



# Age Scotland **General Election Manifesto 2019**

Our older population is diverse and at this General Election Age Scotland's focus and concern is more than ever on the older people who need help the most.

---

There are more than 1.02 million people aged 65 and above in Scotland, nearly one in five of the population, and this number will increase substantially in the coming years. Over the next two decades there will be a 17% increase in the number of people aged 65-74 and a 79% increase in those aged 75 and over.

As Scotland's population ages at a faster rate than the rest of the United Kingdom we must invest in the services that will support older people to live well in later life and make our society more age inclusive.

This means pensions, tackling loneliness and social isolation, and rebuilding the public and voluntary sector services eroded by austerity.

**At this General Election we want to see every political party bring forward policies to help our older population, those in the greatest need above all, with the aim of enabling more people to enjoy the dignified, secure and fulfilling later life we all want for ourselves and those we love.**

### **A snapshot of Scotland's older population:**

- 2,153,767 people in Scotland are over the age of 50 (40%)
- 1,026,114 people in Scotland are aged 65 and over
- 93,000 people in Scotland are living with dementia, and this is expected to increase by 50% over the next 20 years
- 180,000 Scottish pensioners live in relative poverty
- 13% of all single person households are occupied by people aged 65 and over
- 187,400 women and 76,300 men over the age of 70 live alone
- 100,000 people over the age of 65 feel lonely all or most of the time
- Nearly half of all over-75s say that their main form of company is their TV, radio or pet
- Healthy life expectancy is 62.6 years old for women and 62.3 for men

This document focuses primarily on issues which are reserved for the UK Parliament and UK Government rather than those devolved to Scotland.





**40% of Scotland's population is over the age of 50. There are 1.02 million aged 65 and over**

# Inclusion – commitments for those left behind and overlooked

**500,000**

Half a million people in Scotland over the age of 60 do not use the internet. This is the equivalent size of our capital city.

**1 in 3**

A third of bank branches have closed in Scotland since 2010. There were 10,000 more branches in the UK 25 years ago.

**1 in 5**

Older people have considered hiding their age in job application forms.

## Ageist assumptions

Age discrimination, particularly in the labour market, is commonplace and there are still too many examples of unfair upper age limits, based on outmoded assumptions about older people's lives or sometimes there simply for administrative convenience.

## Older people who are not online

In Scotland, half a million over 60s do not use the internet. As we move closer to service and information provision becoming 'digital by default' there is a growing risk that older people who are not online suffer serious detriment.

The proportion using the internet is rising, but there will always be some who can't or won't go online and they should still have easy access to essential services without having to pay a premium many could ill afford.

## Access to banking services and cash

More of us are managing our money online using digital devices and paying for goods with a plastic card, but many older people are used to more traditional methods. The accelerating closures of bank branches and scrapping of free to use ATMs threatens to deprive them of banking services, access to cash and will create personal banking deserts.



### Older people living here with connections abroad

Many of the 'Windrush Generation' who were wrongly detained or denied benefits or healthcare due to a lack of documentation have still not been properly compensated, and for some it's too late as they have died. We now risk 'Windrush 2' for 8,360 older EU citizens living in the Scotland who must apply for settled status, through a largely online system, however poor their state of health, access to support or digital skills.

### The next Government must:

- Lead global efforts to create a UN Convention on the rights of older people, which would provide a framework to guide policy responses to ageing based on rights, equity and social justice in the UK and globally.
- Ensure every older person has continuing easy and free access to banking services and cash, wherever they live, including in rural areas.
- Guarantee that older people living here with connections abroad will never be deported or denied access to essential services because they cannot comply with bureaucratic systems they are unaware of or unable to navigate.

# Money – scraping by today and tomorrow

**180,000**

Pensioner poverty has risen: 180,000 pensioners in Scotland were in relative poverty in 2015-18. 2 million in the UK were in poverty in 2017/18 and a further million in the UK were just above the threshold.

**18%**

18% of people (UK) aged 60-64 were in poverty in 2017/18 – the number being as high as it is for this age group in large part because of government-imposed rises in women’s State Pension age (SPA) and Pension Credit age.

**£35,000**

Changes to Pension Credit rules for ‘mixed age couples’ (pensioners with a partner under State Pension age) mean that some couples with an age gap of five years or more could lose £35,000 by the time the younger partner reaches State Pension age.

## Pensioner poverty

Any idea that pensioner poverty has been dealt with couldn’t be further from the truth and it is highest among black and minority ethnic older people, older women living alone and older renters. Pension Credit is significantly underclaimed with around 2 in 5 eligible older people not receiving it.

## Rising State Pension age

Rising State Pension age has hit hardest those who cannot carry on working into their mid-sixties and beyond due to poor

health, disability, caring responsibilities, redundancy or unemployment.

## Fraud

Older people are the group most likely to be targeted for scams. The average loss to scams for those over the age of 75 is £4,500, however, 7 in 10 older people do not report when they have been the victim of a scam.

This can affect their health, finances and wellbeing, shattering the confidence of some to the extent they can no longer live independently.





“We’re going to miss out on over £10,000 a year because of pension credit changes. **I’m so angry that now I need help it isn’t on offer.**”

Tom

### The next UK Government must:

- Protect the value of the State Pension for current and future pensioners by retaining the triple lock and universal access to key benefits that help maintain health and wellbeing, such as the TV licence and winter fuel payments.
- Actively work to boost pensioner benefit uptake as a means to lift older people out of poverty and improve their quality of life.
- Give early access to the State Pension for those who are within three years of their State Pension Age (SPA) and unable to work due to caring responsibilities or illness.
- Reverse this year’s change in Pension Credit rules which means that mixed-age couples can’t claim until the youngest partner reaches their State Pension age.
- Make tackling fraud a national policing priority across the UK, with the resources to match. Ensure effective cross border working on issues such as banking scams.

A woman with long brown hair, wearing a headset and an orange shirt with a white star pattern, is seated at a desk in a call center. A large, fluffy sloth plushie is attached to the back of her chair. In the background, other call center employees are visible, and a sign with the word 'Love' is partially seen.

**Age Scotland provides  
information and advice for  
older people and their families  
by phone, online and in a wide  
range of free publications**

**#StandWithAgeScotland**





# Loneliness – isolated and cut off

## 100,000

Loneliness affects a huge number of older people. 100,000 in Scotland say they feel lonely all or most of the time. That's the equivalent of one on every Scottish street.

## Half of over-75s

TV, radio or a pet is the main form of company for nearly half of all over-75s in Scotland. 200,000 older people go at least half a week without a call or visit from anyone.

### Free TV licences for the over-75s

The TV is much more than ‘a box in the corner’ for many older people: it is a precious window on the world and for many their main source of news, entertainment and company. The free TV licence that over-75s currently receive has been in place for a generation, but in 2015 the then Government passed responsibility for it to the BBC, with no funding from 2020.

Lacking the money to fund free licences for all over-75s, the BBC has decided that

only over-75s on a very low income will be eligible and they will have to prove they receive Pension Credit to qualify.

Currently two in every five older people who are entitled to Pension Credit do not receive it. This means that only a small proportion of older households who currently get a free licence will continue to do so from June 2020. If the BBC is allowed to proceed with their plan it will make hundreds of thousands of our poorest pensioners choose between continuing to watch TV, by cutting back on other



essentials, or giving it up altogether. An extra annual bill of £154.50 is significant for many older people, particularly the over-75s who live in poverty or just above the poverty line.

Millions of very old people will have to buy a TV licence for the first time in many years or they will be breaking the law. Ultimately, they could face prison for non-payment. Yet many in this age group are living with dementia, are seriously ill and indeed dying, and they may struggle to comply unless they have someone to help.

### **The next UK Government must:**

- Work with the BBC to ensure that the free TV licence remains available for everybody aged over 75.
- Support the Scottish Government's "A Connected Scotland" strategy, launched in December 2018, to tackle loneliness and social isolation.
- Ensure that a commitment to long-term funding for the UK Government's national loneliness strategy includes resources for the devolved strategies.





**Don't switch  
us off!**

**#SwitchedOff**

**Age UK**

**Age Scotland have worked with  
Age UK and older people from  
across Scotland to make sure  
their voices are heard in  
Westminster, Whitehall and  
beyond.**

**Switched Off TV  
for older people**





Save free  
TV licences

#SwitchedOff

Age UK



**Age Scotland is the national charity supporting people over the age of 50. We work to improve the lives of older people and promote their rights and interests. We aim to help people love later life, whatever their circumstances, and want Scotland to be the best place in the world to grow older.**

**We provide expert, impartial information and advice on all areas of later life, through our national advice line, our website, and publications.**

**Age Scotland's free helpline:**

**0800 12 44 222**

Lines are open 9am-5pm, Monday to Friday

**For more information on our work during the election and this booklet please contact [policycomms@agescotland.org.uk](mailto:policycomms@agescotland.org.uk)**

