

# Scottish Older People's Assembly Newsletter

The Scottish Older People's Assembly is a voice for older people across Scotland



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## Welcome to the April 2024 SOPA Newsletter

A warm welcome to the April issue of SOPA's newsletter. I hope you all had a pleasant and happy Easter break.

In this issue you can read my interview with Colin Smyth, MSP on his proposal for a Commissioner for Older People. Following a public consultation last autumn, he is working on bringing forwards a private member's bill in the Scottish Parliament before the summer recess. Wales and Northern Ireland already have their own commissioner for older people, independent of government.



People aged over 65 are now 20% of the population in Scotland. SOPA acts as a strong voice for older people, so we would be keen to hear your views and opinions on having a commissioner for older people. This was one of several key issues raised by members in the workshops during our October Assembly last year and one of three important areas identified from our strategy development day for a working group to look into in more detail and make recommendations. This particular working group will be chaired by our board trustee who has a professional legal background. It intends to meet soon when the meetings will be held online to allow members from around Scotland to contribute. So if you are interested in participating in this working group, please email Hetty our Lead Officer at [hetty@scotopoa.org.uk](mailto:hetty@scotopoa.org.uk) for further information.

On the Age Friendly Communities (AfC) front, SOPA's Tony Donohoe has been busy successfully promoting AfC in Scotland. Last month in Perth, SOPA held an event focussing on AfC in a specifically rural context. In Edinburgh, also in March, that event looked at how to resource an AfC. Speakers at both venues came from all four UK nations. These successful events enabled representatives from a range of organisations including health and social care partnerships, local authorities, charities, cultural organisations and older people, keen to make a difference in their area, to share practice and learning.

The newsletter can be found online, on SOPAs website [www.scotopoa.org.uk](http://www.scotopoa.org.uk) and is also emailed directly to members. Please feel free to highlight any issues of

relevance to your organisation and share the link to any article of interest to help us to spread the word and increase our voice.

If you have any comments you wish to make please feel free to email me at [newsletter@scotopa.org.uk](mailto:newsletter@scotopa.org.uk)

Best wishes,

Margaret Fisher  
Editor

*We'd love to know what you think of our newsletter - survey can be found at this link:  
<https://www.surveyhero.com/c/eau4gph4>*

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## SOPA News

In this section we tell you about what SOPA has been doing since the last newsletter two months ago, working with partners plus some information on any events happening within the next two months.

News updates on:

- Latest News on SOPA's Age-friendly Communities (AfC) Work
- SOPA Events and Members' Meetings Announced

### **Latest News on SOPA's Age Friendly Communities (AfC) Work: By Tony Donohoe, AfC Project Coordinator**

Scottish Older People's Assembly (SOPA) is the lead organisation in Scotland promoting Age-friendly Communities (AfCs). SOPA's Project Co-ordinator, Tony Donohoe is working with representatives from different areas around Scotland to adopt the AfC approach and become part of a global movement, supported by the World Health Organisation.



SOPA recently held two exciting events promoting Age-friendly Communities across Scotland. Both were held in March with the first in Perth Concert Hall and the second at the Cosla Conference Centre in Edinburgh. In Perth the event focused on AfCs in a rural context and in Edinburgh we looked at how to resource an AfC. The events brought together speakers from across the UK including Northern Ireland, Wales and England. Representatives of two of the current AfCs in Scotland, Perth & Kinross and South Ayrshire also presented at the seminars. The events proved successful in engaging with various stakeholders interested in AfCs from different areas in Scotland. Overall, around 80 people in total attended across the two events, sharing practice and learning on AfCs. Representatives were drawn from a range of

organisations including Health & Social Care Partnerships, Local Authorities, Charities, Cultural organisations and older people keen to make a difference in their area. There will be a brief report on the events available shortly on our website and all the presentations can be found at [SOPA | Age-friendly Communities \(scotopa.org.uk\)](https://scotopa.org.uk)

As well as this Tony, our AfC Project Co-ordinator has been out and about taking the AfC message across Scotland at events in Perth & Kinross, the Scottish Borders and East Lothian. SOPA's AfC Network Group is growing in strength and will meet again at the end of April with our National Advisory Group meeting in early May. We have also made initial contacts with new areas including Glasgow and Midlothian and hope to engage further. At a national partnership level Tony has arranged meetings with Public Health Scotland, the Third Sector Interface Network and Health & Social Care Scotland. Our aim is to continue to build the AfC movement across Scotland at both national and local level and we are looking to encourage and support more areas to become an AfC over the next year.



Tony will also be attending the International Conference on Integrated Care in Belfast in April, to present an Oral Paper on AfCs on behalf of SOPA. The theme of the conference is '[Taking the leap: making integrated care a reality for people and communities](#)' and SOPA's paper will be presented under the theme of "Improving Health & Well-Being". Hopefully more on this in the next newsletter!

We are looking forward to continuing our exciting work in 2024 and developing the AfC approach in Scotland! If you or your organisation wish to find out more then please contact Tony Donohoe, our AfC Project Co-ordinator at Email: [tony@scotopa.org.uk](mailto:tony@scotopa.org.uk) or Mobile: 07745 355234

## **SOPA Events and Members' Meetings**

By Hetty Malcolm-Smith

### **SOPA Members' Meetings**

We were so pleased that so many attended the first members' meeting of 2024 and we look forward to seeing you at the next one which will be at the end of April.

The meetings will be from 2.30pm to 4pm. We have decided on zoom to allow as many members to attend as possible. Please contact Hetty [hetty@scotopa.org.uk](mailto:hetty@scotopa.org.uk) if you would like her to send you a zoom link. An agenda will be sent prior to each meeting, but do let us know if there are any topics you would like included.

Next Meeting dates:

Tuesday 30<sup>th</sup> April 2024 – 2.30pm- 4pm

Tuesday 25<sup>th</sup> June 2024 – 2.30pm- 4pm

Tuesday 27<sup>th</sup> August 2024 – 2.30pm- 4pm

Tuesday 29<sup>th</sup> October 2024 – 2.30pm- 4pm

### **SOPA Outreach Meetings**

We held our first outreach meeting in the Borders in March 2024 at Gala House and were delighted that so many people attended. The event focussed on SOPA's current objectives, Age-friendly Communities and discussions around Your Issue, Your Voice.. It was an insightful day of lively discussion and sharing of information.

If you would like us to visit your area and deliver a similar event please let Hetty know at [hetty@scotopa.org.uk](mailto:hetty@scotopa.org.uk)

### **SOPA Working Groups**

SOPA's working groups on Social Care as well as Isolation & Loneliness have now been created and the first meetings will be happening shortly. Updates will be provided in the next newsletter.

If you are interested in joining our working group on the potential pros and cons of the proposed Older People's Commissioner in Scotland please email [hetty@scotopa.org.uk](mailto:hetty@scotopa.org.uk)

### **SOPA Assembly Planning Meetings**

SOPA Assembly planning meetings will be announced shortly so please start thinking if there is anything you would like us to include or if you have any feedback from the last Assembly.

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## Features

### Colin Smyth MSP Proposes Commissioner for Older People

#### Scotland's Ageing Population - Some Facts and Context

By Margaret Fisher

On 13th June last year, Colin Smyth, Scottish Labour MSP for South Scotland region since 2016, launched a public consultation on his proposal to have a commissioner for older people for Scotland. Over thirty charities supported the launch held in the Scottish Parliament at Holyrood.

Mr Smyth believes that a dedicated commissioner would ensure the voices of people in later life are heard, champion their rights and ensure services and issues impacting them are taken up, with the power to hold public bodies to account. An independent commissioner would also play an important role in tackling age discrimination and ageism.

According to official census figures, in 2011 people aged 65 and over were 16.8% of the population. This represented a 10.6% increase in that cohort since the 2001 census a decade previously. For the first time, the number of older people was greater than children aged under 15 who were 16.1% of the population in 2011.

The most recent 2022 census shows that over a million people are aged over 65 which is 20% of the Scottish population currently. Detailed information on census results can be found at <https://www.scotlandscensus.gov.uk>.

This rising trend in the over 65s is not unique to Scotland. The other UK nations and G7 countries have returned similar results for their older populations.

What the Scottish census figures demonstrate is, over the past twenty years, there has been a growing need for issues affecting older people to have a much more prominent place within the government's agenda. These issues are many and varied as well as being complex, which is why Colin Smyth is working to put forward a private member's bill to have an independent Commissioner for Older People for Scotland.

Each of the four nations within the UK has a commissioner for children and young people, but only two devolved nations have an older people's commissioner. The Older People's Commissioner for Wales was established in 2008. The Commissioner for Older People for Northern Ireland came later in early 2011.

See the links below for information on the work of these commissioners which provides an insight into what a commissioner in Scotland could achieve if Colin Smyth's bill receives support at Holyrood.

Older People's Commissioner for Wales: <https://olderpeople.wales>

Commissioner for Older People for Northern Ireland: <https://www.copni.org>

## Interview with Colin Smyth MSP on his Proposal for a Commissioner for Older People

By Margaret Fisher

This interview with Colin Smyth is set out as a Q & A conversation I had with him later in February when he explained about his proposed bill and the reasons for it. The link to the details of the Proposed Commissioner for Older People (Scotland) Bill appears at the end of this article.



**Q: Mr Smyth, what led you to propose a commissioner for older people for Scotland?**

**A:** Mainly the fact that I don't think the issues affecting older people are frankly high enough up the political agenda at the moment, whether that is growing pensioner poverty or the crisis in social care. I also feel strongly we don't celebrate enough the contribution that older people make to our communities. Too often they're stereotyped negatively as a burden on the community.

What really prompted me to bring it forward was the pandemic. At the height of the pandemic, as an MSP, I had many constituents raising with me the heart-breaking experiences they were facing in not having access to loved ones in care homes, social care packages being cut, people feeling they were having "do not resuscitate" decisions forced on them and we've seen what happened in our care homes. The covid inquiry will hopefully shine a light on that. And all the way through that pandemic I kept asking myself, when all the big decisions were being made, who independent of government with real powers and with the ear of ministers was championing the human rights of older people and making sure their voice was being heard? The answer to that question was frankly no one at that level. And I think that is reason enough to bring forward this proposal to really champion the human rights of older people in Scotland.

**Q: What progress has there been so far with your proposal?**

**A:** The first stage of a Member's Bill is to run a consultation on the idea of the bill. That ran until 23rd October 2023. We had hundreds and hundreds of submissions from people right across the country, organisations and individuals. We even had petitions from people who had gone round their neighbours in sheltered housing, getting people to sign up to the idea, so we got so many submissions that we're currently wading through them at the moment.

What then happens is the parliament looks at them independently. They publish a report summarising what the consultation said, for example, how many people were in favour of the proposal and the issues they raised. So that will hopefully get published in the next couple of months. We'll then move to the next stage, if that consultation shows support for the bill, to actually publish the bill itself. We're looking to do that hopefully before the summer recess.

Once the bill itself is published that will get introduced into the parliament, and it then has to go through different stages in parliament being looked at by a committee, so it's a very long process which allows the proposal to get proper scrutiny and proper debate in parliament. Irrespective of whether it's supported by MSPs, I think there's a real opportunity to use that to really start to debate and raise those issues that are facing older people in Scotland.

**Q: So you are hoping that if it is approved at the consultation stage it will progress to a bill before the summer recess in June? Does that mean you have cross-party support?**

**A:** I think so. There is a lot of public support out there for the bill, so I hope MSPs reflect on that. You need a minimum of 18 signatures from MSPs from two parties, so I'm confident we will get that. Because we haven't published the bill yet, we've not properly asked for that support, so I will be looking to get that. The sticking point will be the government. You've obviously got two parties in government, and if the government is not prepared to support the bill then that would probably stop SNP and Green MSPs signing it, because even though I know privately a lot of them are in favour of it, if their own government says they don't want to support it, then they'll probably get blocked from showing support which would be disappointing.

**Q: Why do you think the government may not want to support it? I read your consultation paper which mentioned OPSAF (Older People's Strategic Action Forum). When MSP Alex Neil's attempt in 2007 to have a commissioner for older people failed, the then First Minister Alex Salmond said there was going to be a national forum set up for older people which became OPSAF. Is that right?**

**A:** Yes. I think there's a role there, but I don't think it is as powerful as having an independent commissioner.

**Q: During some of the workshops at SOPA's Assembly last October, we asked those attending what key areas they wanted SOPA to focus on to feed into our next three year strategic plan. Several people raised the need for a commissioner, others weren't sure, their main concern being whether it would have teeth, be truly independent or just another branch of government.**

**A:** I think it is really important to stress that the person would be entirely independent of government. They would be appointed by parliament through a process so not appointed by government. They would have real statutory powers. At the moment, the various forums the government has are effectively set up by the government and have no statutory powers. The difference is an independent commissioner would have specific legally based powers. They could carry out investigations into whatever issues they choose, for example the provision of social care in Scotland. They would have legal powers to have inquiries, to call witnesses, to make formal recommendations to government, to propose changes to the law or to changes to practices. I think it is important to stress these strong statutory legal powers. We have that already through the Children's Commissioner, with children's commissioners in all four nations currently. We have an older people's commissioner



in Wales and one in Northern Ireland. There's a big campaign in England for a commissioner at present too. I don't see why Scotland should be treated any differently.

**Q: Do you consider there are differences in rural areas like the Highlands and the Borders, compared to the urban central belt of Scotland and cities, for access to services such as health and social care, transport and housing, as these were also areas raised at our Assembly workshops?**

**A:** As somebody who represents a big rural area, I think often people in rural areas can be forgotten about and that has a major disproportionate impact on older people who are more likely to for example rely on public transport. We've seen the bus network being effectively dismantled, route by route across rural Scotland. Often older people also have the biggest challenges accessing healthcare services in rural areas where we know they are being more and more centralised. This means people are having to travel further, so I think that the way that rural communities are often ignored actually has a big impact on older people.

These issues don't get debated enough at the moment which is why having a commissioner who is independent of government championing these issues matters. One important thing that will be in my bill is a legal requirement for the commissioner to consult with older people and those organisations such as SOPA and many others who work with older people. In this way, issues which are important to older people can be taken forward. Having someone who challenges on the delivery of services and the differences between urban and rural areas is exactly the kind of thing the independent commissioner could take forward. It would ultimately be up to them to decide to pursue as an independent champion and not something we politicians would be deciding.

**Q: How could a champion for older people address some of the shortages in medical staff which appears to be more acute in rural areas?**

**A:** I think you're right. There's a real challenge in recruitment, particularly in our rural areas. We don't have enough trained staff and clearly people can pick and choose where they want to work. Often it will be easier to be in a central belt big hospital. I think one of the current challenges is that there are so many different individual health boards.

One idea would be to reduce the number of health boards to three and therefore a medical professional would be employed by a big health board and may work some of the time in a hospital say in Edinburgh or Glasgow or Aberdeen, but because a bigger health board covers the rural area as well, the doctor, nurse or other medical professional would work part of their time in a rural area. There would be nothing, for example, to stop a consultant working three days a week in Edinburgh and two days a week in the Borders because that health board would cover a larger area. I think that could help tackle that issue to some extent. It won't solve it because we don't have enough trained medical staff.

I don't think we sell rural areas as well as we could where the quality of life in many rural areas is outstanding. For lots of people, if you're working in the central belt

where your family is, where your job is, then moving out of that area can be a challenge, there's no question about it. One of the challenges I hear about, speaking to the health board down in Dumfries & Galloway, is that sometimes an individual may be attracted by the post, whether it's a GP in the area, or doctor in a hospital, but they are married or have a partner who may work in a different area within the private sector and there are no jobs for them to come to because too many of our private sector jobs are concentrated in the big cities. I think if we were to improve the wider opportunities in rural areas and have those other high paid, high skilled jobs then people would be more likely to come to rural places. There's no question it is a real challenge when it comes to recruitment in healthcare and other jobs.

**Q: Looking at transport linked to healthcare, with the A9 trunk road for example that was in the news recently, is that not sufficient reason to dual the whole route as soon as possible?**

**A:** Transport infrastructure is a massive problem and there has been neglect in some of those rural areas, whether it's the A9 in the Highlands or the A75 and the A77 in the south of Scotland which goes to Cairnryan ferry port. These roads are not fit for purpose. A prime example when it comes to healthcare at the moment is a shortage of midwives in the Galloway hospital at Stranraer. If somebody wants to have a baby in Stranraer they've got to travel to Dumfries along the A75 and that can be a dreadful journey stuck behind lorries for up to two hours. Because we don't have access to services in the area, the infrastructure makes that more difficult and more off-putting for people who need to travel. For a lot of older people in particular, because they are less likely to be car owners, a large proportion of them rely on public transport. You may have a bus pass to get that bus free, but frankly if there's no bus in the first place there's no point in having that bus pass.

**Q: Currently older people are now 20 per cent of the population in Scotland. We've had a Scottish Parliament since 1999. Why do you think in all those years there hasn't been one overarching strategic plan to address challenges for a growing older population and bring it together in one cohesive whole?**

**A:** There have been attempts in the past to pull together a strategy. For example back in 2007 the then Scottish Government had a strategy called "All Our Futures - Planning for Scotland's Ageing Population". So there have been attempts in the past, but I think what happens is, these issues just fall off the radar and there has been no effective strategy in recent years.

I think there's a perception out there that older people are fine, and that's often because the nature of older people is to quietly get on with it and not make a fuss. It means that those who shout the loudest often are the ones that get heard. At the moment we have lots of organisations doing some fantastic work. I think it's about trying to pull that together and I think that is one of the key roles that an independent commissioner would have is actually being that voice.

The Children's Commissioner speaks on behalf of the children they work with and the government listens. Now why don't we have the same when it comes to older people? If we have a champion, independent of government, speaking up on behalf of older people, I think the government are more likely to listen. I think it's the lack of

that and one of the reasons why we don't have that coherent strategy, that continues year on year, that's updated on a regular basis.

There's also a perception out there that many older people are relatively wealthy. The reality is that 1 in 6 older people are living in poverty in Scotland and that number is rising, but you don't here about that often in the local and national media or in the parliament itself. This tends to result in these issues often being ignored.

An independent champion would look across all government departments and I think that's one of the challenges. At the moment you have government departments that often work in silos. You have health, you have education, transport, all doing their own thing. Somebody independent looking across all departments saying how are these issues affecting older people and what part do they need to change to better represent and meet the needs of older people. It's something that we badly need, so that we have that coherent strategy right across the board.

It is important to stress that we did have an older people's minister for a very short period of time, Christina McKelvie MSP. Previously the Government appointed an older people's minister with that job title because people were calling for it, then took it away. We've had two reshuffles since then and they still haven't reinstated it which I think tells its own story. Sadly, I think it is a symptom of the lack of a priority for older people's issues to remove the named older people's minister. I strongly believe we should have an older people's minister.

What I would stress is that the older people's commissioner is not a replacement for that minister. The difference is the commissioner would be independent of government, whereas the older people's minister would be a part of government. I think there is a need for both.

It begs the question, do we really think the government would have done away with the named older people's minister had we had an older people's commissioner? I don't think they would have. I think the older people's commissioner would have caused a fuss if they had tried to do that, in which case we still would have had an older people's minister with an older people's commissioner keeping an eye on the government and holding it to account.

**Q: At the Festival of Ageing in Edinburgh in January, Emma Roddick, MSP opened the event. She said that the responsibility for older people had not disappeared as it was within her portfolio as Minister for Equalities, Migration and Refugees.**

**A:** I think what is important is, Emma Roddick may have different responsibilities, but what does it say about the appointment of the minister that when they came to choosing a job title they dropped the reference to older people? Why did they make that particular choice? She's still got the responsibility. I think it's a symptom of not having older people high enough up the priorities, or it would have been stated within the job title.

**Q: What has been some of the feedback from your consultation?**

**A:** What's really interesting is that it does have support from people from a whole range of groups. Age Scotland carried out polling and it showed that 80% of over 50s backed having a commissioner in Scotland, but so too did 70% of young people support the concept as well because ultimately they may have loved ones that are older, or they know themselves that they will hopefully one day be older, and they want to make sure that when it comes to that stage, the issues that will be important to them at that time are being looked after. So far in my consultation there's been support by over 90% of the people that have taken part in the process. It goes across all age groups.

**Q: I see you are in a cross-party group for things like heart and circulatory diseases, IBS, visual impairment. These are three key health areas that particularly affect older people. To what extent are older people the focus of these areas in the cross-party groups?**

**A:** I think these groups do a lot of work around older people. I chair the cross-party group on heart and circularity disease. The work clearly cuts across all age groups, though the biggest proportion of people who do suffer heart disease tend to be older people. We have people with lived experience at those meetings who may have had a heart attack or suffer from a particular circulatory condition and are facing various challenges. Having them feed into that is absolutely crucial, so we actually listen to people. In most cases, with that particular group, it is older people.

I'm taking forward work to establish a cross-party group on dementia. What will be crucial is listening to people with lived experience, whether that's people that are living personally with dementia or their carers who are often forgotten about. By listening to people with lived experience we can make sure that issues facing older people are high up the agenda.

**Q: What do you think are the chances of your bill being voted down, because the Scottish Government has a majority, don't they?**

**A:** They have, but I think it would be very disappointing if they did. Were that to happen, I think that would simply reinforce the view amongst a lot of older people that the issues that matter to them aren't as high above the agenda for the government. We have a commissioner in Wales, in Northern Ireland, we may have one in England very soon. It would be difficult in my view for the Scottish Government to turn to older people and say, well we don't think that you should have one, but we think it's ok to have a children's commissioner in Scotland.

I think that when we get to the end of the covid inquiry there'll be lots of questions to be answered about the treatment of older people during the pandemic. What the older people's commissioner opportunity gives the government is a chance to say we've listened, we accept that the human rights of older people weren't upheld as much as they should've been during that pandemic and we're going to do something about all that by supporting an independent older people's commissioner. This means that in future you will have somebody that's standing up and making sure the human rights of older people are being listened to. I think that's an opportunity for the

government to learn from the pandemic, but it does remain to be seen whether they are prepared to do that. I hope ultimately they will adopt this proposal.

**Q: I imagine the government will want to avoid a situation to vote it down. Is there any other way they can delay it, by for example saying there's not enough time in the timetable to consider it, which is what happened with Alex Neil's bill years ago.**

**A:** It certainly was. I've deliberately ensured that there is enough time within this parliament to determine this, so ultimately it's not up to the government when parliament debates something. It's up to the parliament itself. The government can't tell the parliament they can't debate it. We know we've got more than two years before the next Scottish Parliament elections and my bill will be introduced in plenty of time for people to have a vote on it, so they can't stop that happening, but I think there's other opportunities there.

There's a human rights bill coming before parliament at the moment. I think they could use that bill to strengthen the way in which the Scottish Human Rights Commission works. They could include, for example, an older person's commissioner within the Scottish Human Rights Commission as part of their structure. I'm not precious about my proposal. If the government has got a better idea then I would be willing to work with them to make sure that was adopted, then I'd be happy for that and it would certainly save me a lot of work. But I think they have to have that independent voice for older people with real powers. I think that's really crucial, statutory powers to do something, not just have more talking shops, that we certainly have too many of at the moment.

**Q: Colin Smyth, thank you very much for your time. People can find out the details of your proposal at this link:-**

<https://www.parliament.scot/bills-and-laws/proposals-for-bills/proposed-commissioner-for-older-people-scotland-bill>

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## And Finally....

### **Loud Budgeting - Another “New” Social Media Trend**

**By Margaret Fisher**

What next has gained traction on social media? One interesting TikTok trend is known as “loud budgeting.”

It’s a bit of a contrast to the “silent walking” I wrote about in last November’s issue. A young American influencer discovered that walking without the distraction of earbuds in her ears while listening to music, texting or talking to friends on her phone whenever she went out helped to reduce stress and anxiety. Basically just enjoying the mental and physical benefits of going for a walk, of unwinding, enjoying being outside with no other distractions.

Loud budgeting is more nuanced and multifaceted. To some extent it is still concerned with mental health, but also is about communicating how you choose to spend your money by involving yourself in online conversations, opening up about personal finances and even money worries.

This trend has certainly taken off since the cost of living crisis with the ever increasing costs of domestic bills hitting us all in the pocket. It’s also about sharing and discussing what you are willing to spend or not spend your money on which implies elements of environmental and social responsibility. Loud budgeting is also a reaction against consumerism and what some see as non-essential spending on luxury goods.

With stress and anxiety reportedly rising in line with the cost of living, loud budgeting has become popular with the younger generation, using it as an aid to help them to budget their everyday expenses. Online friends they are linked to on social media can offer encouragement and support if they fail to keep within the budget they set themselves and help them to get back on track.

A major firm of financial accountants found that a quarter of 18-24 year olds use social media for guidance about finance. So there’s an education element too. Whatever helps to avoid debt, learn to manage money or save for a rainy day has to be a good thing.

As the current older generation, I am sure many of us can recall when mortgage interest rates rose rapidly out of control. That was a scary time, known now as Black Wednesday, 16th September 1992 when rates started off at 10% in the morning, were 12% by lunchtime and shot to 15% in the afternoon. In the 1970s interest rates averaged 7% to 8%. By the 1980s mortgage rates hovered around 11% to 12%. However, interest rates on savings were correspondingly much higher than today.

Before computers and the internet, budgeting was a case of sitting down with a pen and paper plus a pocket calculator, noting down your income, listing all your

domestic bills and other expenses to see what to cut back on. Sometimes it meant going without a summer holiday or delaying major purchases like a new telly or replacing an ageing car. Budgeting back then was a private exercise, not something you broadcast. These days we also have to watch out for scammers trying to part us from our hard earned money.

Each generation has to learn to budget for the times they live in. If talking about your finances online helps younger generations be more savvy about finance and learn to budget and save, then that has to be a positive use of social media.

There's a lot online about loud budgeting, but you can find out more at this link here: <https://www.moneysupermarket.com/news/what-is-loud-budgeting/#:~:text=Loud%20budgeting%20is%20all%20about,surrounding%20the%20topic%20of%20money.>

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