

Wednesday, 04 February 2026

Title: Age UK follow-up for Transition to State Pension age inquiry

Dear Chair Abrahams,

Thank you for inviting Age UK to give oral evidence to the committee on 28 January. Thank you also for arranging for the Committee to engage with people aged 50-65 through the event hosted by Age UK County Durham on 2 February.

At the session on 28 January you asked witnesses to write to the Committee with evidence of frail people working up to State Pension age (SPa) or as long as possible despite their health problems.

In January 2023 we published *Waiting for an Age*,¹ a research report based on interviews with people in their 50s and early/mid-60s struggling to work in the context of the rising SPa. Below is a selection of quotes that illustrate how hard this can be and the effect it can have in worsening people's health – taken from the section 'The challenge to stay in work until State Pension age', from p.18. The full report is available online.

'I am 61 and have always done manual work. I AM TIRED, VERY TIRED. I know I have slowed down at work and am finding it physically harder to do my job. I take tablets for depression and knowing I have to work until I am 66 is really getting me down.' (Campaigner, female, aged 61)

'Oh my, where do I start, this is a passion of ours. My husband is 60 worked all his life since the age of 16 in construction. His back is shot, he is in pain all the time but like most people self-employed cannot afford to stop working (he would give up tomorrow if he could afford it) as he does not have any private pension.' (Campaigner, female, 61-62)

'I work in care and have done for many years. Due to wear and tear of this work over time I now have issues with my shoulders, like hundreds of people! I am struggling to keep working, live on my own but have to keep working full time which is putting strain on me. By the time I can retire I will be another disabled person leaning on the state instead of enjoying what time I have left!'
(early 60s)

In these and other cases, people may have worked for decades already but feel forced to continue. This is despite health problems, often accrued through years of manual work, including as professional carers.

Age UK
7th Floor
One America Square
17 Crosswall
London EC3N 2LB

t 0800 169 87 87
f 020 3033 1000
e contact@ageuk.org.uk
www.ageuk.org.uk

Royal Patron: HM The King

During the oral evidence session, I mentioned the common disabilities experienced by people below SPa according to Personal Independence Payment (PIP) statistics. While PIP recipients may be in or out of work, this data gives a helpful indication of the health challenges people this age face, including those in work. The table below shows the seven most commonly identified main disabilities for PIP recipients aged 60-64, as of October 2025.

Most common main disability for PIP recipients, aged 60-64, Oct 2025		
Musculoskeletal disease (general)	140,234	26.5%
Psychiatric disorders	106,481	20.1%
Musculoskeletal disease (regional)	79,438	15.0%
Neurological disease	72,521	13.7%
Respiratory disease	31,013	5.9%
Malignant disease	29,761	5.6%
Cardiovascular disease	21,977	4.2%

In the last few days we received data from UK nationally representative polling conducted by Opinium in January 2026. Among people aged 60-65, over half (54%) said they will struggle financially from now until they reach SPa. This is a notable increase from when the same question was asked in January 2025 among that age group (44%).

Our key recommendation to the Committee is to ask the DWP to:

1. recognise that the rising SPa causes and likely intensifies poverty for people unable to work in the years preceding SPa, and
2. as the SPa rises to 67, develop a set of options for how to mitigate this for those who are realistically unable to work, through the working-age means-tested system.

We plan to develop our proposals in more detail in the coming months and will be very happy to share these with the Committee and discuss them with the Department.

Yours sincerely,

Phil Mawhinney

Policy Manager, Age UK

¹ [waiting-for-an-age-report-january-2023.pdf](#)