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Ageism in Ireland

*Eileen Evason, Lizanne Dowds and Paula Devine
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Introduction

This report presents data on ageism from two sources. Firstly, a module of questions on this theme was included in the 2003 Northern Ireland Life and Times Survey. Secondly, a stand-alone survey was conducted in the Republic of Ireland at the same time as the work in the North was being undertaken. It can be noted that, whilst some small-scale qualitative work has been conducted in Northern Ireland in recent years (Evason and Whittington, 2003), this is the first attempt to address this topic via large-scale quantitative surveys with representative samples of adults from both Northern Ireland and the Republic. It therefore constitutes a significant addition to our understanding of what has become an increasingly important field of inquiry.

The problem of ageism has moved to the centre of debate at national and European Union (EU) level over the past ten years. It might be thought that this is simply a consequence of the growing number of older persons (whom we define as persons aged 50 years or over) in our society and the fact that they are represented by increasingly strong and articulate pressure groups. Whilst these have been significant elements in accounting for the growing attention paid to ageism, the discussion that has occurred, and is continuing, has a number of layers. Firstly, at EU and national level there has been focus on ageism, which has been grounded in the equality/human rights agenda. Here, the concern has been that across a wide range of areas - for example, health, employment, and access to financial services - older people may be treated less favourably simply because of their age. At EU level, an early, but significant, contribution, was made in the report *Age and Attitudes* (Commission of the European Communities, 1993). This indicated that significant minorities of older persons felt they had been treated less favourably because of their age by a variety of bodies and institutions. At United Kingdom level, ongoing work by, for example, Age Concern (2004) has documented the extent of ageism encountered by older people in the United Kingdom (UK) in many areas of life. With regard to the Republic of Ireland, the speed with which government moved to introduce the legislative change to which we refer below is an indicator of the importance the Dublin government attaches to addressing this issue.

In this first layer of the discussion, the focus has tended to be on persons over state retirement age. In the second layer of the debate, however, ageism has been a significant theme in a narrower - and less altruistic - discourse relating to declining economic activity rates amongst those between

the age of 50 years and state retirement age. With regard to the United Kingdom, the report *Winning the Generation Game* (Cabinet Office, 2000) highlighted the doubling over the previous 20 years in the number of persons in this age group who were not in employment. In all, these accounted for 2.8 million men and women - one third of those between 50 years and state retirement age - with the single most important cause of economic inactivity being sickness and disability. The cost to the state was estimated to be £3-5 billion in lost taxation and expenditure on benefits. Thus, tackling ageism is viewed as central to the strategy for moving people back into employment.

At EU level there have been ongoing discussions about increasing employment levels amongst older workers (see, for example, von Nordheim, 2004), and the European Employment Directive was a major development in this sphere. This Directive relates to the prohibition of discrimination in employment on a variety of grounds, including age. Thus, member states are required to have legislation outlawing ageism in employment in place by December 2006. In 2003, consultation documents on meeting this requirement in Britain (Department of Trade and Industry, 2003) and Northern Ireland (Office of the First Minister and Deputy First Minister, 2003) were published. It should be noted Northern Ireland is slightly ahead of the rest of the UK inasmuch as Section 75 of the 1998 Northern Ireland Act required designated public authorities to promote equality of opportunity for a number of groups not covered at that point by discrimination legislation, and these include older persons. Nevertheless, Northern Ireland and the United Kingdom as a whole are, lagging far behind the Republic of Ireland which legislated to prohibit ageism with regard to employment and the provision of goods, facilities and services in 1998 and 2000 respectively.

Finally, in the UK in particular, ageism has also surfaced in a third area of discussion: pensions policy. Space does not permit analysis of the substantial difficulties that have developed over the past decade with regard to financial provision for retirement. Suffice it to say that the Green Paper (Department of Work and Pensions, 2002), which sought to address these difficulties placed heavy emphasis on people working up to - and beyond - state retirement age with policies to combat ageism being part of the package of measures proposed to encourage them to do so. As we note below, this is less of an issue in the Republic of Ireland which has eschewed the drastic changes in policy which have been put in place in the UK over the past two decades.

The survey data on attitudes towards ageing and ageism presented below connect with these different agendas at a number of points. It is evident, however, that there is some variation

between attitudes and opinions in Northern Ireland and the Republic. With regard to Northern Ireland, it is clear that ageism is a matter for concern and that there are significant levels of anxiety with regard to health care and pensions. Secondly, the responses of those within the 50-59 years age group are of particular interest. Their views and concerns stand out from other age groups in such a fashion that we have called them “the angry generation”. These findings are not entirely surprising. This is the generation that has lived through the transformations of the worlds of work, pensions and the welfare state that have occurred in the United Kingdom over the past quarter of a century. As others (Mooney and Statham, 2002) have noted, they are the pivot generation: under pressure to care for elderly parents; under pressure to provide child care and other assistance to their children; and under pressure to keep working themselves - perhaps coping with ageism as they do so - to provide for their retirement. Turning to the data for the Republic, the pattern to emerge is a more positive one: these respondents are less likely to feel, for example, that older people are treated with less respect because of their age. There is less concern about pensions and no evidence of an “angry generation”.

The treatment of older people

The first two questions in the surveys asked respondents whether they thought older people were treated better, worse or about the same as the general population because of their age, and whether they thought that they themselves were treated with more or less respect as they became older. Table 1 indicates very sharp differences between the north and the Republic. In Northern Ireland nearly one half (48%) of respondents considered that older people are treated worse as a result of their age. The views of younger adults and the very elderly were somewhat more positive, and these variations may well be a consequence of more limited experience on the one hand and a frame of reference which reaches back to earlier experience of lower living standards and poorer social provision on the other. Of particular interest in the data for Northern Ireland is the strength of feeling amongst those in the 50-59 years age group: a clear majority (57%) took the view that older people are treated worse than the general population because of their age. Closer analysis indicated that this variation was the result of the strength of feeling on this issue amongst women. Thus, whilst 50% of males in this age group thought that older people were treated worse because of their age, 63% of women took this view. It is difficult to account for this, although women’s broader experience as carers may be relevant here.

By contrast, in the Republic attitudes were significantly more positive. Though still of concern, the proportion feeling that older people were treated worse than the general population was 36% - a significant improvement on the Northern position. The proportion considering that older people were treated better was higher at 19%. Persons aged 60 years or over were much more likely to consider that older people were treated better than their counterparts in the north. Most significantly, those aged 50-59 years did not diverge markedly in their views from other age groups.

Table 1: Do you think that older people are, on the whole, treated better or worse than people in the general population in this country because of their age?

Northern Ireland								
	18-24	25-44	45-49	50-59	60-64	65-74	75+	All
	%	%	%	%	%	%	%	%
Better	18	11	8	6	11	9	21	11
Worse	35	51	48	57	52	45	36	48
The same	40	34	42	36	36	43	41	38
Don't know	7/4	3/5	2/6	1	2	3	2	3
Republic of Ireland								
Better	13	14	17	22	26	30	44	19
Worse	33	42	32	37	35	29	17	36
The same	50	39	45	40	37	39	36	41
Don't know	4	5	6	1	2	3	3	4

Table 2 shows similar trends. Whereas less than one quarter (24%) of respondents in Northern Ireland thought that they themselves were treated with less respect as they got older, the corresponding figure for the Republic was 36%. Across the age groups, Northern respondents were much more likely than those in the Republic to say they received less respect. North and south, more positive attitudes are expressed by the youngest and oldest adults though, within this, younger and older people in the Republic are more positive. Once again, respondents in the 50-59 years age group in Northern Ireland stand out with 44% of men and 45% of women considering that they were treated with less respect as they got older. The comparable figures for the Republic were 23% and 26%. Again it is difficult to account for this and further research is clearly needed, but the experience of ageism in the workplace, which we discuss below, may be a relevant factor here.

Table 2: As you get older, do you find that people treat you with more respect or less respect?

Northern Ireland								
	18-24	25-44	45-49	50-59	60-64	65-74	75+	All
	%	%	%	%	%	%	%	%
More respect	36	22	29	15	16	21	34	24
Less respect	25	36	35	44	42	39	33	36
Same	31	40	36	39	42	38	32	38
Don't know	9	2	1	2	0	2	1	3
Republic of Ireland								
More respect	65	31	28	26	23	31	49	36
Less respect	8	22	20	25	27	23	20	20
Same	20	43	52	48	50	45	30	41
Don't know	7	4	1	1		2	1	3

Adequacy of provision for older people

Table 3 presents data on respondents' perception with regard to the adequacy of provision for older people. The more positive responses of those aged 65 years or over in the Republic of Ireland should be noted. By contrast, across all age groups in the North, and amongst younger people in the Republic, clear majorities of respondents considered that the state does not do enough to support and assist older persons. Additionally, it can be seen from the table that those expressing most dissatisfaction consisted of respondents in the 50-59 years age group in Northern Ireland. To a large extent this was a consequence of the strength of feeling amongst women in this age group, with 81% taking the view that authorities do not do enough for older persons. By contrast, in the Republic, 68% of men and an identical percentage of women within the 50-59 years age group took this view.

Table 3: Do you think that the authorities in Northern Ireland/ the Republic of Ireland do all they should for older people, do too much, or do not do enough?

Northern Ireland								
	18-24	25-44	45-49	50-59	60-64	65-74	75+	All
	%	%	%	%	%	%	%	%
Do all they should	15	17	21	20	23	25	41	20
Do too much	2	1	0	1	0	1	1	1
Do not do enough	63	74	72	77	74	71	53	71
Don't know	20	9	8	3	3	4	5	8
Republic of Ireland								
Do all they should	20	19	23	29	30	46	51	26
Do too much	0	1	0	1	1	1	0	1
Do not do enough	70	77	72	68	65	52	48	69
Don't know	10	4	5	3	4	2	2	5

Those who responded negatively to this question were asked in what way the authorities did not do enough. Table 4 shows that better pensions and financial benefits were the most frequently mentioned issues by respondents in both Northern Ireland and the Republic, although level of concern was somewhat lower among respondents from the latter. There would appear to be slightly more concern about health and community care provision in the Republic than in Northern Ireland. What stands out most clearly from the table is the level of concern in Northern Ireland about crime against older people and the need to provide better protection for this group. It should be noted that other research in Northern Ireland (Evason and Whittington, 2003) found a similar level of disquiet.

Table 4: What improvements could be made in state provision?

	% of respondents identifying each issue	
	Northern Ireland	Republic of Ireland
Increase pensions/not enough money	43	34
Crime and security issues	27	6
Healthcare	19	26
Relief for carers, homehelp, meals on wheels, visits by nurses, not left on their own so much	19	24
Social, more organised trips somewhere to go, loneliness	3	6
Transport	3	4
Employment	2	1
Money for fuel/electricity	3	6
Other benefits, like T.V. licence, Bus pass	9	3
Other answer		10
Access/information about entitlements		3
Housing		3

Typical comments were:

“Benefits are not high enough and health and auxiliary care needs improved”

“Access to health care is not good enough ... benefits in general could be improved.”

“Better benefits and access to better protection from criminals.”

Views on pensions and allied provisions

It should be noted that pensions policies in the UK and Republic are very different. In the UK the strategy pursued has been one of reducing the role of the state, encouraging private provision and relying on means-tested assistance to help those already retired. In consequence, the basic state pension (currently £79.60 for a single person) represents a declining percentage of average earnings and is now much below the threshold (currently £105.45) for means-tested help. In contrast, the Republic has retained the Beveridge principle of giving clear advantage to those who have paid contributions, and the basic pension is rather more generous. At the time of the interviews the basic state pension in the Republic was £105 compared with £77.45 in the UK.

It is not therefore surprising that, whilst there is a good deal of dissatisfaction with pensions and other benefits for pensioners in Northern Ireland and the Republic, feelings are stronger in the north than in the south. Eighty five per cent of respondents in Northern Ireland thought that the basic state pension was a poor deal for those with a full contribution record. Only 12% thought it was a good or reasonable deal. The comparable figures for the Republic were 71% and 26%. When asked to take into account the other benefits provided for pensioners, the overwhelming majority of Northern Ireland respondents still considered that financial provision made by the state for pensioners was inadequate (46%) or very inadequate (33%). Respondents from the Republic were more positive, with one third taking the view that provision was very adequate or adequate; 45% thought provision was inadequate but only 17% thought provision was very inadequate.

The main problems facing elderly persons

Table 5 is of interest inasmuch as, despite the more positive responses from the Republic's respondents noted above, very high levels of concern about older people surfaced amongst these respondents when they were asked what they thought were the main problems faced by older people and were provided with a list of possible options. No restriction was placed on the number of items that could be selected. Crime against older persons was clearly a matter of concern for the

majority of adults in Northern Ireland and the Republic, with the next most commonly chosen items were loneliness and making ends meet. There would appear to be some variation at the edges in the north according to age but this is less apparent for the Republic. A further feature of the data relates to the number of items selected by respondents. Interviewees could select as many items as they wished as being problematic. The average number of items identified by respondents in Northern Ireland was 4.06 but this rose to 4.48 for those in the 50-59 years age group. Here again, this group seems particularly concerned and anxious. The comparable figures for the Republic were 3.96 for all respondents, and 4.09 for those within the 50-59 years age group.

Table 5: What do you think are the main problems facing older people in Northern Ireland today? (% identifying each problem)

Northern Ireland								
	18-24	25-44	45-49	50-59	60-64	65-74	75+	All
	%	%	%	%	%	%	%	%
Making ends meet	46	70	57	71	64	56	55	63
Fear of crime	82	90	91	91	84	89	81	88
Loneliness	52	68	70	74	69	63	63	66
Transport	28	31	24	33	25	24	24	29
Lack of respect	34	44	34	40	31	32	32	38
Keeping warm in winter	43	51	48	58	51	43	29	49
Getting employment	25	31	20	30	22	17	19	26
Access to healthcare	48	51	49	51	48	46	35	48
Republic of Ireland								
Making ends meet	46	61	62	56	46	53	51	56
Fear of crime	83	84	83	83	86	83	79	83
Loneliness	75	79	81	83	74	65	71	77
Transport	31	31	32	28	25	24	24	29
Lack of respect	28	29	29	30	23	20	26	27
Keeping warm in winter	40	54	48	49	53	46	42	49
Getting employment	34	27	25	24	14	17	17	25
Access to healthcare	47	48	58	57	53	47	36	50

Attitudes towards older people

Questions on attitudes always pose some difficulty inasmuch as respondents may give what they perceive to be the socially acceptable or politically correct answer. This may, in part, account for the consensus around many of the items in Table 6, with clear majorities agreeing with the propositions that society does not recognise the contribution of older people, older and younger people should mix together more often socially, older people should stand up more for their rights, all older people should be given reduced prices, and that older people are much younger in their ways these days. The view of older persons in a positive light is not evident across the board, however. There was a good deal of support - from younger people in particular- for the views that older people are too set in their ways and not willing to listen to younger people. One of the most

interesting aspects of the table relates to the first statement. Across all age groups, respondents from the Republic were much more likely to consider that older people are admired and respected by young people. In all, 52% took this view compared with 28% of respondents from Northern Ireland. Finally, it is of interest that there was very little support for the notion of older workers leaving employment to make way for young people.

Table 6: Attitudes towards older people (% agreeing with each statement)

Northern Ireland	18-24	25-44	45-49	50-59	60-64	65-74	75+	All
1.Older people are admired and respected by young people	35	22	31	24	21	34	34	28
2.People in their 50s should give up work to make way for younger people	13	7	8	16	16	18	16	12
3.Older people are too set in their ways and ideas	67	55	54	51	46	59	56	56
4.Older people are not willing to listen to young people's views	49	44	46	34	31	38	38	42
5.Older people should stand up more actively for their own rights	82	89	87	95	93	97	90	91
6.Older people and young people should mix together more often socially	70	84	84	88	88	84	78	83
7.All older people should be given reduced prices for things like gas, electricity, telephone and transport	86	91	91	93	94	94	92	91
8.These days older people are much younger in their ways	67	85	96	94	97	94	90	88
9.Society doesn't recognise the contribution that many older people are still able to make	72	85	88	91	91	93	84	86
Republic of Ireland								
1.Older people are admired and respected by young people	57	48	53	51	49	57	63	52
2.People in their 50s should give up work to make way for younger people	9	9	10	15	17	10	15	11
3.Older people are too set in their ways and ideas	65	52	62	58	54	52	53	56
4.Older people are not willing to listen to young people's views	48	38	44	46	39	45	44	42
5.Older people should stand up more actively for their own rights	77	86	88	94	95	94	90	87
6.Older people and young people should mix together more often socially	78	87	90	88	88	84	78	85
7.All older people should be given reduced prices for things like gas, electricity, telephone and transport	90	92	94	91	92	98	99	93
8.These days older people are much younger in their ways	65	81	91	92	95	96	88	83
9.Society doesn't recognise the contribution that many older people are still able to make	81	86	91	90	85	89	86	86

Ageism and health care.

There has been considerable concern in recent years that older people may be treated less favourably by health care systems. (For a fuller discussion see Evason and Whittington, 2003). As shown in Table 7, approximately two fifths of respondents in both Northern Ireland and the Republic of Ireland thought that age impacted on the care offered in terms of the attitudes of providers, the treatment offered and access to waiting lists for tests and operations. It can be noted that in Northern Ireland that feelings were particularly strong among respondents in the 45-64 years age group, while views more evenly spread in the Republic. Respondents from Northern Ireland were also slightly more likely to report being directly and adversely affected in consequence of their age than interviewees from the Republic. Eleven per cent of interviewees from Northern Ireland aged 50 years and over reported feeling that they had been treated “with less dignity and respect” by health and social care professionals because of their age. The figure for the Republic was 8%. Respondents in the Republic of Ireland were asked to specify the way in which they were treated with less dignity. The most frequently mentioned issues were “lack of resources” and “personal treatment from staff and bedside manner”. Eight per cent of Northern Ireland interviewees thought that they had not been offered treatment that might have helped them because of their age, while only 3% of interviewees from the Republic expressed this view. In the Republic of Ireland, the most cited issue was “waiting time”. Moreover, 24% of respondents in Northern Ireland felt that a friend or relative had been treated with less dignity and respect as a result of their age, and 18% thought a friend or relative had not been offered treatment which might have helped them because of their age. The comparable figures for the Republic were 17% and 9%. Respondents from the Republic were again asked to outline specific examples relating to these questions. In terms of a friend or family member being treated with less dignity and respect, 18% of respondents cited “lack of resources and cutbacks”. The “ageist attitude of medical/social welfare staff” was identified by 17% of respondents, and a similar proportion identified “lack of information/communication between medical staff, patients and families”. Other issues included “personal treatment from staff/beside manner” and “error in diagnosis/treatment/tests”.

Note: open ended questions related to q10 – friend/family member not offered medical treatment have no value labels, so I don't know what they are!

Table 7: Do you think that health and social care workers treat older people differently with regard to...(% saying ‘yes’)

Northern Ireland								
	18-24	25-44	45-49	50-59	60-64	65-74	75+	All
	%	%	%	%	%	%	%	%
...their attitudes to them?	35	44	52	45	48	40	28	42
...the treatment of their illnesses?	39	42	52	47	44	37	24	42
...when placing them on waiting lists for tests and operations	35	46	54	52	54	45	37	46
Republic of Ireland								
...their attitudes to them?	39	43	41	43	40	31	29	40
...the treatment of their illnesses?	47	42	36	41	38	33	25	40
...when placing them on waiting lists for tests and operations	41	44	41	46	48	42	31	43

Ageism and employment

Life and Times data indicate that 38% of males and 54% of females in the 50-59 years age group were not in employment. Among Republic of Ireland respondents, the relevant figures were 30% for males, and 55% for females. The extent to which combating ageism in the workplace will alter this position is unclear but, as we noted in the introduction, dealing with such discrimination is central to current policies in the UK to encourage people to remain in employment up to - and beyond - state retirement age. It is therefore of interest that, as Table 8 indicates, the majority of adults - in both Northern Ireland and the Republic of Ireland - considered that older people in their 50s and 60s are treated less favourably by employers when seeking work. In the Republic those in the younger age groups expressed most concern, whereas it was those in the 50-59 years age group in Northern Ireland who were most likely to consider that employers treated people in their fifties and sixties less favourably.

Table 8: Do you think that people in their 50s and 60s who are looking for work are generally treated better or worse than younger people by prospective employers?

Northern Ireland								
	18-24	25-44	45-49	50-59	60-64	65-74	75+	All
	%	%	%	%	%	%	%	%
Better	6	3	4	3	4	3	4	4
Worse	57	69	68	72	59	65	54	66
Same	14	20	21	19	24	13	20	18
Don't know	23	9	7	7	13	19	23	12
Republic of Ireland								
Better	5	4	3	6	2	3	4	4
Worse	68	75	68	67	66	62	56	69
Same	19	12	24	19	20	16	18	17
Don't know	8	9	5	9	13	19	22	10

Table 9 shows that there was a widespread perception, in both Northern Ireland and the Republic, that older workers are discriminated against when it comes to recruitment, promotion and training. Among respondents in both Northern Ireland and the Republic of Ireland, support was lower among the youngest and oldest age groups. In Northern Ireland, those with the strongest views were men in the 40-49 age group of whom, for example, 76% thought that older workers were treated less favourably with regard to promotion. The comparable figure for the Republic was 61%.

Table 9: Do you think that older workers are discriminated against with regard to ...

Northern Ireland (% saying yes)								
	18-24	25-44	45-49	50-59	60-64	65-74	75+	All
Job recruitment	53	68	78	69	72	67	56	66
Job promotion	47	65	75	65	69	62	58	63
Job training	49	59	69	61	57	56	56	58
Status or position in their organisation	33	53	58	52	54	47	48	49
Republic of Ireland (% saying yes)								
Job recruitment	74	77	75	76	72	68	56	74
Job promotion	52	61	65	67	70	66	52	61
Job training	59	63	67	69	65	59	51	63
Status or position in their organisation	38	43	56	53	53	54	41	46

In all, whilst only 6% of persons aged 50 years or over in Northern Ireland reported that they themselves had experienced age discrimination in employment, the figure rose to 11% for men in the 50-59 years age group. Among respondents within the Republic of Ireland, 4% of those aged 50 years and over reported direct experience of age discrimination in employment. The group most at risk was females aged 50-69 years, of whom 6% felt they had been discriminated against by employers. The types of less favourable treatment most frequently reported by Northern Ireland respondents related to being passed over for promotion, the employer preferring younger workers and the employer having a poor attitude to older people. A similar pattern was evident for respondents from the Republic of Ireland, although the employer preference for younger workers was less important.

Table 10. Forms of employment discrimination reported

	%	
	Northern Ireland	Republic of Ireland
Didn't get promotion	24	25
Employer preferred younger workers	23	6
Employer has a poor attitude to older people	17	25
Refused a job	9	14
Forced to retire/made redundant	9	15
Didn't get training	6	3
Other	13	12

Typical answers were:

"I tried for a job and was told I was too old."

"I was made redundant because of my age. It wasn't put that way but I know it was the reason."

"I was told I would not get promotion when I came to 50."

More broadly, in both Northern Ireland and the Republic of Ireland, 9% of all respondents reported that a friend or family member had been subjected to employment ageism. Of all instances of discrimination reported by respondents in Northern Ireland, 31% related to promotion, 16% to redundancy/enforced retirement and 15% to recruitment (see Table 11). For respondents in the Republic of Ireland, these figures were 22%, 19% and 20% respectively.

Table 11: Reported forms of employment discrimination against friends/family members

	%	
	Northern Ireland	Republic of Ireland
Didn't get promotion	31	22
Forced to retire/made redundant	16	19
Refused a job	15	20
Employer has a poor attitude to older people	12	15
Employer preferred younger workers	2	1
Didn't get training	5	3
Other	13	19

Typical answers were:

"My dad was forced into retirement."

"My mother is treated very poorly by her employer and from what she tells me it has a lot to do with her age."

"Because he was over fifty – they didn't want to know."

In our introduction we noted the intention in the UK to outlaw age discrimination in employment in 2006 and the fact that action on this has already been taken in the Republic. Table 12 is therefore of interest inasmuch as the majority (60%) of respondents in the Republic knew that age discrimination in recruitment was illegal. In Northern Ireland, a majority of respondents aged 25-64 years considered that such action was covered by discrimination legislation even though this is not yet the case. On this basis, Table 13 is of particular interest as it indicates a slightly higher level of support for such legislation in the Northern Ireland and a small but distinct group of people in the Republic who are actually against such legislation

Table 12: As far as you know, is it against the law, or not, for an employer to refuse to take on a person simply because they are older – say in their fifties?

Northern Ireland								
	18-24	25-44	45-49	50-59	60-64	65-74	75+	All
	%	%	%	%	%	%	%	%
Yes, illegal	49	56	57	59	55	44	32	53
No	18	22	18	21	19	21	23	21
Don't know	31	22	25	20	26	35	45	27
Republic of Ireland								
Yes, illegal	64	62	69	55	67	52	36	60
No	14	15	16	21	9	16	20	16
(It depends)*	3	4	2	6	4	6	8	4
Don't know	19	19	14	19	20	26	37	20

* 'It depends' was not an option available in the questionnaire for Northern Ireland

Table 13: Are you in favour of or against laws making it illegal to refuse to employ someone simply because of their age?

	%	
	Northern Ireland	Republic of Ireland
Strongly in favour	37	44
In favour	37	25
Neither in favour nor against	8	7
Against	9	14
Strongly against	2	6
(Don't know)	6	4

Ageism and financial services

It can be argued that a major weakness of the proposed legislation on ageism - for Britain and Northern Ireland - is that it is confined to employment and does not cover goods, facilities and services. Table 14 indicates that, in both Northern Ireland and the Republic, with some divergence amongst the youngest and oldest interviewees, there was a widespread view that older people - especially those over retirement age - are treated less favourably by the financial services industry.

Table 14: Views about financial services for people in their fifties and up to retirement age – and for people over retirement age (% agreeing with each statement)

Northern Ireland								
	18-24	25-44	45-49	50-59	60-64	65-74	75+	All
	%	%	%	%	%	%	%	%
Older people (in their fifties and up to retirement age) are treated less favourably by the financial sector because of their age	44	57	58	51	53	51	33	52
Older people (over retirement age) are treated less favourably by the financial sector because of their age	53	69	71	67	66	61	48	64
Republic of Ireland								
Older people (in their fifties and up to retirement age) are treated less favourably by the financial sector because of their age	55	66	66	59	56	53	50	60
Older people (over retirement age) are treated less favourably by the financial sector because of their age	62	73	83	68	63	62	59	69

In all, in Northern Ireland 8% of those aged 50 years or over reported that they had been treated less favourably by this sector, with the proportion rising to 11% for those aged 65-74 years. The position was slightly better in the Republic with the comparable figures being 6% and 6% respectively. Being refused a loan or credit was mentioned most frequently (by 59% of respondents in the Republic of Ireland and 25% of Northern Ireland respondents). Being refused insurance was an issue for 21% of Northern Ireland respondents, but only for 3% of Republic of Ireland respondents. There was also some reference to difficulties with loans, credit and mortgages as well as other or more general responses such as “ They don’t have time for you”, “ They talk down to you.” and “They write you off.” Respondents in the Republic of Ireland highlighted that they do not get the same concessions or good deals as younger people, and so pay too much, as well as the poor attitude of staff.

More broadly, 11% of respondents in Northern Ireland and 10% of those in the Republic reported that a friend or relative had been treated less favourably by the financial services sector because of their age. Again, Table 15 shows that being refused a loan or credit was the most common item

reported (49% in the Republic of Ireland and 29% in Northern Ireland). Problems getting a loan or a mortgage were mentioned by a further 13% of Northern Ireland respondents and 11% of Republic of Ireland respondents. Being refused insurance was not mentioned at all to the same extent as it was in relation to personal experience of discrimination – the bigger complaint was that friends and relatives didn't get as good a deal as someone younger would have received. The poor attitudes of staff were mentioned by 13% of respondents from Northern Ireland, and 5% from the Republic. Interestingly, three respondents from the Republic of Ireland highlighted the issue of being too young.

Table 15: Reported forms of less favourable treatment of friends and relatives by financial services industry

	Northern Ireland	Republic of Ireland
Refused loan/mortgage/credit	29	49
Do not get same concessions as others/do not get as good a deal/paying too much	24	19
Problems getting loans/mortgages/credit	13	11
Bad attitude of staff	13	5
Problems getting insurance	3	3
Not given enough advice/help with forms	3	1
Refused travel/car/home/life insurance	2	3
Other	13	8

In a later part of the interview, respondents were asked about their knowledge of - and views on - legislation relating to goods and services and older people. Tables 16 and 17 show some confusion. 51% of Republic of Ireland respondents were aware that such discrimination is illegal in the Republic, whilst 42% of Northern Ireland respondents believed such discrimination to be illegal even though it is not. Here again, support for such legislation appears marginally stronger in Northern Ireland than the Republic with more substantial opposition in the Republic

Table 16: As far as you know, is it against the law, or not, for someone providing goods and services to refuse someone access to those goods or services simply because they are older?

	%	
	Northern Ireland	Republic of Ireland
Against the law	42	51
Not against the law	21	17
Depends	7	4
(Don't know)	30	27

Table 17: Are you in favour of or against laws making it illegal to refuse someone access to goods and services because they are older?

	%	
	Northern Ireland	Republic of Ireland
Strongly in favour	33	40
In favour	38	26
Neither in favour nor against	10	9
Against	9	14
Strongly against	2	6
(Don't know)	8	6

Older people and retirement

Encouraging later retirement is now a central element in UK policies relating to enabling future generations of pensioners to secure an adequate income. However, there is an extensive literature (for a fuller discussion see Phillipson, 2004) which suggests that, whereas in the past retirement was viewed as a short phase - an adjunct to the end of working life - it is now viewed as distinct period to be looked forward to with a preference for leaving employment before state retirement age. Our data relate to these themes and suggest a lack of enthusiasm on the part of Northern Ireland respondents for core aspects of current policy.

Table 18 indicates that in Northern Ireland only one third of interviewees favoured active encouragement of older workers to remain in employment after retirement age with those under 45 years - perhaps with an eye to their own employment prospects - being least likely to support this option. Those aged 60-64 years were most likely to consider that working past retirement age should be discouraged. However, the option which enjoyed most support is a neutral stance leaving the matter to the individual. In contrast, in the Republic across all age groups, people were more in favour of encouraging older workers to continue past retirement age with strong support for such as approach coming from respondents aged 65 years or over.

Table 18: Do you think that people over the state retirement age should be encouraged to stay in paid employment, discouraged from staying in paid employment, or neither?

Northern Ireland								
	18-24	25-44	45-49	50-59	60-64	65-74	75+	All
	%	%	%	%	%	%	%	%
Encouraged	23	29	41	40	30	44	39	34
Discouraged	22	16	16	17	26	22	18	19
Neither	43	50	39	41	42	34	36	43
Don't know	12	4	4	3	3	1	7	5
Republic of Ireland								
Encouraged	37	41	41	45	37	52	57	43
Discouraged	21	17	18	26	22	20	17	20
Neither	40	39	40	25	35	24	20	35
Don't know	2	3	1	4	6	5	6	3

As part of this total debate there has been discussion as to whether it should be illegal for employers to have fixed retirement ages. Table 19 indicates a slight variation between north and south on this issue. In Northern Ireland a bare majority (51%) of respondents opposed a fixed retirement age and thought that older people should have the right to work on if they wished to do so. In the Republic the proportion of persons taking this view was higher at 56%, with those aged under 45 years being particularly likely to support this perspective.

Table 19: Thinking now about retirement. Which of these two statements comes closest to your own view?

Northern Ireland								
	18-24	25-44	45-49	50-59	60-64	65-74	75+	All
	%	%	%	%	%	%	%	%
A fixed retirement age is unfair to older workers who may wish to keep working past retirement age and have the right to do so	43	55	55	50	51	52	46	51
It's better to have a set age for everyone so people know where they are and can plan	45	41	42	44	45	42	47	43
Other	2	2	2	4	3	2	4	3
Don't know	10	3	2	1	1	4	4	3
Republic of Ireland								
A fixed retirement age is unfair to older workers who may wish to keep working past retirement age and have the right to do so	61	59	54	49	52	53	58	56
It's better to have a set age for everyone so people know where they are and can plan	32	31	36	45	41	41	34	35
Other	3	7	9	3	4	3	2	5
Don't know	5	3	2	3	3	2	6	3

It has emerged in other research (Evason and Whittington, 2003) that people’s views on, for example, whether or not older workers should be encouraged to work past retirement are an imperfect guide to what they want for themselves. Table 20 indicates limited enthusiasm for working past retirement age with those in the north and those in the younger age groups being most reluctant to do so. Amongst those under the age of 50 years, the preferred option – for Northern Ireland interviewees in particular - is early retirement. This is problematic for policy-makers in the UK as these are precisely the people whom government hopes will work on. Beyond these two options opinions were fairly evenly divided between those who wished to cease working at retirement age and those who thought it would depend on their circumstances at the time.

Table 20: And what about you personally, would you prefer to work beyond the current retirement age, to retire at the current retirement age, or to retire early?

Northern Ireland						
	18-24	25-44	45-49	50-59	60-64	All
	%	%	%	%	%	%
Prefer to work <u>beyond</u> the current retirement age	15	16	24	20	30	18
Prefer to retire <u>at</u> the current retirement age	17	15	14	21	14	17
Prefer to retire <u>early</u>	34	40	38	28	29	36
(It depends)	20	23	16	16	5	19
(Already retired)	0	-	1	3	18	2
(Not working for other reasons)	5	5	7	11	5	7
(Don't know)	9	1	1	1	0	2
Republic of Ireland						
Prefer to work <u>beyond</u> the current retirement age	19	18	25	26	27	21
Prefer to retire <u>at</u> the current retirement age	15	16	20	20	28	18
Prefer to retire <u>early</u>	33	36	30	24	10	31
(It depends)	26	23	30	12	16	21
(Already retired)	1	0	0	5	13	2
(Not working for other reasons)	2	5	4	12	7	6
(Don't know)	4	2	1	1	0	2

Perhaps more comfort for policy-makers is provided by Table 21. This shows considerable interest across the age groups in part-time work before and after state retirement age - although again it has to be said the level of enthusiasm is lower in Northern Ireland than in the Republic. There is a need for caution here. Flexible employment, incorporating part-time work, self-employment and other forms of employment, has been seen as a win-win solution for both government and older persons. For government there is the prospect of reduced benefit expenditure - with those still working continuing to make provision for their retirement. For the individual, there is an alternative to the stark choices currently facing many of full-time employment or full-time retirement. It can be noted that the Eurobarometer survey of 2001 (Kohl, 2002) showed strong support for policies allowing older persons to withdraw gradually from employment. As Platman (2004) notes,

however, much depends on exactly what is on offer to older workers. Part-time work that is interesting, secure, reasonably remunerated and does not involve any loss of employment rights may prove attractive to many. Low paid, insecure work which lacks status and employment rights may not. Further research is needed to determine the thinking behind responses to this section of the questionnaire.

Table 21: Some people say they would prefer to retire gradually, either working part-time up to retirement or part-time after retirement. Would you yourself be interested in either or both of these options?

Northern Ireland						
	18-24	25-44	45-49	50-59	60-64	All
	%	%	%	%	%	%
Yes - part-time <u>up to</u> retirement age	22	21	28	23	13	22
Yes – part-time after retirement age	18	18	20	22	24	19
Yes - both	21	32	22	29	29	28
No	18	19	24	18	33	20
(Don't know)	21	9	6	8	2	10
Republic of Ireland						
Yes - part-time <u>up to</u> retirement age	19	21	16	23	26	20
Yes – part-time after retirement age	24	22	26	30	36	25
Yes - both	35	40	40	28	31	37
No	10	11	14	14	13	12
(Don't know)	12	6	5	6	4	7

Views and preferences

In the closing stages of the interview, respondents were presented with three situations and asked how they would deal with or respond to them. The first scenario concerned two women both equally qualified to apply for a position as a secretary. Both were married, with one being 52 years, and the other aged 24 years. Respondents were asked to whom they would offer the job - and why - if they were the employer. Table 22 shows that - particularly in the Republic - a significant minority opted for “it depends”. In addition, there was a strong vote amongst the youngest respondents for the candidate in their age group. Apart from these, the most common view was that they would offer the position to the older woman.

Table 22: Suppose two people who are both equally well qualified apply for a job as a secretary. One is a 52 year old married woman and the other is a married woman of 24. If you were the employer would you want to offer the job to the older woman or to the younger woman?

Northern Ireland					
	18-24	25-44	45-49	50-59	60-64
	%	%	%	%	%
Would want to offer it to older woman	22	41	47	49	41
Would want to offer it to younger woman	46	26	14	23	25
(It depends)	20	27	30	24	24
(Other)	2	2	4	1	5
Don't know	11	5	5	4	5
Republic of Ireland					
Would want to offer it to older woman	32	40	36	28	28
Would want to offer it to younger woman	16	22	25	26	26
(It depends)	44	47	35	35	42
(Other)	<1	1	1	1	0
Don't know	3	4	2	3	4

Reasons for choosing the older women revolved round a very limited number of themes. The most common response in Northern Ireland related to the greater experience the older woman would bring to the job. In the Republic of Ireland, the most commonly identified reason was that the older woman was more likely to be settled and stay in the job. A substantial number of respondents also emphasised that the older woman was likely to be more reliable and mature. Less positively for other parts of the equality agenda, many respondents focussed on the fact that the older woman would have less family commitments, she would not require maternity leave and would probably have her children reared by this stage.

Turning to those who would have offered the job to the younger woman, the most cited reason in Northern Ireland was that she would have longer years service ahead, whilst in the Republic of Ireland, the most common reason was that the younger woman would need the job more. Other major reasons are that the younger woman would have more up-to-date skills, and would have more energy, enthusiasm and health.

The second scenario concerned a married man with three children and an older man of 70 years. Both had been on waiting lists for the same length of time and were equally in need of a heart by-pass operation. Respondents were asked whom they would treat first if they were the surgeon in this situation. As Table 23 indicates, there was a clear majority in favour of treating the younger man first, although interviewees in the Republic were more likely to opt for “it depends” and less likely to express a preference for the option chosen by the majority.

Table 23: Suppose a young man with three children and an older man of 70 are both on the waiting list for a heart by-pass operation. They are both equally in need and have been on the waiting list for exactly the same time. If you were the surgeon and had a choice, which man would you prefer to treat first?

Northern Ireland								
	18-24	25-44	45-49	50-59	60-64	65-74	75+	All
	%	%	%	%	%	%	%	%
Younger man	78	75	76	71	69	73	77	74
Older man	8	6	4	8	6	5	4	6
(It depends)	9	12	13	15	18	15	13	13
(Other)	1	2	3	2	3	2	2	2
Don't know	5	5	3	5	3	5	4	5
Republic of Ireland								
Younger man	57	60	64	67	70	70	60	63
Older man	13	6	7	8	6	8	14	8
(It depends)	20	22	22	15	16	13	14	19
(Other)	2	1	1	1	0	1	1	1
Don't know	8	11	6	9	8	8	12	9

Finally, respondents were asked how they thought most people in Northern Ireland/the Republic of Ireland would react if a close female relative in her twenties wished to marry a man in his fifties and how they themselves would feel. It would appear from Table 24 that the majority of respondents considered that most respondents in Northern Ireland and the Republic of Ireland would mind a lot or a little. . With regard to their own reactions, Table 25 shows that approximately one half of younger respondents said that they would not be concerned. Respondents aged 45 years and over found the prospect more worrying, but their attitudes were more muted than those they attributed to the general populations in Northern Ireland and the Republic.

Table 24: Do you think that most people in Northern Ireland would mind or not mind if a close relative in her twenties wanted to marry a man in his fifties?

Northern Ireland								
	18-24	25-44	45-49	50-59	60-64	65-74	75+	All
	%	%	%	%	%	%	%	%
Would mind a lot	42	44	49	48	41	38	27	43
Would mind a little	30	33	30	30	35	27	33	31
Would not mind	16	19	19	18	22	27	25	20
Don't know	11	5	2	4	2	9	14	6
Republic of Ireland								
Would mind a lot	47	41	36	34	38	35	25	39
Would mind a little	28	31	40	33	24	26	24	30
Would not mind	20	23	22	23	26	29	40	24
Don't know	5	6	2	10	12	10	11	7

Table 25: And you personally? Would you mind or not mind?

Northern Ireland								
	18-24	25-44	45-49	50-59	60-64	65-74	75+	All
	%	%	%	%	%	%	%	%
Would mind a lot	26	26	37	35	35	28	26	30
Would mind a little	20	27	27	27	26	25	26	26
Would not mind	49	46	34	36	39	43	44	42
Don't know	5	1	2	2	0	4	4	2
Republic of Ireland								
Would mind a lot	27	25	35	38	38	36	32	30
Would mind a little	23	24	20	24	22	18	23	23
Would not mind	47	48	42	36	38	39	39	44
Don't know	4	4	2	3	3	7	7	4

Conclusion

To sum up, a number of themes emerge from the data. Among respondents in Northern Ireland and the Republic of Ireland, there is a widespread perception that older people are treated less favourably generally in our society because of their age. There was a strong view that the state does not do enough for older people, and there was a particular concern about their need for protection against crime. Significant minorities of those interviewed report that they or a friend or family member have been treated less favourably on grounds of age by the health care system. Valid or not, the extent of the perception that this is occurring is worrying. Similarly, there were concerns about ageism in employment and there was strong support for legislation making such discrimination illegal. The data on financial services are suggestive of a need to extend the legislation proposed for the UK to goods, facilities and services. There was some support for outlawing mandatory retirement but the limited enthusiasm for working past state retirement age raises concerns in relation to aspects of current pensions policy in the UK.

Despite the extent of common ground between respondents in Northern Ireland and the Republic, there are some clear differences in attitudes and perceptions. Respondents from the Republic were more positive at many points. They were more likely to consider that older people are treated with respect. There was less dissatisfaction in the Republic with pensions and allied provisions for older people. Attitudes towards older people remaining in employment also seemed more positive. Moreover, whilst those approaching retirement age in the north appeared to be particularly dissatisfied and anxious at a number of points, the same phenomenon was not evident in the Republic. Overall, the data suggest a need for, and support for, policies which give combating ageism a central position in broader strategies addressing discrimination. In addition, in Northern Ireland and the UK generally, such strategies must include addressing policies and broader developments which have had particularly adverse effects on older people.

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ARK Team

Gillian Robinson	Director
Robert Miller	Deputy Director
Lizanne Dowds	Deputy Director
Paula Devine	Research Director
Katrina Lloyd	Research Director
Martin Melaugh	CAIN Director
Brendan Lynn	CAIN Deputy Director
Ann Marie Gray	Policy Director
Patricia McKee	Senior Analyst
Mike McCool	IT Director
Anne Marie Dorritty	Programme Administrator
Dirk Schubotz	YLT Director
Shonagh Higgenbotham	Secretary

Contact Details

ARK

Aberfoyle House
Magee Campus
University of Ulster
Northland Road
Londonderry BT48 7JA

Tel: 028 7137 5513
Fax: 028 7137 5510
E-mail: info@ark.ac.uk

ARK

Institute of Governance
Public Policy and Social Research
Queen's University Belfast
Belfast BT7 1NN

Tel: 028 9097 3034
Fax: 028 9097 2551
E-mail: info@ark.ac.uk

www.ark.ac.uk



In collaboration with Queen's University, Belfast and University of Ulster