

Written evidence submitted by Later Life Ambitions [ROP0043]

1. About Later Life Ambitions

1.1 Later Life Ambitions (LLA) is a coalition that brings together the collective voices of over a quarter of a million pensioners from all four nations of the United Kingdom.

1.2 LLA consists of three member organisations: the Civil Service Pensioners' Alliance (CSPA), the National Association of Retired Police Officers (NARPO) and the National Federation of Occupational Pensioners (NFOP).

1.3 As a campaigning group, LLA has ambitious aspirations for the next generation of pensioners. From fair pensions to safe and sustainable care services, and from accessible housing to regular bus services to promote independence, LLA calls for bold and forward-looking action from political leaders and other decisionmakers.

2. Executive summary

2.1 LLA's submission to the to the House of Commons Women and Equalities Select Committee inquiry into the rights of older people focusses on two areas: (1) digital exclusion on (2) championing the rights of older people.

2.2 On digital exclusion, LLA calls for banks and businesses to find more innovative ways for pensioners to access safe banking, including by offering workshops, adopting more easily accessible platforms, and providing local banking hubs.

2.3 On the championing of older people's rights, LLA urges the United Kingdom Government to follow the example of the devolved administrations in Northern Ireland and Wales to create a Commissioner for Older People and Ageing for England and Scotland. The Commissioner would hold the UK and Scottish governments to account and provide a voice for older people.

2.4 There are 11 million older people in the UK today, and by 2030 there will be almost 13 million people in later life – each one with hopes, aspirations and needs. The issues pensioners face today will also impact on future generations of pensioners unless today's policymakers are willing to confront the challenges now. LLA welcomes the Committee's inquiry as step in the right direction.

3. Digital exclusion

- 3.1 The fast pace of digitalisation in society risks leaving many older people behind, particularly with respect to their banking and financial services.
- 3.2 The closure of automated teller machines (ATMs) has accelerated with the decline in the use of cash brought on in part by the digitalisation of banking. The closure of 13,679 ATMs between 2018 and 2022 resulted in the UK having in 7.4 ATMs per 10,000 residents by June 2023. Northern Ireland had 9.1 ATMs per 10,000 residents, the highest of any country or region of the UK. By contrast, the South-East and South-West of England had 6.3 ATMs per 10,000 residents.[\[1\]](#)
- 3.3 Vulnerable older people, particularly those on lower incomes, are likely to be most significantly affected by any reductions in access to cash.[\[2\]](#) Furthermore, a fifth of all older people rely on cash for everyday spending.[\[3\]](#) It is therefore imperative that access to cash withdrawals is preserved for all.
- 3.4 The continued closure of bank branches is also negatively impacting older people in several ways. Banks are often easier to access than online platforms for older people.
- 3.5 Staff at bank branches are also able to identify fraud, financial abuse, or scams, especially if an older person is exhibiting cognitive impairment. It is also important to note that bank branch staff play an important role in combatting loneliness amongst older people. This trend also plays out when other high street services, such as post offices, are moved online because of digital-first business practices.[\[4\]](#)
- 3.6 Despite this, thousands of communities nationwide have already been left without access to bank branches. Over the past 30 years, the number of bank branches has steadily declined; according to data from the Office for National Statistics, there were 21,643 bank or building society branches in 1986 and 10,565 in 2014 – a decline of 51%. ONS figures also show that the number of bank and building society branches fell from 13,345 in 2012 to 8,060 in 2022 – a 40% decline.[\[5\]](#)
- 3.7 Since the demise of the Campaign for Community Banking Service, there are few organisations left campaigning for banks branches' continued presence in high streets and in rural communities, which typically have older populations than urban areas.[\[6\]](#) LLA calls for banks and other businesses to have comprehensive vulnerable client policies and procedures in place, to ensure these customers can access the services that they require. In line with Age UK, LLA wants to see the Lending Standards

Board and Financial Conduct Authority given expanded powers to prevent banks from permanently shutting branches.[\[7\]](#)

3.8 LLA also calls on the UK Government to encourage and drive best practice within the financial services sector regarding vulnerable clients. LLA supports the establishment of a sector-wide code for consumer protection and accessibility, stipulating minimum standards that individual businesses and firms should adhere to.

3.9 As digital proliferation increases, LLA encourages for banks to find more innovative ways for pensioners to access safe banking, including by offering workshops, adopting more easily accessible platforms and providing local banking hubs.

3.10 On similar grounds, LLA opposed proposals from the Rail Delivery Group (RDG) to shut most railway station ticket offices in Great Britain, a move partly justified by the RDG on the grounds that increasing numbers of rail users are purchasing tickets online, through apps, or at automated machines – many of which do not accept cash.[\[8\]](#) Closing railway station ticket offices would have adversely affected older people seeking to travel by train, as well as other rail users who need help from ticket office staff with buying tickets and planning journeys.

3.11 Whilst the Government's decision to ask the RDG to withdraw its plans is welcome, LLA cautions older rail users still face significant accessibility hurdles, with ticket machine capability and how passenger assistance and information will be delivered in the future significant areas of concern.

3.12 LLA also has concerns over the impact of the upgrades to the UK telephone network that will see analogue landline telephones replaced with digital alternatives. With the new system dependant on a reliable Internet or broadband connection, there are fears that the landline-based services used by many older people like telecare, personal alarms, burglar alarms and fax machines may be affected by the change.

3.13 Furthermore, LLA has reservations over the increasing reliance on digital technology by health service providers including general practitioners' surgeries. Whereas electronic prescriptions and apps for booking GP appointments may be convenient for many in younger generations, there are considerable numbers of older who struggle to use this technology – or may not have the smartphone needed to access the technology.

3.14 Similarly, some older people may find having to use a mobile phone to pay for public parking difficult and unintuitive. With public transport provision in decline

across much of the UK, off-putting and unaccommodating apps may see older people further alienated from their communities.

- 3.15 There are also concerns that service providers – including local authorities – are failing to deliver on their promises of providing offline alternatives to digital-first services. Research from *LocalGov* has found a third of London borough councils only accept online applications for Housing Benefit or Council Tax Reductions, whilst a quarter only allow online applications for Blue Badges. [\[9\]](#)
- 3.16 LLA urges the UK Government and the devolved administrations to combat digital technology's role in social exclusion and poverty by maintaining long-term access to cash and free cash withdrawal services, by providing increased support for banks, businesses, and services to develop more accessible tools as we move increasingly into a digital world.
- 3.17 LLA also calls on policymakers to be mindful of the older people set to lose out from the digital upgrading of public utilities and services. Whilst progress is to be welcomed, it can never come at the cost of marginalising and excluding entire swathes of the population.

4. Championing older people's rights

- 4.1 The support people need in later life from institutions like the National Health Service, social care and social security systems is critical, but no single government department can respond to these needs alone – especially as the UK population ages.
- 4.2 LLA – like many other age sector organisations across the UK – calls for an Independent Commissioner for Older People and Ageing as part of an overall strategy to tackle the challenges faced by older people now and in the future, and to offer those who need it, advocacy, and legal support.
- 4.3 In England, 90% of over-65s support establishing such an office, and a consensus statement calling for the creation of a Commissioner for Older People and Ageing has been signed by 70 charities and member-led bodies. LLA's member organisations are all signatories to the statement, alongside ageing, disability and health charities, trade unions and care home providers. [\[10\]](#)
- 4.4 In 2008, Wales became the first country anywhere in the world to appoint an Independent Commissioner for Older People and Ageing, an approach followed by Northern Ireland in 2011. Both countries' commissioners' statutory functions are to

promote awareness of the rights and interests of older people, challenge discrimination, encourage best practice in their treatment, and to review the law affecting the interests of older people.

4.5 LLA believes that older people need a voice to ensure policymakers across the UK address the challenges faced by older people in the way that best suits their needs. All too often, this is not the case; in 2021, Age Scotland found that “only one in five older people feel valued for their contribution to society, while more than a third feel that life is getting worse for older people.”[\[11\]](#)

4.6 Without a single, authoritative voice to speak up and advocate for older people, the issues faced by over-65s can easily be ignored, overlooked or misunderstood by policymakers. Whereas older people in Northern Ireland and Wales now have recourse to commissioners to champion their interests, their peers in England and Scotland do not. Following the examples set by Northern Ireland and Wales, LLA believes the UK Government should create a Commissioner for Older People and Ageing for England and Scotland.

5. Conclusion

5.1 LLA urges policymakers to take into consider the voices of today’s older people when making decisions affecting those in later life, as well as future generations.

5.2 Notwithstanding, LLA believes that policymakers can go further; the topics explored in this submission are discussed in further detail in LLA’s upcoming *Standing by Pensioners: A Manifesto for Later Life*.

5.3 Besides asks for an Older People’s Commissioner for England and Scotland and for support for those facing digital exclusion, the “Pensioners’ Manifesto,” calls on policymakers to take action on social care, the State Pension, housing and transport.

5.4 The Pensioners’ Manifesto will be launched in Parliament on 21 November 2023 at an event sponsored by the Chair of the House of Commons Work and Pensions Select Committee, Sir Stephen Timms MP. The Government, Official Opposition, Democratic Unionist Party, Liberal Democrats, Plaid Cymru, Scottish National Party, and Social Democratic and Labour Party will all be officially represented.

5.5 LLA would welcome the opportunity to discuss the matters relating to older people further – as well as its Pensioners’ Manifesto – and can be contacted by writing to laterlife@connectpa.co.uk.

November 2023

[1] [Lorna Booth, *Statistics on access to cash, bank branches and ATMs* \(House of Commons Library, 2023\), p. 20.](#)

[2] [Consumer credit and consumers in vulnerable circumstances \(Financial Conduct Authority, 2014\), pp. 5-8.](#)

[3] [“One in five older people rely on cash for everyday spending” \(Age UK, 2021\).](#)

[4] [Fiona Gibson, “Older people need financial support more than ever – but bank closures have cut them adrift” \(*The Telegraph*, 2023\).](#)

[5] [Lorna Booth, *Statistics on access to cash, bank branches and ATMs* \(House of Commons Library, 2023\), p. 14.](#)

[6] [Statistical Digest of Rural England: Population \(Department for Environment, Food and Rural Affairs, 2021\), p. 6.](#)

[7] [Accessible Financial Services \(Age UK, 2022\), pp. 1-2.](#)

[8] [Customer Focused Stations \(Rail Delivery Group, 2023\).](#)

[9] [“Why councils should worry about digital exclusion” \(*LocalGov*, 2023\).](#)

[10] [“More than 70 organisations call for a commissioner to ensure older voices are heard as population ages” \(Age UK, 2023\).](#)

[11] [“More than half of older people “don’t feel valued by society” \(Age UK, 2021\).](#)