anti-Poverty Strategy is inclusive of all ages and communities by including outcomes and strategic commitments which will address the needs and circumstances of older people, including those beyond retirement and who are unable or do not wish to work.

6.0 Proposed measures

Evidence indicates that, previously, reducing pensioner poverty has been linked to three factors: high private incomes (from private pensions and work); relatively lower housing costs compared to the rest of the population; and policy changes such as the introduction of Pension Credit. Age NI believes it is important, therefore, to monitor and address changes in the proportion of older people retiring with private pensions, shifts in housing tenure for older people, and to ensure adequate levels of government support are in place to lift older people out of poverty.

Age NI is disappointed at the lack of measures identified to monitor the impact of the Anti-Poverty Strategy on older people, including older people who have not yet reached State Pension Age. Age NI urges the NI Executive to ensure effective measures are identified to capture information:

- older people, disaggregated across different age bands eg 60-64; 65-69; 70-74 etc
- on changes in housing tenure, sources of income
- on the impact of policy on the groups of older people identified above at higher risk of poverty including women, people living alone, people with a disability, people from BAME communities and self employed.

Paschal McKeown
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