



**Independent
Age**

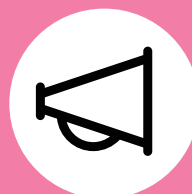


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**We need
a champion**

Why Scotland should have an
Older People's Commissioner

March 2024



**Older People's
Commissioner**
for Scotland

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About Independent Age



Independent Age is the national charity for older people facing financial hardship. We offer free and impartial advice and information, and grants for community organisations. We use the knowledge and understanding gained from our frontline services to highlight the issues experienced by older people in poverty and to campaign for change.

We are determined to make sure older people facing financial hardship:



have sufficient **income** and receive the financial support they're entitled to



have the **connections** and support they need in their communities



are protected from unfair or avoidable **costs**



live in safe, secure and suitable **housing** with the care and support they need.

We believe no one should face financial hardship in later life.

1. Introduction



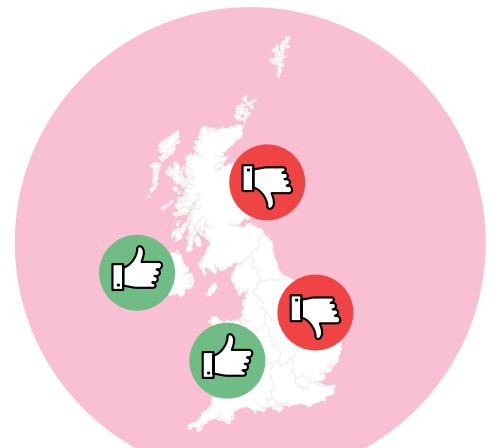
The population of Scotland is ageing. Currently there are more than one million people aged 65 or over – around a fifth of the population¹ – and this is projected to rise to 1 in 4 people – around a quarter of the population – by 2040.² This changing age demographic requires innovative policy solutions to ensure that everyone in the nation can approach later life with hope and excitement.

While we each have our own idea of what a good later life looks like, too many people across Scotland have told us that, as they age, they are not living the later lives they expected – or hoped for. Many are constrained by factors outside their control and by a lack the freedom to carve out their older age as imagined. For some this is because they have a low, fixed income that doesn't adequately cover basic costs; for others they live in homes that don't meet their needs. Older people across Scotland have shared with us that they feel left behind and forgotten, and this is backed up by polling we commissioned: we found that almost three quarters (72%) of those aged 65 and over think the issues they face are badly understood by society.³ The impact of this for many in later life is a constant feeling of powerlessness, and that they don't have a voice.

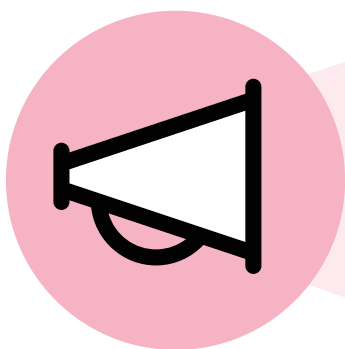
Older people across Scotland have shared with us that they feel left behind and forgotten.

We believe that an Older People's Commissioner could be part of the solution. This isn't a role many are familiar with and, to some, it may sound vague or obtuse – but commissioners exist across governments and nations in the UK and have a tangible impact on people's lives. For example, there is a Children's Commissioner for Scotland, another who focuses on ethical standards in public life, and in Wales and Northern Ireland there are Older People's Commissioners.

An Older People's Commissioner would help bridge the gap between older people and the institutions that impact their lives, including the Scottish Government, local councils, the NHS, civil servants and businesses. They would engage directly with people in later life, listening to their concerns and working with decision makers to improve the social systems they rely on. Given that Wales and Northern Ireland have had Older People's Commissioners in place for many years, and that there is substantial support to create a commissioner for England, we feel that without a commissioner for Scotland, older people across the nation are at risk of being left behind.



Wales and Northern Ireland have Older People's Commissioners, but there's no such role in Scotland or England



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Independent Age call on the Scottish Government to introduce an Older People's Commissioner.

2. Our research



To help understand the key problems older people living in Scotland face, and the solutions a commissioner could help instigate, we spoke to a range of people in later life across Scotland. This included having conversations with individuals online and in person, commissioning polling representative of the nation and speaking to organisations that work with older people.

Understanding the common ground between everyone we've engaged with has helped define how an Older People's Commissioner in Scotland could support all of us to play a meaningful role in our community as we age.

Acknowledgements

This report would not be possible without several organisations that supported Independent Age to conduct roadshows across England. We would like to thank these organisations for their support:

- every older person in Scotland who shared their experience and opinion with us
- Glasgow's Golden Generation
- the Welsh and Northern Irish Older People's Commissioners and their teams
- the more than 30 organisations that work across Scotland and that signed our organisational consensus statement endorsing the call for an Older People's Commissioner in Scotland.

3. Poverty context

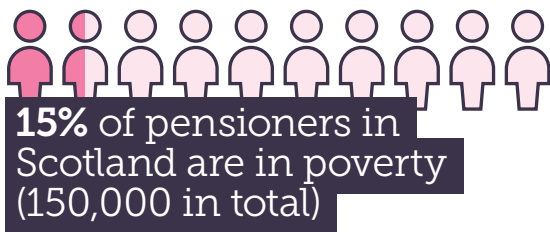
If introduced, an Older People's Commissioner in Scotland would have a broad remit to tackle a plethora of challenges faced by people as they move through their later years. While we at Independent Age welcome this broad remit, we are a charity that focuses on reducing poverty in later life – so, we are keen to highlight the positive impact a commissioner could have in improving the lives of those living on a low income in older age.

The key challenges faced by older people living on a low income in Scotland include:

- living in homes that are unaffordable and do not fully suit their needs as they age
- their low fixed income being stretched, with many missing out on the social security payments they are entitled to, such as Pension Credit
- facing high household costs that force many to cut back or skip on essentials, and being unaware of financial support, such as social tariffs, to help bring down bills.

At Independent Age, we know having more money can't solve everything, but it can help address the root cause of many issues – and we know that, without money, people's choices are taken away and their dignity erodes. Innovative policy and practice change is needed to address the growing number of those in later life who are financially insecure, both now and in the future. Only when this is achieved will Scotland be the best place to grow old.

Scotland Statistics⁴



4. How would an Older People's Commissioner bring about change?

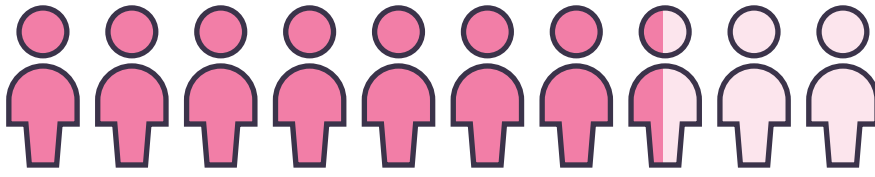


A commissioner would amplify the voices of older people

For many older people across Scotland, not feeling like their specific needs are considered has a significant impact on their life. The people we spoke to shared their sadness and frustration at not being heard by the people making the decisions.



- “ They're not paying attention to the over-60s.
- “ Once people get to a certain age... They're not bothering about us.
- “ We're not heard by the government. They're not interested in us. They are just waiting for us to die.
- “ I see a lot of people my age becoming withdrawn from society. It's very easy to become withdrawn.



Almost three quarters (74%) of people aged 65 and over in Scotland think that older people are badly understood by Government.

These opinions are echoed in polling that we commissioned from YouGov in August 2023, which found that almost three quarters (74%) of people aged 65 and over in Scotland think that older people are badly understood by Government.⁵

The COVID-19 pandemic briefly brought to light some issues that people in Scotland face in their later years, including digital exclusion, access to food, social care packages and loneliness. However, despite this focus on older people in the media, and an increase in public awareness of these issues, many people aged 65 and over told us they don't think their experiences are on the agenda of decision makers. Polling by Age Scotland found that just 8% of over-50s in Scotland felt satisfied that decision makers treat older people's issues with due consideration, and only 3% felt it was easy to have their voice heard by decision makers.⁶ Older people in Scotland have told Independent Age that they feel forgotten, overlooked and undervalued, not only by decision makers, but by society as a whole.

Those who develop policies and shape services need to fully understand and consider the issues older people face, if they are to adequately address the multifaceted challenges people from all walks of life experience as they age. It is vital that a commissioner has more than just a laser focus on policy issues – they must be an independent figurehead representing older people and ensuring their views and experiences are amplified.

“ We need a champion

“ [It] would be amazing – having somebody that's independent of government.

“ A bit more pressure on the government. Asking for more help. Everything, anything they can do.

“ An independent voice that can ask the right questions and hopefully get the right answers.

The Older People's Commissioner for Wales was introduced in 2008 and the Commissioner for Older People for Northern Ireland has been in place since 2011. Both play important roles in advocating on behalf of older people across the nations and have legal powers that allow them to hold public bodies to account, undertake formal reviews that require a response from public bodies and issue formal guidance. Organisations led by, and for, older people in Wales told us they have found the post of commissioner to be very successful.

Dereck Roberts, Chairperson of the National Pensioners Convention Wales, shared that his organisation has regular meetings with the Older People's Commissioner for Wales, where they raise issues that affect older people in the nation.⁷ The same group cited the importance of having a commissioner during the COVID pandemic and the support they received from the current Commissioner during this crucial time.⁸

To improve access to services, existing commissioners work alongside community groups and organisations to undertake significant listening exercises. This was demonstrated by the Children's Commissioner for England who conducted The Big Ask, to hear in children's own words what most important to them was in a post-pandemic world. The Commissioner focused on the children who were experiencing persistent school absence in the aftermath of the pandemic and made recommendations about the type of support needed.

By using the extensive local ecosystem of community organisations and pensioners groups across Scotland to gather the views of people in later life, an Older People's Commissioner would complete the infrastructure needed to ensure policy is authentically shaped by the wants and needs of older people.

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A commissioner would provide expertise and best practice

Many of the barriers that prevent older people from playing the part they'd like to in society are exacerbated by a lack of institutional knowledge about the realities of growing older, and what is out there to support people. For example, hundreds of thousands of people in later life don't receive the money they are entitled to through the social security system, while others have difficulty accessing services or feel excluded by business procedures.

In Wales, ending ageism and age discrimination is a key priority for the current Commissioner. Alongside her #EverydayAgeism campaign, which highlights the scale and impact of the ageism faced by older people, she has also developed practical resources and training sessions for businesses and public bodies to help them avoid being ageist in their communications.

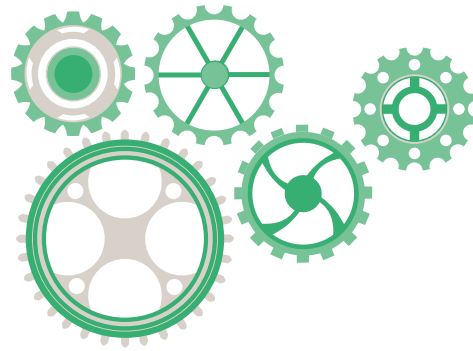
During the pandemic, the Welsh Commissioner used her expertise to challenge decision-making based on assumptions and stereotypes about older people, as well as highlight the disproportionate impact that aspects of the pandemic, including some restrictions, had on older people. She applied pressure on decision makers to mitigate the impact.

An Older People's Commissioner for Scotland could play an important role in bringing together older people and those who design and deliver policies and services – sharing insights and best practice to change systems for the better. They could help build expertise about what older people need and set best practice for how to engage with people in later life.



A commissioner would convene and collaborate

The issues older people in Scotland face are wide ranging and the policy areas that affect them span numerous Scottish Government directorates and Cabinet Secretary remits. No single government department can respond to the breadth of these challenges alone.



In the past decade there has been some confusion about who represents the interests of people in later life in the Scottish Government. In 2018 the role of Minister for Equalities and Older People was created, alongside the decision to move the responsibility for Scotland's older population from the Cabinet Secretary for Health and Wellbeing to the Cabinet Secretary for Social Security. While the latter position briefly included 'and Older People' in its title, this was removed in 2021. Additionally, in March 2023, 'and Older People' was removed from the title of the role of Minister of Equalities. This has left many people in later life confused about who is directly representing them on the national stage.

A commissioner would send a clear signal to older people that they are being independently represented with a clear remit to collaboratively convene and support ministers in every relevant government department to understand the challenges that need to be tackled and help deliver robust policies that are suited to the needs of older people now and in the future. The commissioner's office, through their investigation, publicity and recommendations, would ultimately support the Scottish Government, other public bodies and businesses to coordinate policy interventions, and so spot inefficiency and save money in the longer term. For example, policy recommendations from the commissioner to improve the living conditions of older people could result in longer-term savings for health and social care spending associated with poverty and poor housing.

An Older People's Commissioner for Scotland would bring together older people and professionals across local and national governments, the civil service, the NHS, businesses and the voluntary sector to instigate changes to the systems that are letting everyone down as the age.

A commissioner would send a clear signal to older people that they are being independently represented

Dereck's story

Dereck Roberts, Chairperson of the National Pensioners Convention Wales, explains the impact the Older People's Commissioner for Wales has had on people in later life in his community:

"We are one of four national organisations in Wales which represent pensioners of different groups who meet regularly with the Older People's Commissioner for Wales. And, actually, we also meet regularly with the Welsh Government where we can raise issues that affect older people in Wales now. The work with a commissioner that is independent of government and has statutory powers has been very successful.

"As well as providing effective emergency interventions during the COVID pandemic, she's also been very supportive and kept the pressure up on campaigns and raising issues that affect older people such as transport and digital exclusion. The Older People's Commissioner can also provide advice, signpost people to support and, if needed, case work.

"We will be involved in the appointment process for the next commissioner which will likely also involve an older persons' interview panel, as part of that process. It's about having somebody in the role who understands how government works, but the role is independent and has the statutory powers to make change happen. It's an advantage to government because they get to know about the problems that older people are facing before they get worse, and they can do something about it.

"There are so many older people who aren't having their voices heard at all across the UK. And this is why it's important to get this absolutely right, and these conversations about commissioners in England and Scotland need to happen now. We are not only speaking for today's pensioners – we're also speaking for future pensioners."

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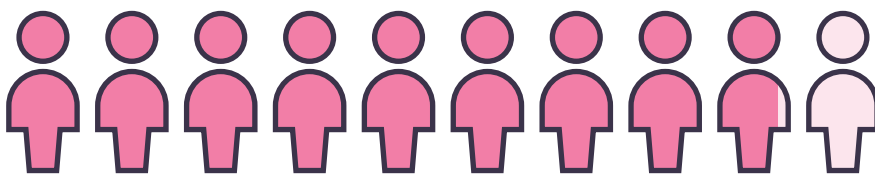
5. Support for an Older People's Commissioner

We should all have the right to enjoy a fulfilled and financially secure later life. Reaching later life should be a positive experience and a commissioner would work with others to make this a reality.

Almost nine in 10 (89%) people aged 65 or over in Scotland support appointing a commissioner.⁹ Additionally, polling by Age Scotland found that 7 in 10 (71%) respondents of all age groups were in favour of establishing a commissioner.¹⁰ The same polling also found that almost 7 in 10 (68%) people aged 18–24 were supportive.¹¹

Alongside this public support, in May 2023 Independent Age brought together organisations working on a range of issues that affect older people to back the call for an Older People's Commissioner. With the support of 35 charities from across the third sector in Scotland, we outlined why older people need an independent voice to represent them across government and parliamentary bodies.

Like the issues faced by people as they age, the organisations that backed the call are varied and wide ranging, including local older people's charities, organisations that work to tackle loneliness and digital exclusion, health and social care organisations and food insecurity enterprises. Together, we united behind the call for an Older People's Commissioner because we believe this is one of the key actions required to better the lives of everyone in Scotland as they age.



Almost nine in 10 (89%) people aged 65 or over in Scotland support appointing an Older People's Commissioner.

Consensus Statement on an Older People's Commissioner for Scotland

We call on the Scottish Government to establish an Older People's Commissioner for Scotland to act as an independent champion for older people and ensure that policy and practice across government considers the long-term needs of people in later life.

Our society is ageing, and policymakers should embrace this demographic shift. Currently in Scotland, over 1 million people are aged 65 or over. By 2030, 1 in 5 people in Scotland will be over 65. Growing older is a privilege, but an ageing population will require collaboration and joined-up thinking to deliver innovative policy solutions and meet the needs of the future.

The support people need in later life from institutions like the NHS, social care and social security systems are critical, but no single government department can respond to these issues alone. A commissioner would facilitate the long-term planning that is needed to ensure our economy and public services are adapting to demographic shifts, while also enabling more people to age well. This would not just benefit older people, but the nation as a whole.

A sharper focus on the range of experiences in later life is required. Not everyone enjoys a financially secure retirement – indeed an alarming proportion are struggling to make ends meet – and too often, older people's rights and interests are forgotten by decision-makers, particularly as we face unprecedented crises.

But there is an opportunity to fix this. Older people want to be part of the nation's vision, now, and in the future. As our older population becomes increasingly diverse, we believe that older people urgently need a champion to help make Scotland the best place in the world to grow old.

The supporters of this statement include:



6. Why we need a commissioner



Older people across Scotland shared with us a range of barriers that prevented them from playing the part they wanted to in later life. This report focuses on common themes that came up.

The problem: Living in poverty

In the current economic context, it is unsurprising that the people we spoke to mentioned lack of money as a key issue that is preventing them from living the later life they'd like.

Financial hardship in older age can happen to anyone. Research we commissioned from City, University of London found that 40% of pensioners spent at least one year living below the poverty line between 2010 and 2019. Bereavement, divorce and living with long-term health conditions are just some of the many reasons that may result in a sudden and serious change in financial situation in later life.

As the national charity for older people facing financial hardship, Independent Age and our advisers hear from people in later life who are struggling to meet the costs of necessities. The people who reach out to us are often on low and fixed incomes, surviving on the State Pension and social security alone. And to compound the situation, many have a reduced State Pension and don't get the social security payments they are entitled to, such as Pension Credit. Additionally, in Scotland, latest estimates show that more than a quarter (27%) of men aged 65 and over do not receive payments from a private pension, with this proportion rising to 45% for women in the same age group.¹² When living on a fixed income – on top of difficult day-to-day decisions about how to spend money to meet daily needs – there is little resilience to deal with increased or unexpected costs.

Polling we commissioned in May 2023 found that one third (33%) of over-65s living in Scotland on an annual household income of less than £15,000 can only just afford their essentials and often struggle to make ends meet.¹³

“ The government should be really doing more for pensioners, even a tenner a week makes such a difference. To help people live.

“ We all talk about the pension not being enough..., especially when everything's getting so much more expensive.

“ Every time you go into the shop the prices are up. With your finances, they're needing a lot of help.

Living on a low income affects people's health and wellbeing. Polling we commissioned found that 43% of older people living on an annual household income of less than £15,000 were worried about not being able to meet food and drink payments when looking at their financial situation for the next six months.¹⁴ The same poll found that 44% of older people living on an annual household income of less than £15,000 were cutting back on costs of food and drink and 15.2% were skipping meals.¹⁵ Many of those who are managing to scrape by and not fall behind on food payments have told us that they are doing so by relying on foodbanks.

“ We don't like going [to the food bank] every week. Being honest, all my life I've never been someone to rely on somebody else. You never think when you're younger that, when you get older, things are going to change. It actually feels embarrassing.¹⁶

Research by the Food Train estimates that up to 30% of older people in Scotland are at risk of, or are suffering from, malnutrition.¹⁷ Our polling found that 39% of pensioners in Scotland living on an annual household income of less than £15,000 changed their food shopping habits last winter to reduce costs, including buying less meat and less fresh food. The same polling showed 20% had reduced the portion size of meals.¹⁸



Without strategic, long-term policies designed to combat pensioner poverty, the issue of poverty-related ill health among Scotland's older population will continue to grow.

We believe that establishing a commissioner who will champion older people's rights could help to substantially reduce the inequalities experienced by those with poor health and wellbeing.

According to the most recent estimate by the Department for Work and Pensions (DWP), there were up to 880,000 people across Great Britain eligible to get Pension Credit who were not receiving it. We have estimated that up to 81,000 households are missing out in Scotland. This could be because they don't know it exists or don't know they might qualify, as well as the sense of stigma people can feel when applying for social security entitlements.

Using the same statistics, we estimate that £157 million was unclaimed by older people in Scotland who could be receiving Pension Credit. Research we commissioned from academics at Loughborough University in 2020 showed that providing this income to all eligible recipients in Great Britain would have pulled more than 400,000 older people out of poverty at the time.

Most recent statistics for Pension Credit uptake estimate it to be 63% across Great Britain. Our calculations show that if Pension Credit uptake in Scotland was 100%, 38,000 older people would immediately be lifted out of poverty. While the State Pension and Pension Credit are reserved issues, commissioners in other nations have proven that their work can help increase uptake.

Living in poverty: How a commissioner could help

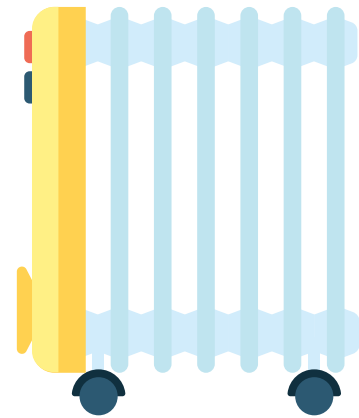
An Older People's Commissioner in Scotland could help mitigate some of the money worries we heard about from people in later life – whether that's ensuring financial advice and information effectively reaches older people, tackling societal stigma or by bringing together government departments to focus on increasing social security uptake.

Here are some examples of the work other commissioners across the UK have done in this area.

- In Northern Ireland, the Older People's Commissioner was instrumental in establishing the Make the Call campaign, which connects individuals to benefits advisers who provide a full assessment of their entitlements. The Commissioner ensured that older people were included in the project and plans.
- In 2019 the Older People's Commissioner in Wales succeeded in getting a decision reversed by the Welsh Government to increase the eligibility of the concessionary bus pass from 60 to the State Pension age, because there were incorrect assumptions in the impact assessment relating to this decision.
- In Wales, the Older People's Commissioner also campaigned to improve Pension Credit take-up. As well as calling on the Welsh Government and the UK Government to do more to increase take-up, the Commissioner for Wales hosted a Pension Credit Summit in December 2022, which brought together a wide range of individuals and organisations from across Wales to determine the best ways to increase Pension Credit take-up in the nation. They also reached out directly to older people and provided practical information through a flyer that went out with the renewed bus passes. Data from the DWP showed that the number of new Pension Credit claimants in Wales was more than one quarter (26%) higher during this period compared with the average per quarter in the previous two years.¹⁹

The problem: Fuel poverty

Energy bills are one household cost that is causing concern for many of the older people we heard from. People shared with us that, during winter, the only way they keep warm was to stay in bed all day under the covers. Polling we commissioned found that 59% of older people living in Scotland on an annual household income of less than £15,000 reduced heating usage in their home during the previous winter to help manage the cost of living, with 18% already doing this before the beginning of winter to save money.²⁰ The same poll found that more than half (54%) of over-65s in Scotland living on less than £15,000 a year were worried that they would not be able to meet payments for their gas or heating bill when looking at their financial situation for the next six months.²¹



The people in later life facing financial hardship we spoke to were having to make severe cutbacks to minimise their costs, living in a way that most people would consider undesirable – and which results in a sense of shame. Rising costs of energy, broadband, food and Council Tax are squeezing people from every angle, and mean there is often no room in older people's fixed budgets to absorb these extra costs.

Even after making significant cutbacks to save on fuel – such as keeping the heating off, washing themselves in cold water, not using the oven and not washing dirty clothes – many older people need to seek alternative ways to pay their bills. A YouGov poll we commissioned found that 1 in 7 people aged over 65 were reliant on loans and credit cards to make ends meet. More than half (57%) of respondents also said they wouldn't feel comfortable asking friends or family for support. This means that older people facing financial hardship – while often being highly skilled at managing their budgets to make ends meet – are at breaking point.

We welcome the Scottish Government's goal of reducing fuel poverty to no more than 15% of households by 2030 and 5% by 2040. The latest official statistics available for Scotland show 36% of older households are estimated to live in fuel poverty, with 24% living in extreme fuel poverty.²² To significantly reduce fuel poverty across Scotland, the Scottish Government must consider older households when developing policies.

Fuel poverty: How a commissioner could help

- An Older People's Commissioner could advise the Scottish Government on what would improve the situation for older people who don't have the money to make their homes more energy efficient, to simultaneously ensure this trend reverses and allow the Scottish Government to meet statutory zero-carbon targets.
- A commissioner could work with energy companies to ensure they are identifying and targeting support at older people on low incomes.

The problem: Inadequate housing

Older people's voices are often excluded when it comes to planning and developing housing²³ and many people have shared with us that they live in homes that do not meet their needs.

“I know if I complain to my landlord, it will get me nowhere but homeless.

“My home is never warm; the heating system seems ineffective. There is a smell of damp in the winter months. There is a huge opening in the back wall where the boiler is located. The wind whistles into the flat... I'm living in a property that has not been improved or renovated in over 20 years.



The Scottish Government recommends and encourages new homes to be accessible and adaptable to meet the needs of older people.²⁴ It does not, however, explicitly insist that a certain percentage of new housing should be suitable for older people.²⁵ While there should never be a one-size-fits-all approach to the housing needs of older people, their requirements should be considered to ease the process of growing older at home, particularly given Scotland's ageing population.

Inadequate housing: How a commissioner could help

- An Older People's Commissioner could bridge the information gap about what older people need from their homes, informing policymakers about the solutions that are needed to meet the housing requirements of older people in Scotland now and for future older generations.
- A commissioner could work with the Scottish Government to inform housing policy and so encourage best practice in how older people are treated. They could review how effectively laws affecting the interests of people in later life are working, and help to eliminate discrimination against older people in Scotland.

7. Commissioner costs

We believe the cost of establishing an Older People's Commissioner would be around £1.5 million a year, using the budget of Scotland's Children and Young People's Commissioner as a guide. This is only 0.003% of the Scottish Budget, for an intervention that aims to improve the lives of one million older people in Scotland and all those who reach later life in the future.

While an Older People's Commissioner would bring its own costs, we believe that the cost of running the commissioner's office could result in significantly higher savings for the public purse. For example, if a commissioner was able to raise Pension Credit take-up in Scotland, research we commissioned from Loughborough University shows this could save the state money through reduced NHS and social care costs.²⁶

The cost of an Older People's Commissioner would make up 0.003% of the annual Scottish Budget.

8. Our recommendation

While establishing a commissioner will not be a silver bullet to solve issues like pensioner poverty, rising costs or exclusion, our conversations with older people across Scotland show a clear need for an Older People's Commissioner.

This need is reflected by more than 35 other organisations working in Scotland, which understand that older people are not having the later life they planned for and which support the call for a commissioner.

The people in later life we spoke to want an independent champion to amplify their voice, put forward solutions and to have the power to make those solutions happen.



We call on the Scottish Government to commit to introducing an Older People's Commissioner for Scotland.

Endnotes

- 1 *Mid-2021 Population Estimates Scotland*, National Records of Scotland, 13 July 2021, see [nrsotland.gov.uk/statistics-and-data/statistics/statistics-by-theme/population/population-estimates/mid-year-population-estimates/mid-2021#:~:text=Key%20Findings%3A,around%2023%2C100%20people%20\(0.43%25\)](https://nrsotland.gov.uk/statistics-and-data/statistics/statistics-by-theme/population/population-estimates/mid-year-population-estimates/mid-2021#:~:text=Key%20Findings%3A,around%2023%2C100%20people%20(0.43%25).).
- 2 *National population projections: 2020-based interim*, Office for National Statistics, 12 January 2022, see ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationprojections/bulletins/nationalpopulationprojections/2020basedinterim.
- 3 YouGov plc survey on behalf of Independent Age. Total sample size was 569. Fieldwork was undertaken between undertaken 1 – 11 September 2023.
- 4 *Households below average income (HBAI) statistics*, Department of Work and Pensions, see <https://www.gov.uk/government/collections/households-below-average-income-hbai--2>
- 5 YouGov plc survey on behalf of Independent Age. Total sample size was 569. Fieldwork was undertaken between undertaken 1 – 11 September 2023.
- 6 *Age Scotland survey finds two thirds don't feel valued*, The Herald, 4 September 2023, see heraldscotland.com/news/23764395.age-scotland-survey-finds-two-thirds-dont-feel-valued.
- 7 *Who wants to listen to me? Why England needs a Commissioner for Older People and Ageing*, Independent Age, September 2023, see independentage.org/sites/default/files/2023-09/Commissioner-for-older-people-report.pdf.
- 8 *Who wants to listen to me? Why England needs a Commissioner for Older People and Ageing*, Independent Age, September 2023, see independentage.org/sites/default/files/2023-09/Commissioner-for-older-people-report.pdf.
- 9 YouGov plc survey on behalf of Independent Age. Total sample size was 531. Fieldwork was undertaken between undertaken 21 - 24 November 2022.
- 10 YouGov polling, commissioned by Age Scotland, 2022.
- 11 YouGov polling, commissioned by Age Scotland, 2022.
- 12 *Wealth in Scotland 2006-2020*, Scottish Government, 18 February 2022, see data.gov.scot/wealth.
- 13 YouGov plc survey on behalf of Independent Age. Total sample size was 565. Fieldwork was undertaken between undertaken 28 April - 2 May 2023.
- 14 YouGov plc survey on behalf of Independent Age. Total sample size was 565. Fieldwork was undertaken between undertaken 28 April - 2 May 2023.

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