

# Submission

## UN call for submissions for the twelfth session of the Open-Ended Working Group on Ageing

February 2022

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## About this submission

The UN has issued a call for written submissions to support the preparation for the twelfth session of the Open-Ended Working Group on Ageing (OEWG) in April 2022. The call is for substantive inputs on the contribution of older persons to sustainable development and economic security. There is also a call for inputs in the form of normative content for a possible international instrument on the right to work and access to the labour market and access to justice.

## About Age UK

Age UK is a national charity that works with a network of partners, including Age Scotland, Age Cymru, Age NI and local Age UKs across England, to help everyone make the most of later life, whatever their circumstances. In the UK, the Charity helps more than seven million older people each year by providing advice and support. It also researches and campaigns on the issues that matter most to older people. Its work focuses on ensuring that older people: have enough money; enjoy life and feel well; receive high quality health and care; are comfortable, safe and secure at home; and feel valued and able to participate.

## Economic security

In the UK, 2.1 million pensioners (18%) live in relative poverty<sup>1</sup>. The proportion of those living in poverty is lower than in the late 1990s when nearly 3 in 10 (29%) of pensioners lived in poverty. However, while poverty rates in this group fell to 13% in 2012/13, they increased to 18% in 2019/20. Some groups of older people are at greater risk of poverty than others. For example, 33% of Asian or Asian British pensioners and 30% of Black or Black British pensioners live in poverty compared to 16% of White pensioners. Women are also at higher risk than others – 27% of single women pensioners live in poverty compared to 23% of single men and 14% of couples.

Income is not the only factor affecting older people's economic security in the UK. Some people have extra costs which can make it harder to manage on a low or modest income, such as covering the costs related to caring for an unwell or disabled partner. Utility bills are another source of worry for older people, particularly covering the costs of heating their homes during the winter. This year, UK energy bills are set to rise by 50%. This will have a

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<sup>1</sup>These figures here are based on the most commonly used definition of poverty which says that someone is in poverty if they live in a household with an income below 60 per cent of current median (or typical) household income, adjusted for household size, after housing costs.

<https://www.gov.uk/government/statistics/households-below-average-income-for-financial-years-ending-1995-to-2020>

significant impact on older people on low incomes who may already spend a high proportion of their income on essential bills.

The UK State Pension is low in comparison to many public pensions paid in developed countries so additional private pension provision is important. Private pension provision is closely related to employment history. On average, women have lower individual retirement incomes than men, reflecting their lower average earnings and the impact of time out of the labour market and higher rates of part-time work while raising children or providing care to older disabled relatives and friends. Older people from Black and Minority Ethnic backgrounds and those with disabilities or caring responsibilities are also likely to have lower incomes across their working lives, which impacts on their income in later life.

Means-tested benefits provide a safety net to protect people on the lowest incomes, but many people miss out on this vital support. According to the most recent estimates, around £2.2 billion of Pension Credit and Housing Benefit are unclaimed by pensioners each year in Great Britain.<sup>2</sup>

Age UK would like to see a state pension system that provides an income sufficient to cover basic needs and greater opportunities for people to build up additional private incomes to enable everyone to achieve a comfortable requirement. However, there is a long way to go to achieve this aim. In the meantime, benefit take-up must be increased through: ongoing publicity, changes to administration, and making it easier for individuals to access the benefits available to them.

## **Right to work and access the labour market**

The rights to work and access to the labour market, and access to justice for older people are not enshrined in international human rights law. These rights need to be set out within a convention on the rights of older persons to ensure that older people have the necessary tools and resources to resolve the legal problems they face, and have access to decent work, without discrimination and on an equal basis with others. Age UK and Age International firmly believe that a UN Convention on the rights of older persons would provide a framework and focus to guide policy responses to ageing based on rights, equity and social justice. It also has the potential to create a shift from older people being considered as passive recipients of welfare, to older people as active rights holders and to reduce the level of abuse, neglect and discrimination experienced by many older people.

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<sup>2</sup> Income-related benefits: estimates of take-up 2018-19, DWP October 2020.

<https://www.gov.uk/government/statistics/income-related-benefits-estimates-of-take-up-financial-year-2018-to-2019>