

# Consultation Response

## Transition to State Pension age

Work and Pensions Committee

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## About this consultation

This inquiry looks at people aged over 60 but below the State Pension age (SPa), many of whom are living in poverty. It is considering the case for additional support for people in this pre-pensioner age group to bridge the income gap as the SPa rises from 66 to 67.

## Key points and recommendations

- Some people aged 60-65 have complex, challenging lives. They are managing long-term health problems, disabilities – often accumulated through decades of manual work – and/or unpaid caring responsibilities. These, along with age discrimination and a lack of appropriate training and job opportunities, can make it very difficult to work up to State Pension age (SPa). Yet they can be pressured to find work in ways that are unrealistic and counterproductive.
- These circumstances can cause financial hardship and stress – more than 1 in 5 people aged 60-64 are in poverty and many are struggling with the cost of living.
- With the rise to 67 imminent and the rise to 68 planned, a key question for the Government should be: to what extent does each subsequent SPa rise intensify the negative impacts? We think it is plausible that the poverty impacts will intensify with each subsequent rise.
- The Government should introduce mitigations as the SPa rises to 67. These should take two forms:
  1. Additional financial support through the social security system, targeted at people within three years of SPa who are realistically unable to move into appropriate work again, including due to health conditions, disabilities and/or unpaid caring responsibilities.
  2. Less conditionality/pressure for those people to move into work or work more hours. This would free people from stress and unrealistic expectations, and to manage their health and provide care to others.
- We have some concerns over people accessing their private pension for a ‘bridging’ fund to tide themselves over until SPa. The purpose of saving for a pension is to support people throughout their retirement, and it is a reflection on the inadequacy of pre-SPa support that people feel the need to use their money in this way.
- As far as possible, the Government should gauge the impacts of SPa rises on poverty/living standards and private pension decisions, including during the current SPa review.

## About Age UK

Age UK believes every older person should be included and valued. We're working locally, nationally and internationally to change the way we age. Together with our partners, we're changing the day-to-day experience of getting older through essential services and local support. In the UK, the charity helps more than seven million older people each year by providing advice and support, including through our national advice line and our friendship services. It also researches and campaigns on the issues that matter most to older people, aiming to put older people at the heart of public policy and shift the way ageing is treated and represented.

## Consultation questions

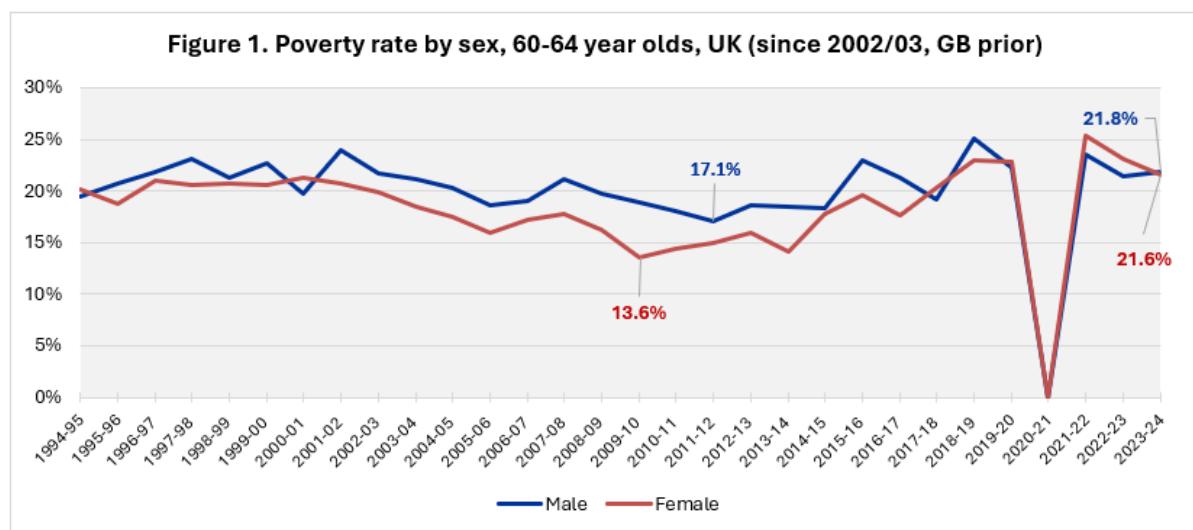
### 1. Characteristics of the cohort

*Are there particular characteristics of the 60 to 66 age group to take account of in assessing how policies support the transition to pension age?*

#### *Risk of poverty*

Among 60–64-year-olds,<sup>1</sup> 22% are in relative income poverty, according to the latest statistics (2023/24) – equivalent to 810,000 people.<sup>1</sup> It is the same rate for men and women and is higher than the poverty rate of people over State Pension age (SPA) – 16% – and all age groups over age 24. There could be over 250,000 more people in pre-retirement poverty today than in 2010.<sup>2</sup>

As shown in figure 1, the poverty rate has risen for men and women over the last roughly 10 years.<sup>3</sup> Women were affected by the increase in SPA from 60 to 65 between 2010 and 2018 – by the end of 2018, most people aged 60-64 were below SPA. This helps explain why the poverty rate has risen more substantially since 2009/10.



We get some insight into how secure people feel through polling. Age UK commissioned nationally representative polling in January 2025. One question was, 'Do you feel you will be financially comfortable, or struggling, from now until the time you reach State Pension age?' Among those aged 60-64, 51% of women said, 'I will struggle somewhat / a lot financially', as did 35% of men.<sup>4</sup> Things appear to be worsening – among those aged 50-65, 36% said they feel less financially secure at the start of 2025 compared to the start of 2024 (v 10% who said they feel more secure).

People aged 60-64 in particular circumstances are at especially high risk of poverty (Table 1). Over half (55%) of unemployed people are in poverty, as are 40% of permanently sick/disabled people and those looking after family/home. It is worth noting that 27% of those who define themselves as 'retired' are in poverty. Some of these people may be unable to work or get hired but prefer to define themselves as 'retired' than 'unemployed' or 'inactive'.

<sup>1</sup> 60-64 is the relevant age group in the Households Below Average Income dataset.

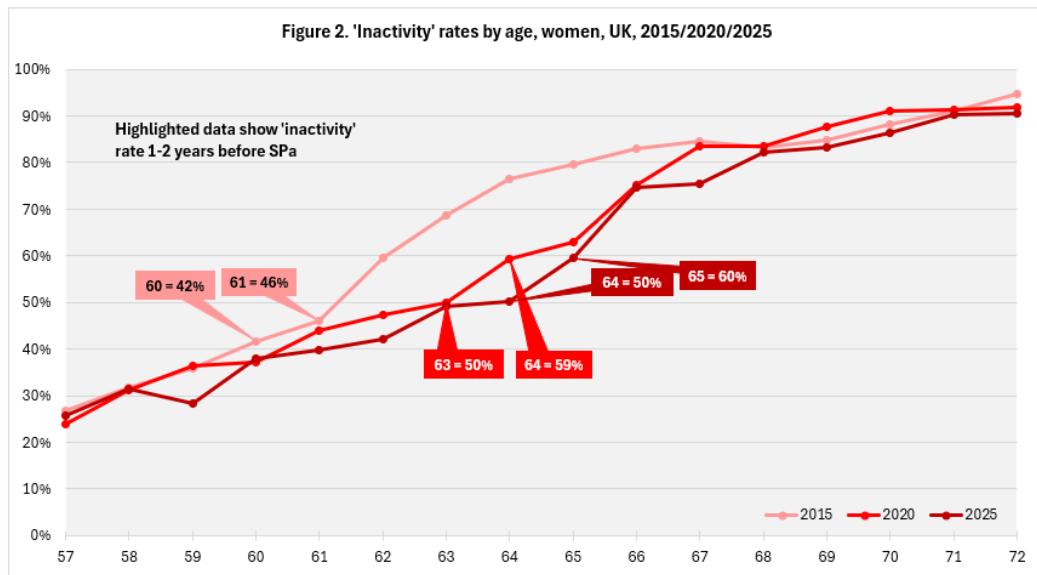
Renters are also at higher risk, with 37% of social renters and 31% of private renters in poverty. Age UK West Sussex, Brighton & Hove run projects to support people aged 60-65 into work and to access benefit entitlements. They see a lot of private renters struggling financially, as the amount of support they receive in Local Housing Allowance leaves a significant gap in income to meet their rent.

*Table 1. 60-64 poverty rate by economic status, UK<sup>5</sup>*

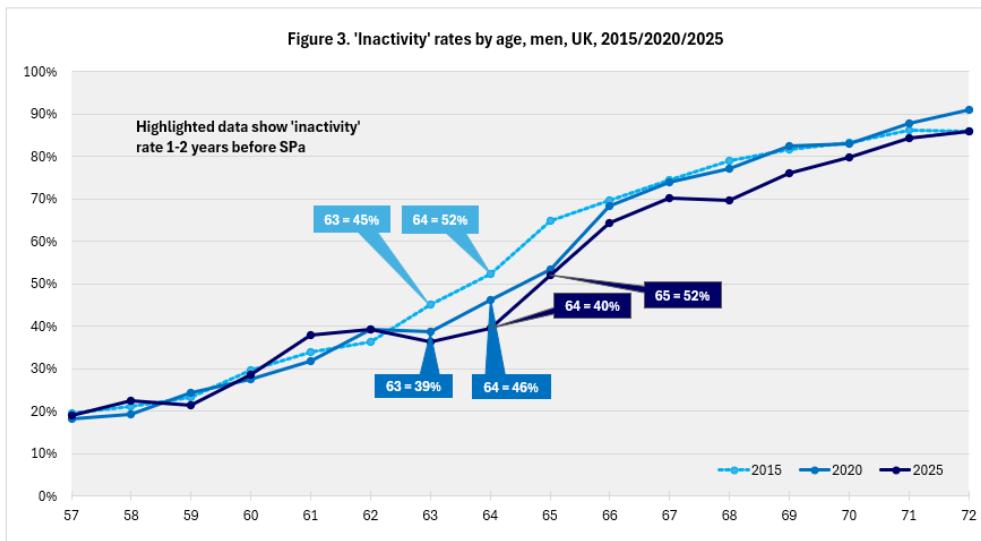
Group	Poverty rate
Unemployed	55%
Other 'inactive'	46%
Temporarily sick/injured	43%
Permanently sick/disabled	40%
Looking after family/home	40%
Retired	27%
Full-time self-employed	20%
Part-time self-employed	17%
Part-time employee	16%
Full-time employee	7%

#### *Labour market*

A greater proportion of people are classed as 'economically inactive' as age increases, particularly from around age 60. Figures 2 and 3 show this, for women and men.<sup>6</sup> They highlight the 'inactivity' rate in the two years before SPA, (which varies according to sex and year).<sup>2</sup> 'Inactivity' 1-2 years below the SPA in 2025 is high – 50-60% for women, 40-52% for men. 'Inactivity' then jumps at SPA as people access their State Pension.



<sup>2</sup> In highlighting SPA -1 and -2 years, the charts simplify the complexity of the transitional SPAs in 2015 (women) and 2020 (both).



There are different reasons for 'inactivity', with some people freely choosing it and others forced into it. Table 2 shows that among those aged 60-64 a significant minority state being 'sick or disabled' as the reason – around one in six (15.5%) of women and around one in seven (13.7%) of men. A smaller proportion state 'looking after home/family' – i.e. providing unpaid care – as being the main reason. Women are more likely to give both these reasons.

Table 2. Economic 'inactivity' of people aged 60-64, April-June 2025, UK<sup>7</sup>

Sex	'Economically inactive – retired'	'Economically inactive – sick or disabled'	'Economically inactive – looking after home/family'	'Economically inactive – other'	TOTAL 'economically inactive'
Women	18.2%	15.6%	5.0%	4.8%	43.6%
Men	17.2%	13.7%	2.0%	3.5%	36.4%

### Barriers to work

In 2023 Age UK published *Waiting for an Age*,<sup>8</sup> looking at people in their 50s and early 60s struggling to work up to SPa. We interviewed 20 people and received survey responses from nearly 1,500 people. Key barriers to work include:

- People who spend a lot of time, sometimes full-time equivalent or more, providing **unpaid care** to a spouse/partner, elderly parent, disabled child or other relative (sometimes more than one).
- People who did **manual or physically demanding work**, often for decades, who are physically unable to keep working.
- People who have **long-term health conditions and/or disabilities**, which make it difficult/impossible to continue in, or move into, work and can mean they have additional needs/costs.
- People who have made significant efforts to get back into work but with no success, with some feeling they have faced **age discrimination** or whose **skills need updating**.

Here is a selection of quotes to illustrate these themes:

*I am currently a full-time carer for my disabled husband so I cannot supplement my income by working. I exist on Carer's Allowance. I am 63 and have to wait another 3 years for my pension.*

*I'm 63 and have osteoporosis and arthritis, I earn £70 a week and receive about £200 a month Universal Credit. I am already having to choose between eating and heating and what bills to ignore.*

*As I am now 63 it has been very hard, I had to give up work due to my health. I could no longer do the job I was in. I was a health care assistant on nights. This had taken a lot out of me over the 40 years I had done it. I have been living off my savings the past 3 years. But I know my savings will run out before I am 66. I cannot make any future plans. I live on my works pension of £285 per month. This has been a miserable time in my life.*

*It's an absolute nightmare! I'm 61 and have been struggling to find work since my 50s – I'm not even being selected for interviews anymore, despite being highly qualified and experienced.*

As the last quote indicates, some people have been looking for work for years with no luck. Some feel they are discriminated against on the basis of their age. Age UK West Sussex, Brighton & Hove report that a lot of older people have a severe lack of confidence, especially where they have been out of work for a while.

#### *Health, disability*

Being 'sick or disabled' is a significant driver of 'inactivity'. In our polling, 63% of people aged 50-65 with a disability said 'I will struggle somewhat / a lot financially' from now until they reach SPa, compared to 41% of those with no long-term health conditions.<sup>9</sup>

Among recipients of Personal Independence Payment (PIP) aged 60-64, the most commonly reported primary disabilities are musculoskeletal disease (general), reported by 26% of recipients, with musculoskeletal disease (regional) reported by a further 15%. Psychiatric disorders were reported by 20% of recipients and neurological disease by a further 14%.<sup>10</sup>

Age UK West Sussex, Brighton & Hove noted that mobility problems, arthritis, anxiety and depression are common among clients. Some men of this age worked in manual industries for decades, developed physical health problems and are now unable to get back into work. Some feel they aren't fulfilling their perceived role of breadwinner, and this affects their mental health.

Conversely, some people may stay in work longer than they would like to reach their SPa but pay a price in their health for doing so. Someone in their early 60s told us:

*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!*

#### *Unpaid care*

Many people in their 60s give up work (fully or partly) to provide unpaid care for family members, including partners, parents and children. A quarter (24%) of people aged 55-64 provide care in England.<sup>11</sup> Carers UK estimated in 2019 that 2.6 million people had given up work to care.<sup>12</sup> Carer's Allowance pays a low amount and unpaid carers are 50% more likely to be in poverty than those who do not provide care (27% vs 18%).<sup>13</sup> Some carers are missing out on National Insurance credits because of not receiving Carer's Allowance when they should or not claiming Carer's Credit. These people can be out of work for years before SPa, living on a low income and suffering poor health and burnout. In our January 2025

polling of people aged 50-65, 53% of carers said 'I will struggle somewhat / a lot financially' from now until when they reach SPa, compared to 46% of non-carers.<sup>14</sup>

This is an important part of the wider context for this inquiry. There is a growing population of 'oldest old', many of whom will need unpaid care from family, including those in their mid-60s. The number of people aged 85+ in England is projected to increase 72% from 1.5m in 2025 to 2.6m in 2045.<sup>15</sup> Healthy life expectancy is stalling and unequal, meaning there will continue to be many people in their 60s needing care, often provided by a partner.<sup>16</sup>

#### *Private pensions*

Because of auto enrolment and the decline of defined benefit pensions, increasing numbers of people have at least some defined contribution (DC) pension savings. It is likely that people with DC savings take 25% as a tax-free lump sum or use their savings to tide them over until they reach SPa – however the lack of clear data on how people use their DC savings makes it difficult to build an accurate picture. We believe that improving data on this is a matter of urgency.

We have some concerns over people accessing their pension for a 'bridging' fund to tide themselves over until SPa; our advisors report people in their early 60s who are unable to work and considering doing this, often without access to guidance or advice. The purpose of saving for a pension is to support people throughout their retirement, and it is a reflection on the inadequacy of pre-SPa support that people feel the need to use their money in this way. This strengthens the case to provide greater financial support to people within three years of their SPa who are realistically unable to work again (outlined under Q5). If people are forced to use their DC savings early to avoid living in poverty, they are likely to end up relying on the state later on, making this a false economy for the Government.

There are also some cohorts within the 60-65 age group who are less likely to have DC saving, meaning that they may require additional support. For example, nearly half (47%) of carers have zero private pension savings at age 60-65.<sup>17</sup> The Government needs to think carefully about how to best support different people with different characteristics from living in poverty as they approach the SPa.

## **2. Policy context**

*Are there particular policy changes – for example, in relation to private pensions saving or social security and state pension benefits – that have impacted on people aged 60 to 66 (in terms of either supporting their transition to SPa or making it more challenging)?*

#### *State Pension age*

The recent and forthcoming SPa rises are key policy changes. DWP and other analysis show that the rise from 65 to 66 resulted in an increase in the poverty rate among people just below the (new) SPa, alongside more 65-year-olds receiving income from employment.<sup>18,19</sup>

However, there are reasons to be wary that the gain in employment income will be replicated with subsequent SPa increases. One, the impact is relatively limited – 'over 90% of people do not change their employment decisions at age 65 due to the reform.'<sup>20</sup> Two, the impact is largely for people *already in work* staying in work, rather than people out of work moving (back) into work. Three, the situation for 66-year-olds when the SPa rises 67 could be different – people affected will be one year older and so may have a higher chance of being in poor health (for longer), of having been unemployed for longer and of using up any limited (pension) savings for longer.

With the rise to 67 imminent and the rise to 68 planned, a key question for the Government should be: **to what extent does each subsequent SPA rise intensify the negative impacts?** We think it is plausible that the poverty impacts will intensify with each rise.

### *The social security system*

A closely related factor is how well the social security system works for people just below SPA, particularly the financial support for people unable to work and the appropriateness of work conditionality. Age UK West Sussex, Brighton & Hove report that a good outcome for clients in their mid-60s managing health conditions and/or caring responsibilities is to support them into part-time work. However, they are sometimes required to look for more hours of work, potentially through a second job. It is often extremely difficult for people to get another job, never mind one that is appropriate to their skills, experience and health, and that helps them balance and manage their lives, including caring responsibilities.

A client of Age UK's Advice Line was a man in his early 60s who had worked as a roofer since his teens. He had problems with his back and hands. He was put under pressure to move into work but had a very low chance of being hired due to his health problems, never mind finding work appropriate to his needs. He was also digitally excluded, with no email address, adding to his challenges and stresses navigating the system.

While the current system isn't perfect, Government reforms risk making things worse. Plans to scrap the Work Capability Assessment (WCA) and replace it with a system based on a reformed PIP assessment risk making life harder for people whose long-term health issues and/or disabilities mean they cannot realistically work – reducing financial support and exposing them to counterproductive work conditionality. Specifically, the move away from direct assessment of capacity to work (under the WCA) with its clear entitlement to additional financial support and exception for work conditionality, is a concern, though we appreciate the details are to be finalised through the Timms Review. Further, the severely reduced level of financial support for new claimants with Limited Capability for Work-Related Activity status from April 2026 will exacerbate the financial stress people face.

### *What should the Mayfield Review taskforce prioritise in order to support labour market participation of this age group?*

Ensuring people with health conditions and disabilities can continue to work should be at the heart of Government workplace policymaking. The Mayfield Review recommended that the Government improves data collection to help paint a more accurate picture of who finds it difficult to work and in what circumstances.

Beyond this, ensuring that people with health conditions can access the support they need through Occupational Health (OH) Services and the NHS is key. Ideally, OH would be available for those who are out of work too. There should be a particular focus on SMEs, where many older workers are employed and which are less likely to have good access to these.

Flexible working is often cited as the most important factor that older workers look for in a job, and improving requirements and access to this should be at the heart of all reforms.<sup>21</sup> Meanwhile, with more people caring than ever before, we believe that Carer's Leave should be extended to enable five days of paid leave plus a longer period of unpaid leave, which is vital to ensure that carers do not lose their jobs when they are indisposed.

#### 4. Impact assessment

*Does DWP have adequate arrangements in place to assess the impact of State Pension age increases?*

The DWP assessed the projected impacts of the SPa rises to 66<sup>22</sup> and 67,<sup>23</sup> and evaluated the actual impacts afterwards.<sup>24</sup> This is a decent arrangement but there are two aspects that could be improved.

Firstly, the prospective analyses were conducted years before the policy came (fully) into effect. For the rise to 66, the assessment was done in 2011 – nine years before the completion of that rise.<sup>25</sup> For the rise to 67, it was done in 2013 – 15 years before the completion of that rise.<sup>26</sup> While this may be necessary, especially where tied to legislation, there is a long period of time between the analysis and the implementation. There can be – and have been – significant economic (e.g. ‘inactivity’ rates) and social (e.g. healthy life expectancy) changes within that period. Repeating key elements of the assessment closer to the actual policy change could help identify issues and mitigations.

Secondly, the assessments look at positive and negative changes in income from the State Pension, employment and the working-age benefits system. This is valuable and should continue. However, it doesn’t translate this into poverty and/or living standards impacts. There may be data/modelling challenges to doing this but it would add a key element to the assessments.

In 2023 the DWP assessed the impacts of the rise to 66 as part of the SPa review.<sup>27</sup> We welcome that it included assessment of ‘how this impacted the employment rates, household incomes and income poverty levels of those who became of working-age following the reform.’ It includes breakdowns of how sub groups were impacted, e.g. single people, people with low/no formal qualifications, renters. **As far as possible, the Government should gauge these impacts as part of any decision making process to amend the SPa timetable.** And we would welcome further assessment during the current SPa review, if new data can update or add to the existing analysis. Another key question includes the extent to which the rising SPa affects people’s private pension decisions and the potential long-term impacts of those.

#### 5. Mitigations

*To what extent is there a case for mitigations for people affected by increases in their State Pension age?*

We think there is a strong case for mitigating the financial difficulties faced by people on lower incomes who cannot work up to SPa, set out above. These are intensified when the SPa rises, as people wait even longer until they can access the State Pension. Mitigations would better enable people to manage their own health and provide care for others, which should be recognised as having social and preventative value. They should also be seen as providing partial recompense for people with low life expectancy receiving the State Pension for relatively few years.

Other countries have various mitigations in place. For example, Denmark has a ‘Senior Pension’ for people up to six years below SPa who have worked for a number of years but are no longer able to work due to ill health.<sup>28</sup> The Netherlands have IOW benefit, which is for people aged over 60 but below SPa whose unemployment benefit has expired – it ‘bridges the gap’ to SPa.<sup>29</sup>

*What form, if any, should this take – for example, early access to the State Pension (perhaps for specific groups), the means-tested benefits system, employment support programmes or labour market policies?*

*From what age should any additional targeted support apply?*

*What would be the costs and benefits of any proposed measures?*

We focus in this submission on the need for targeted –

1. Extra financial support through the benefits system.
2. Reduced requirement/pressure to move into or increase work (conditionality).

We envision this alongside and in the context of –

- Improved support to help people in their 60s get into and stay in appropriate work for as long as possible.<sup>3</sup>
- The fiscal savings from raising the SPa to 67 of potentially ~£10bn in 2029/30.<sup>30</sup>

#### *Financial support*

The 60-64 age group has a higher poverty rate than any other age group over the age of 24. Many people who find themselves out of work are realistically unable to find another job, and failure to take action to help them consigns them to several years of living on a very low income.

We continue to believe that **everyone within three years of their SPa who is realistically unable to move into appropriate work again should have access to greater financial support through the social security system**. In order to define eligibility and ensure that this is not misused, the additional financial support would be restricted to people claiming certain disability, incapacity and/or carer benefits, and potentially unemployed jobseekers who have been actively searching for work for over 12 months, for example. This would help people struggling in the kinds of circumstances illustrated by these stories:

*[I] have multiple health conditions which have stopped me working. I have been working for 47 years and am now at the mercy of the benefits system. This is horrendous for me... I am at risk of losing my home because benefits won't pay the full rent. I could be homeless due to this. The worry is never ending.*

*Being on £278 a month Carer's Allowance is demoralising and makes me feel like I'm worth nothing. It makes us feel like we have worked all our lives for nothing.*

Providing financial support through the working-age benefit system rather than early access to the State Pension would maintain the simplicity of a universal SPa. The exact mechanism would depend on the structure of the benefits system; scrapping of the WCA, reform of the UC health element and the ongoing Timms Review are all live reforms. Support could be delivered through receipt of various incapacity, disability and/or carer benefits and could be distinct for those who are ill/disabled and those who are unpaid carers.

Eligibility based on X years before SPa (SPa-x) avoids a situation of an increasing age range. This would happen, for example, if the youngest age for support was set at 64; when the SPa rises to 67, the eligible range would then grow to four years when the SPa rises to 68. With SPa-x, 64-66 would rise to 65-67, making the costs more contained and politically acceptable. Based on the cases we have heard through research and our advice services,

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<sup>3</sup> For example, see the 50+ Employment Taskforce recommendations: [Labour Stats: Older Workers](#) | Centre for Ageing Better.

SPa-3 feels like an appropriate age, i.e. there are plenty of people aged 64-66 whose circumstances mean they are unlikely to work again and are financially at risk.

### *Conditionality*

The requirement/pressure to find (more) work is for some people hugely unrealistic, disrupting how they manage health and prove unpaid care, and causing distress. **In our view, conditionality for people just below SPa in these circumstances should be relaxed. That is the key principle and could be applied in various ways.** We have already said we are concerned that scrapping the WCA could expose more people with work-limiting health problems/disabilities to unrealistic and counterproductive conditionality.

As an example of other options, we support the Resolution Foundation's recommendation that –

*DWP could make it clear to claimants that 'in work conditionality' – where people are expected to move from part-time to full-time work, including by taking on a second job [–] is not applied to people approaching State Pension age.<sup>31</sup>*

'People approaching State Pension age' in this context could also be SPa-3 to align with the additional financial support.

These mitigations would tweak the existing system away from a 'working age-pensioner' binary than increasingly feels unrealistic and unhelpful, smoothing the transition to SPa.

We are conscious of the possible impact on incentives to work. A balanced, realistic approach is possible, especially if financial support and relaxed conditionality for a specific minority is implemented alongside better support for older people generally to get into and stay in appropriate work. Extending the UC work allowance to people approaching SPa and removing the minimum income floor for self-employed in this group could enable those who can work longer to do so.

This is a basic outline for mitigations but the principles are key. Eligibility parameters could be tweaked to make the proposals more politically acceptable. However, the cost should be seen in the context of the fiscal savings from SPa rises and the fact that increased financial security and freedom to manage health and care will improve people's health and independence and enable more people to provide care for relatives. Cost should also be seen in light of the fact that many disadvantaged and unwell people will receive their State Pension for less time than average and indeed, less than a third of their adult life; improved pre-SPa support would partly compensate for this.

In 2017, the independent (Cridland) report to the 2017 SPa review recommended that when the SPa reaches 68, people aged 67 should be able to access means-tested benefits set at a level similar to Pension Credit one year before SPa. It justified this on the following basis –

*We expect that the eligible recipients of this benefit will have significant barriers to any level of employment because of ill health and/or caring responsibilities for a long period of time before reaching the [SPa]. They will also have insufficient household wealth to support themselves while waiting. We also expect that these groups of people are more likely to have a lower life expectancy than average and therefore would expect to receive the State Pension for a shorter period than average.<sup>32</sup>*

Age UK is aiming to update the impact assessment of our recommendation. In 2016 we commissioned the PPI to assess the impact of a range of proposals including early access to the State Pension (which we don't currently recommend).<sup>33</sup> As this analysis was conducted

nearly 10 years ago, the benefits system and economic context have changed but the analysis suggested the following:

*Allowing people who are in receipt of Employment Support Allowance (ESA) in the Support Group and within 5 years of retirement to access their State Pension early could impact around 260,000 people in 2018.*

*Allowing people who are within three years of their SPA and entitled to Carer's Allowance (whether or not they are in receipt of it), could impact around 60,000 people in 2018. The annual cost to the exchequer of paying an unreduced new State Pension to these people could be around £490 million in 2016 earnings terms.*

While recommending enhanced financial support for people approaching SPA in particular circumstances, we acknowledge that working-age benefits often leave people of all ages in financial hardship. We support the Guarantee our Essentials campaign to ensure UC is set at a level that means everyone can afford the essentials.<sup>34</sup>

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<sup>1</sup> Age UK analysis of Households Below Average Income data via Stat-Xplore, December 2025, data for 2023/24.

<sup>2</sup> Standard Life Centre for the Future of Retirement (2025) [Jam tomorrow? Work, finances and retirement in an era of a rising State Pension age](#).

<sup>3</sup> Fig.1 by Age UK, based on analysis of Households Below Average Income data via Stat-Xplore, December 2025, data for 2023/24.

<sup>4</sup> Polling conducted by Opinium for Age UK, 6-16 January 2025, 1,627 respondents, online and CATI, UK.

<sup>5</sup> Age UK analysis of Households Below Average Income data via Stat-Xplore, December 2025, data for 2023/24.

<sup>6</sup> Figures 2 and 3 by Age UK, based on [Economic labour market status of individuals aged 50 and over, trends over time: September 2025 - GOV.UK](#), table 19.

<sup>7</sup> [Economic labour market status of individuals aged 50 and over, trends over time: September 2025 - GOV.UK](#), table 11.

<sup>8</sup> Age UK (2023) [waiting-for-an-age-report-january-2023.pdf](#).

<sup>9</sup> Polling conducted by Opinium for Age UK, 6-16 January 2025, 1,627 respondents, online and CATI, UK.

<sup>10</sup> Age UK analysis of Personal Independence Payment data via Stat-Xplore, December 2025, data for October 2025.

<sup>11</sup> [GP Patient Survey - Analysis Tool](#)

<sup>12</sup> [Key facts and figures | Carers UK](#)

<sup>13</sup> [The hidden financial penalty of caring | Phoenix Group](#)

<sup>14</sup> Polling conducted by Opinium for Age UK, 6-16 January 2025, 1,627 respondents, online and CATI, UK.

<sup>15</sup> Age UK (2025) [state-of-health-care-of-older-people-in-england-2025.pdf](#).

<sup>16</sup> Age UK (2025) [state-of-health-care-of-older-people-in-england-2025.pdf](#)

<sup>17</sup> [The hidden financial penalty of caring | Phoenix Group](#)

<sup>18</sup> [State Pension age Review 2023 - GOV.UK](#)

<sup>19</sup> Institute for Fiscal Studies (2022) [R211-How-did-increasing-the-state-pension-age-affect-household-incomes.pdf](#).

<sup>20</sup> Institute for Fiscal Studies (2022) [R211-How-did-increasing-the-state-pension-age-affect-household-incomes.pdf](#).

<sup>21</sup> See for example <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/articles/reasonsforworkersagedover50yearsleavingemploymentsinthestartofthecoronaviruspandemic/wave2>

<sup>22</sup> DWP (2011) [A sustainable State Pension: when the State Pension age will increase to 66](#).

<sup>23</sup> DWP (2011) [Impact Assessment - Long term State Pension sustainability: increasing the State Pension age to 67](#), DWP (2013) [Long term State Pension sustainability: increasing the State Pension age to 67 - Impact Assessment](#).

<sup>24</sup> DWP (2019) [Analysis relating to State Pension age changes from the 1995 and 2011 Pensions Acts - GOV.UK](#), DWP (2023) [State Pension age Review 2023 - GOV.UK](#).

<sup>25</sup> DWP (2011) [A sustainable State Pension: when the State Pension age will increase to 66](#).

<sup>26</sup> DWP (2013) [Long term State Pension sustainability: increasing the State Pension age to 67 - Impact Assessment](#).

<sup>27</sup> DWP (2023) [State Pension age Review 2023 - GOV.UK](#).

<sup>28</sup> [Senior Pension](#)

<sup>29</sup> [The IOW benefit | UWV](#)

<sup>30</sup> OBR (2025) [The fiscal impact of increases in the state pension age - Office for Budget Responsibility](#).

<sup>31</sup> Resolution Foundation (2025) [Revisiting the State Pension age • Resolution Foundation](#).

<sup>32</sup> (2017) [Independent Review of the State Pension Age, Smoothing the Transition, Final Report](#).

<sup>33</sup> Pensions Policy Institute (2016) [How pension reform would affect individuals, or](#).

<sup>34</sup> [Guarantee our Essentials: reforming Universal Credit to ensure we can all afford the essentials in hard times | Joseph Rowntree Foundation](#)