

# Waiting for an age

## The real impact of raising the State Pension age

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## Introduction

State Pension age is rising. For decades it was 60 for women and 65 for men but now it is 66 for everyone with more increases on the way. And the Government is currently reviewing State Pension age again so could make further changes. Debates about State Pension age sometimes focus on the numbers – how many people are affected, average life expectancy, the cost of providing pensions, and so on. We wanted to look at this from the perspective of individuals affected by a rise, particularly those for whom the State Pension is going to be very important and who will find waiting until they are 66 or older to receive their pension very difficult. To do this we commissioned 20 in-depth interviews with people in their 50s and early 60s and invited Age UK's online campaigners aged 55-65 to tell us their views. We are very grateful to the interviewees and campaigners for their time and comments.

We found life is very difficult for many people in this age group if they are in low paid work or not in work at all. Some carers are trying to juggle work and care while others have had to stop working to become a full-time carer, often with major implications for their own financial position. Other people are unable to work due to ill health or disability, are currently working but struggling to keep going as their health deteriorates or are finding it difficult to get a job again after a period out of the labour market. For many, having to wait until 66 or later is bringing great hardship especially as they face huge rises in living costs.

## Policy recommendations

In Age UK's view, increases in State Pension age should not be brought forward unless it is clear that changes do not have a disproportionate effect on disadvantaged groups. Given the stagnation in life expectancy over recent years and uncertainty in improvements going forward, the level of inequality which appears to be increasing, and the many people who are finding it difficult or impossible to work up until State Pension age, we believe there is no justification for further rises in State Pension age at present.

For those who can work, the Government needs to step in and deliver greater support for workers that meets the rigours of the contemporary labour market. This includes tackling ageism, flexible working, support for carers, access to training and careers advice, improving overall job quality, and good unemployment support.

However, working until State Pension age is not an option for everyone. The feedback we received reinforces Age UK's view that there needs to be greater financial support for people approaching State Pension age. We believe there is a strong case for early access to the full rate of State Pension for some people in limited clearly specified circumstances.

This could apply, for example, to people within three years of State Pension age who have no realistic prospect of returning to work because they are carers entitled to Carer's Allowance or have long term health conditions or disabilities which entitle them to certain disability benefits.

In addition, we believe there should be changes to means-tested benefits to support a wider group of lower income people approaching State Pension age to ease the transition to retirement for those unable to work, or unable to find work. This could be done by setting Pension Credit age below State Pension age or through a more generous Universal Credit system. These changes should be introduced as soon as possible to support people facing difficulties now.

People need to be individually notified of any changes in State Pension age at least 10 years before. There must also be at least a decade between any changes, and once people are within 10 years of State Pension age, they should be given a clear commitment that their State Pension age will not rise again. There is also a need for much better information and communications about what people can expect from the State Pension and other retirement provision to improve understanding and to encourage people to think more about their future income.

## **Summary of findings**

This report explores the lives, circumstances, and views of people in their 50s and early 60s who will be reliant on their State Pension in retirement and may find it difficult to wait until 66 or later to receive their pension. We commissioned 20 in-depth interviews with people aged 51-64 who were: in low paid work; unemployed; had caring responsibilities; and/or had health conditions or disabilities. We also received feedback from nearly 1,500 Age UK campaigners aged 55-65.

Most interviewees were aware that State Pension age was around 66 or 67 but few had looked into exactly when they would receive their pension or how much it was likely to be. The reasons why the interviewees had not done more to find out about their pension included:

- A focus on trying to get by day-to-day on a low income - sometimes with additional pressures due to ill health or caring responsibilities.
- A feeling that there was little they could do to change their current or future financial position.
- Not wanting to think about retirement because of negative connotations.
- An expectation that things will change for the worse.
- Uncertainty about where to get trusted information.

The Age UK campaigners were generally now aware of how long they had to wait until they could claim their State Pension. However, we had many comments from women who had expected to receive their State Pension at 60 for most of their working life and felt the increase was very unfair – some had only found out about the rise when they were close to this age. Interviewees and campaigners pointed out that the increases had the biggest impact on more disadvantaged groups, for example the low paid who had been unable to build up private pensions and people who had worked in physically demanding jobs.

For those who were unable to work due to health conditions, life was often a struggle trying to manage on a low income as well as having to cope with illness, pain, and restrictions in daily life. Carers, some of whom were in ill health themselves, told us about the pressures they face having to wait until 66 or later for their State Pension, while some pointed to the limited support they received despite saving health and care services considerable amounts of money.

Some who were not able to work, had drawn on their private pensions earlier than planned or were spending their savings to tide them over until they reach State Pension age. People told us that by then they will have little left for their retirement. Others told us about the difficulties of managing on benefits like Universal Credit, Employment and Support Allowance or Carer's Allowance.

Interviewees and campaigners who were looking for work, regularly reported that their age was a barrier and that many employers did not value the contribution of older workers. Some with health conditions or caring responsibilities said it was hard to find suitable work or could not find jobs that had the flexibility they needed. Those who had been out of the labour market for some time faced particular challenges.

Some who were in employment were concerned about how they could continue to work up until State Pension age, particularly if they had demanding jobs, had health problems and/or had caring responsibilities at home. They told us about the physical and mental pressures they faced.

When asked about retirement, some of the interviewees were looking forward to taking things easy, but there were concerns about how they would manage financially, with some expecting to keep working after State Pension age if they could. There was also the challenge of continuing health problems, and particularly among those who had experienced serious illness, an expectation that they would not have many years of retirement.

Previous steep rises in State Pension age, introduced with little notice, have had a major impact on many women born in the 1950s. Awareness of this may have contributed to the views expressed by some that the position could change again, and things may be worse

by the time they reach State Pension age. More generally, the people we interviewed often had limited knowledge about the State Pension and other financial support in retirement and were not sure where they could go for trusted information.

## **1. Background**

### **State Pension age is being reviewed again**

State Pension age is currently 66, having been 60 for women and 65 for men from 1948 until 2010. Under the current law, it will rise from 66 to 67 between 2026 and 2028 and then from 67 to 68 between 2044 and 2046. However, the law requires the Government to review the State Pension age every six years. The first review was published in 2017. At the time, the Government said it intended to bring forward the rise to 68, to between 2037 to 2039, however, the decision would be made after the next review. This is now underway, with the Government due to publish its report by May 2023. The review will be informed by a report from the Government Actuary based on the latest life expectancy projections and a report by Baroness Neville-Rolfe commissioned by the Government to look at wider factors and measures to be used when setting State Pension age.

Age UK responded to Baroness Neville-Rolfe's call for evidence emphasising the needs of more disadvantaged groups and the wide differences in life expectancies.<sup>i</sup> While life expectancy at age 65 is increasing, improvements are lower than previously projected, and the position is uncertain going forward. And importantly, there are wide inequalities within the population in the number of years people can expect to live, and how many of these are likely to be in good health. These inequalities seem to be growing. The ONS reported that 'Gaps in male life expectancy between local areas in the UK grew from 10.0 years in 2015 to 2017 to 11.6 years in 2018 to 2020; for females, it grew from 7.8 years to 9.6 years.'<sup>ii</sup>

### **Many people rely heavily on their State Pension in retirement**

The UK State Pension is paid at a relatively modest level. The full rate of new State Pension in 2022-23 is £185.15 (£9,628 a year) but most pensioners receive less than that. In May 2022 average payments received were £8,592 for all pensioners and £9,027 for those receiving the new State Pension.<sup>iii</sup> However, the State Pension remains the largest single source of income for most pensioners. It is particularly important for those who have low and modest lifetime earnings or substantial periods of time unable to work due to factors such as ill health or caring

responsibilities. Nearly three in five (58%) pensioners (single people or couples) receive at least half their income from State Pensions and benefits.<sup>iv</sup>

The Institute of Fiscal Studies (IFS) looked at the impact of the increase in State Pension age from 65 to 66. The change reduced the income of 65-year-olds by an average of £108 a week even after taking into account rises in earnings from around 9% of 65-year-olds who delayed their retirement. Lower income households were particularly affected. The reform caused absolute income poverty rates (after accounting for housing costs) among 65-year-olds to climb to 24% compared to 10% which the IFS estimated it would have been had State Pension age remained at 65. For some groups the change had an even greater impact on poverty – for example it was estimated that for renters aged 65 absolute poverty rose from 22% to 46% due to the rise in State Pension age.<sup>v</sup>

## **2. Finding out about the impact of rising State Pension age**

We know that there are people in good health with interesting jobs who are happy to continue working into their mid-sixties and beyond, or who have built up reasonable levels of private pensions and savings and have flexibility about leaving work, or reducing their hours, before they reach State Pension age. People in these situations may not be unduly concerned about rises in State Pension age. However, we wanted to find out more about the lives and views of those who are not so fortunate.

To do this, we commissioned the research consultancy Prescient to carry out 20 in-depth interviews with people in their 50s and early 60s all of whom expect to rely on the State Pension in retirement and who are in one or more of the following groups:

- In low paid work.
- Receiving Universal Credit or other income-related benefits.
- Have health conditions or disabilities.
- Have caring responsibilities.
- Are long-term jobseekers.

We also sent a short online questionnaire to around 7,390 Age UK campaigners aged 55-65 to find out more about the views of those who are worried about how long they will have to wait for their State Pension and what would help them manage. We received responses from around 1,500.

This report draws on the interviews with the research participants (the ‘interviewees’) and the feedback from Age UK campaigners. There is more information about the interviewees and campaigners in the appendix.

### **3. Knowledge and views about State Pension age**

#### **Some interviewees had limited knowledge about the State Pension**

Although research participants were aware they would be relying on their State Pension in retirement, most had not spent a great deal of time thinking about retirement or their State Pension and had limited knowledge about what they would receive. When asked, everyone was aware that State Pension age was rising, and most assumed it would be around 66 or 67, but only a few knew exactly when they were due to receive their pension. The minority of participants who were well informed had heard about State Pension age from the news or from family members or had looked up details on Government websites.

*One man said he was aware through online sources that his State Pension age was currently 67, and that it used to be 65, but said he has “never looked into the State Pension amount”. (Interviewee, male, aged 58)*

*When it comes to retirement and State Pension age, one woman said she had no idea, “and I haven’t researched anything. I’ve realised how ignorant I am. I am thinking I am probably due for State Pension at 67 or 65 and that’s probably from something I heard on the news yonks ago.” (Interviewee, female, aged 61)*

*A full-time carer with two autistic adult children was uncertain about what retirement will mean and how much she will be entitled to. She said she will look into the details but has no time at present. “I am just about controlling what I have at the moment.” (Interviewee, female, aged 59)*

There were a number of reasons why the people interviewed had not done more to find out when they would receive their State Pension and how much they could expect. These are summarised here and explored further below:

- A focus on getting by day-to-day.
- A feeling that there was little they could do to change their current or future financial position.
- Not wanting to think about retirement because of negative connotations.
- An expectation that things would change for the worse.
- Uncertainty about where to get trusted information.

## **Campaigners are now only too aware of rises in State Pension age**

As would be expected from a survey of individuals interested in campaigning, knowledge about rising State Pension age was much higher among campaigners than among the in-depth interviewees. The campaigners were also in general a bit older than interviewees so were closer to State Pension age. While many are now only too aware of their State Pension age, there were comments from women who had spent much of their lives expecting to receive their State Pension at 60 and who felt angry, let down and upset that the rules had been changed. Some only found out about this when they were close to 60.

*“I took early retirement and voluntary redundancy at 57 because of ill health. I based my decision on the fact that I would be receiving my state pension at 60 and we would be just able to manage until then. Three months after I retired I found out on social media that I would not be getting my pension until I was 66. I had absolutely no knowledge, correspondence or notice before then, had I done I probably would have tried to struggle on at work for as long as I could manage. For the past seven years we have struggled badly to make ends meet, often not turning the heating on in winter or having a hot meal. I have another two years to battle, I'm in ill health and my husband has terminal cancer.”*  
(Campaigner, female, aged 64)

## **Many were concerned about waiting longer for their State Pension**

As mentioned above, interviewees were generally aware State Pension age was rising, even if they did not know exactly when they could expect to receive their pension. During the interviews, some reflected on the impact of State Pension age rises. Participants knew the State Pension was going to be their main source of income in retirement and the idea of having to wait until 66 or older was particularly difficult for some women who, earlier in life, had expected to receive their State Pension at age 60. Some pointed out that increases had the biggest impact on lower income groups who had not been able to save.

*One woman was aware that her retirement will depend heavily on financial circumstances, and the age she can receive her State Pension. When discussing the forthcoming Government review of State Pension age, she noted that she can fully envisage “staggering along” until the age of 67 or 68 and suggests that “it does feel like you are kind of paying the penalty for the recessions or the Government’s mishandling of money”. The health implications of this are a concern for her, which she suggests are “likely to cause more stress and financial hardship for people on low incomes”. (Interviewee, female, aged 51)*

*A woman who described herself as hardworking and had ‘worked every job going’ was worried about the future. She said, ‘I am a single parent, and I’ve brought up four children,*



*and you know in my generation, we, at one stage, believed we were going to retire at 60.” When discussing the rising State Pension age, she said: “It’s terrible really, it’s not fair, definitely not” and suggested that the “working class” will be the worst affected by changes, because: “these are the people who haven’t put money away for the future...”. She had been looking forward to retiring at 60 and having “a few holidays” and “a bit more of a life” but said at 63 life was ‘all work, work, work’. (Interviewee, female, age 63)*

*A woman who had experienced complex health and financial battles, after a medical procedure went wrong, has ongoing health issues and pain. She is worried about the future saying “there is a category where they have forgotten us .... we are five years before retirement, so we are all worried and scared”. (Interviewee, female, age 62)*

Many expected things would get worse. There was a general feeling that State Pension age would rise, and there were decreasing expectations of support and help from the Government. Some reported negative experiences of the benefit system or difficult employment experiences such as losing jobs and being unable to find alternative employment. Some noted additional Government spending due to Covid and there being less money left to provide for people’s pensions, despite them having paid their contributions over time.

Many of the Age UK campaigners were also concerned. Some described themselves as ‘WASPI’ woman referring to the ongoing campaigns on this issue. People told us about the difficulties they had managing financially, problems finding a job or remaining in work, health concerns, and the pressures of caring responsibilities.

*“I am a 1950’s born woman, my generation of women should have received the state pension at 60, this was increased to 65, and then again to 66. Quite simply, I need my state pension now, a pension that I contributed to from the age of 15.” (Campaigner, female, aged 64-65)*

*“I worked my whole life expecting my pension age to be 65 - now I find I will have to wait until I am 66 to get it! That extra year is going to be difficult as I am a full-time carer for my wife who has Parkinson’s disease. Of course, she also expected to get her pension at 60 only to find that she has to wait until she is 66 now!!” (Campaigner, male, aged 65)*

*“I am currently a full-time carer for my disabled husband so I cannot supplement my income by working. I exist on carers allowance. I am 63 and have to wait another 3 years for my pension. When they changed the State Pension age, women like me, born in the 1950s were not given enough warning about the change and had no time to plan in respect of our lost income”. (Campaigner, female aged 62-62)*

#### 4. Many people worry about getting by day-to-day as costs rise

Unsurprisingly, given the rising cost of living, for many of the interviewees their priority was living and surviving day-to-day, and they were focused on the challenges of health, money, and current responsibilities, and how best to cope with limited resources. Over half the people in the sample were caring for family members or living with chronic health conditions, navigating ongoing medical treatment, or managing long-term pain. Health and caring responsibilities can increase the costs people face as well as making it harder to work. Trying to manage rising costs was also a key theme among the responses from Age UK campaigners.

*A care worker who was concerned about rising costs such as energy bills, food and petrol, said “We don’t get paid enough, so, you know, looking after my own family, and looking after my life is going to be hard, it’s going to be really tough” (Interviewee, female, aged 54)*

*Another woman who was shocked by rising costs said “On top of the pandemic, the cost of living has just shot up ... my gas and electric are doubling, and shopping is just incredible. Each item is jumping by 30, 40, 50p ...” She has had a lot of different jobs working hard to get by and said, ‘I don’t have any other hobbies struggling to manage on benefits or worrying about diminishing savings, other than thinking of other ways to make money...’ (Interviewee, female, aged 61)*

*“I can see the prices rising in front of my eyes. There’s a period of uncertainty coming in, but I do tend to think, what can I do about it? Carry on and see what happens next.” (Interviewee, male, aged 54)*

*“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.” (Campaigner, female, aged 63)*

*“I am 64 a WASPI female, worked from 16 to 61 years and still have two years to wait. My husband has to support me until I receive my State Pension. We are desperately worried. With the cost of living bill rising we have to limit the food budget to £25 per week. I feel we exist not live. It is so depressing. We own our home, already downsized. We have no savings, live in overdraft. It’s so desperate.” (Campaigner, female, aged 64)*

Living on a low fixed income is hard work and trying to stretch the budget to meet current bills takes precedence over longer term financial planning.

*One interview who is 50 had to leave a job he loved several years ago due to problems with his knee and back and a serious heart condition. He is very aware of financial issues and well informed but is uncertain about what retirement will be like. His focus is on getting by now. He is extremely organised saying "I can look at my bank account and I know down to the penny, exactly, all of the bills that have gone out". (Interviewee, male, aged 50)*

## **5. Retirement savings dwindle as people wait to get their pension**

While for some people the inability to work in the years leading up to State Pension age means living on benefits such as Universal Credit, others have to draw private pensions early or spend down savings built up for their retirement. We heard from many campaigners in this situation. Some typical comments are below.

*"I gave up work at 50 to care for my parents with pancreatic cancer and Alzheimer's. Thought I would be getting my Govt Pension at 60 but no, had to wait until 66. Had to use all my savings to live for those six years now I have nothing for my care later in life. (Campaigner, female, aged 65-66)*

*"67 for me, I work in heavy industry which over the years take toll on your joints constantly having to keep up your strength and fitness to carry on your job so sickness kicks in and feel as if you can't carry on at the level you used to be! So have to retire on nothing live off your hard-earned savings which were meant for retirement to keep you from the bread line, you have worked hard all your working life to enjoy your retirement in comfort and paid a huge amount into the system for this then to have the goalposts moved it seems unfair!" (Campaigner male, aged 61-62)*

*"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 £285.00 per month. This has been a miserable time in my life. Not even got a bus pass to visit family and friends." (Campaigner, female, aged 63)*

*I currently draw a personal pension which now pays a reduced amount due to taking it earlier than originally planned. The reason I'm not in fulltime work is caring duties. I'm saving the state money and being penalised for doing so. .... as an unpaid carer I should receive a carers pension or salary. (Campaigner, female, aged 61)*

## 6. Many are unable to improve their financial position

In general, the interviewees felt their options to change their position now or for the future were limited due to a combination of life circumstances, health challenges, and the rising cost of living.

Across the different groups, people said they expected things to get worse as they age. Some showed stronger resilience and self-reliance than others, but most recognised how a lack of choice will have a direct and negative impact on them. As incomes were limited, even among those in work, people had little opportunity to save for the future. Choice was particularly limited for those with ill health or chronic health conditions or when caring for others with no spare time or energy left for themselves.

*One interviewee, aged 59, works and cares for his mother in her 80s. When asked what might help him, he said he had no great faith in government and can't see how someone in his position is able to plan. As such he turns to coping in the moment and keeping himself healthy. "I meditate every morning and do breathing exercises. It is not worth planning ahead anyway. I don't dwell on the fact that Government could put the pension back up even higher as it makes me feel so depressed."* (Interviewee, male, age 59)

In general, over the course of their working lives, participants had been able to save little for their retirement due to low income, ill health, and family responsibilities. Life events such as relationship breakdown also affect people's ability to earn and save, limiting prospects for a comfortable retirement.

*After the breakdown of her marriage one woman brought up four children on her own without financial help from her former husband. She 'worked every job going' and has had a lifetime of hard work but has not been able to put money into a private pension. She feels 'worried and stressed' about the future as she does not want to be a burden on her children.* (Interviewee, female, aged 63)

*Another woman contrasted her parents' enjoyable early retirement with her own situation, commenting, "I know for a fact that I won't have the same. I've only just got a work pension." She has been the main earner due to her husband's health issues. And although she described herself as happy, she said, "it's been hard work making ends meet" and the family would have really struggled without help from her mother and mother-in-law. She is trying to save but is anxious about the rising cost of living and finds it hard to balance the budget.* (Interviewee, female, aged 53)

## 7. Expectations, hopes and fears for retirement

While for some people in comfortable circumstances, retirement conjures up images of foreign travel, time to pursue hobbies, relax, and spend quality time with family and friends, for those with limited resources, expectations of retirement can be very different. The people interviewed for this project often felt the future would be a continuation of the present, but with more difficulty and challenge. As well as concerns and uncertainty around finances and health, some assumed they would not have many years in retirement. Perhaps because of these negative views many participants adopted a 'live for the day' attitude and didn't really want to think about the future.

Some talked about their ideal retirement while others who were finding work difficult were looking forward to being able to take things easy. But often there were concerns about managing financially and the need to work longer.

*"It is a bit worrying... It's not like a warm cosy thought of sitting around doing book clubs with friends ... it is a worry how we are going to afford to live". (Interviewee, female, aged 55)*

*Another interviewee who receives Universal Credit due to health issues and is a carer said "I'm not sure when I am officially retired, and I have no idea moneywise, but I bet it's rubbish! ... Knowing the price of everything, how will I cope then because I won't be able to clean houses. .... Actually, it is quite scary as there is only me in the house, which is also the smallest house in Britain, but what if I can't afford to live here. I'd hate to have to move". (Interviewee, female, aged 61)*

Carers face the prospect of their ongoing responsibilities in retirement as well as financial pressures.

*One woman was hoping for some more free time and "not feeling so much pressure to try to make sure we have enough money to keep going". However, she anticipates that the realities of retirement may be very different, depending on the level of support required by their son. She said: "I suppose in the back of my mind, we won't ever be able to sort of relax in retirement because of our son.... by the time you get to 70 you are just going to be absolutely worn out". (Interviewee, female, aged 51)*

Some people anticipated they would have to carry on working after State Pension age if they could.

*One interviewee said she was “90 percent sure” that she will have to continue to work past State Pension age in order to get by which she felt would be “so unfair” when people have “worked for their entire life, and always contributed...”. (Interviewee, female, aged 61)*

*On the other hand, one man who was hoping to get back to work shortly, said he wanted to continue to work for as long as possible, for the money and also for the social interaction. “I’m not sure I would want to retire. Having been out of work for a while now, I don’t like not having activities to do”. He is aware of the rises in State Pension age, but said, “I’ve got a while to go yet” and in the meantime he is trying to save money. (Interviewee, male, aged 61)*

Understandably, some of those currently working, or hoping to get back into work, were concerned that their income would fall on retirement. However, there were also interviewees currently relying on benefits who expected to be poorer. In fact, pensioners often receive higher levels of means-tested support than younger unemployed people, while disability benefits such as Personal Independence Payment (PIP) already in payment can continue once someone reaches State Pension age.

*When looking towards retirement, one interviewee anticipates having less money than he does now, saying “I don’t think I will be entitled to PIP or anything like that. I’m not sure...”. He is aware through online sources that his State Pension age is currently 67, and that it used to be 65, but has not looked at the amount. This decision is based on his desire to “take it a day at a time” rather than “worry about the future”. Previous experiences have led him to actively avoid planning as, “things can go wrong”, and even though he questions whether he can survive on a State Pension he said ‘I’m not the type of person to worry too much about the future ..... I just take it as it comes’. (Interviewee, male, aged 58)*

*Another man lives on approximately £130 per week, along with financial assistance from his daughter. He is reluctant to ask for external support, due to negative previous experiences seeking help, and said that whilst “it’s demeaning that I’m not earning any money, as long as you can get through the week, then that’s fine...”. He anticipates “more hardship” in retirement although he hasn’t looked into it. He feels scared and frightened when he thinks about the possibility of not being OK in retirement, and says that “it’s something you put off, because you don’t want to know”. (Interviewee, male, aged 64)*

### **Some fear they will have few years in retirement**

Some interviewees and Age UK campaigners were not actively looking forward to retirement because they were not anticipating many years ahead of them. They questioned the claim that life expectancy is increasing based on their own experiences of loss and gave examples of people they knew who died young. Loss has also been exacerbated by the pandemic. This view was particularly pronounced among people living

with chronic health conditions, disabilities or who had previous serious illnesses, including cancer. But although some were pessimistic about the future, others were resilient and talked about making the most of life and enjoying what they could.

*“If I carry on like this....I don’t like to think like that. Take things day to day.... you just don't know what will happen. So, you enjoy every moment of every day you have”.*

(Interviewee, male, aged 59)

*One man said he was “up on current affairs” and is an avid follower of the news but does not consider himself an expert on pensions. He is gloomy about State Pension age and believes “we will be in the same boat as the 50s / WASPI ladies.” When asked where he thinks he will be in 10 years’ time, he simply answers, “probably in a grave. It’s just...we’re existing now aren’t we, we’re not living.” This expectation of low life expectancy also stems from experience of losing four brothers and sisters. (Interviewee, male, aged 63)*

There were also comments from Age UK campaigners who did not expect to have a long life and felt they had lost the chance of a reasonable period of retirement due to State Pension age rises.

*“I have worked in heavy industry as a maintenance electrician for most of my working life and the hard work has taken a toll on my body. I am also a diabetic and so my life expectancy is reduced. I personally feel that anyone that has had a hard-working life should be allowed to receive their state pension early, however the people that make the decisions always seem to be those that are in easy jobs and whose bodies haven't been ravaged by hard work. When I left school in 1979 state pension age was 65, I now have to wait until I'm 67, I have paid my full national insurance for 43 full years and if I remain in employment, I will have to pay for another seven years (50 in total) and I think it is disgraceful. Who knows what the next seven years will bring and whether I will even survive to state pension age.” (Campaigner, male, aged 60)*

*“Most of my family line failed to reach 70 with the inability to get the health care we will need; I cannot see me getting much past 70. I have worked hard and paid into the system, I feel it’s fair I can get a few years back is 5 to 10 too much to ask?” (Campaigner, male, aged 60-61)*

*“I cannot claim any benefits because my partner earns just over the limit, and I have health problems that mean I have a shortened life expectancy which nobody takes into account. I would like to have some retirement years.” (Campaigner, female, aged 60-61)*

## 8. Information and support

As set out above, there are several reasons why some people we interviewed had not actively tried to find out about their future State Pension. One of these was because they did not know how to find out about pensions or did not feel comfortable dealing with financial matters. Added to that there was a lack of trust and an expectation that things will change again.

*One woman while recognising the need for action, said retirement “feels like something for the future” and she asked, “who do you trust? I don’t know where to go, where to find information, and what is the right information?” (Interviewee, female, aged 53)*

*A Universal Credit recipient with health issues admitted she didn’t know when she would get her pension and felt she needed to be better informed on matters relating to retirement. She said “65 in my head sounds like – I bet you get your pension then – I know you don’t get it when you’re 60. But how does it work?’ She had only recently discovered she was eligible for a free bus pass. “There are probably loads of things we are eligible for but how do you know? No-one sends you a letter.’ (Interviewee, female, aged 61)*

*One man felt there was a need to raise awareness about State Pension age, through TV adverts, online campaigns, and practical information. He said, “There’s not enough information about what you can do with your State Pension, or you know, what’s the best options for you?”. But he didn’t want advice from: “lads in suits and ties’. (Interviewee, male, aged 55)*

## 9. Working until State Pension age can be a challenge

While working until 66 or later may be fine for people in good health and in jobs they enjoy which are not too physically or mentally demanding, we have heard from many people who are finding it difficult to get back to work or stay in work.

### **Returning to work in your 50s and 60s can be hard**

Several interviewees were actively looking for work or trying to improve their prospects through training. Around one in twenty campaigners who responded to our survey said they were unemployed and looking for work. Interviewees and campaigners told us about the problems they experienced finding a job and the financial pressures they were facing. Age discrimination was seen as an important factor, along with limited suitable opportunities, particularly for those with health conditions. For people who had been out of work for some time lack of confidence can also be a barrier.



*“When you're at a certain age, nobody wants to employ you. Even if there's a job available, when we apply for it, they'll always want the younger people”. (Interviewee, female, aged 54)*

*“It's an absolutely nightmare! I'm 61 and have been struggling to find work since my 50's - I'm not even being selected for interviews anymore, despite being highly qualified and experienced.” (Campaigner, female, aged 61)*

*“I am 65 years old and won't get my state pension until next March. I have been out of work since June 2014 and despite doing several courses ... no-one wants to know when you are in your late fifties or sixties. I have faced Age Discrimination with one agency asking me how old I was. When I said I was 60, they asked if I was alright standing all day.” (Campaigner, female, aged 65)*

Some of the interviewees were hopeful of returning to work despite the difficulties they faced.

*One man aged 61 had given up work to be a full-time carer for his mother for three years. He was glad he had been able to do this, but the timing was unfortunate as she died in early 2020 just around the start of the pandemic. He had expected to get back to work quickly having previously been in office jobs and managing people but said “what I thought was a break in work ... has become a very long break in work”. When interviewed he was involved in the Government Restart Programme and hoping to get a job soon. He described himself as an optimist and wanted to do any job dealing with people. (Interviewee, male, aged 61)*

*One woman, despite health difficulties and chronic pain following cancer, hopes to return to part-time work in the future and is undertaking a course with this goal in mind. She currently struggles to manage on Universal Credit and Personal Independence Payment but does her best to stay positive saying. “I just enjoy each day and just keep going.” (Interviewee, female, aged 60)*

However, others felt they had little prospect of returning to work and some of the campaigners told us about the stress and pressures of having to fulfil job seeking requirements when getting a job seemed very unlikely.

*An interviewee who is a long-term jobseeker, does not feel optimistic about his prospects of finding work that suits him given he suffers from fibromyalgia and also shows signs of depression. He struggles with filling in forms and said, “Anything clerical is difficult” and since his divorce doesn't have anyone to help. He has worked in labouring jobs, in a cold store and doing general maintenance but his health conditions mean that he is limited*

*where he can work. He had heard there were jobs in a local warehouse, but he cannot work in cold environments anymore. (Interviewee, male, aged 57)*

*Another interviewee had been unemployed for some time, having been made redundant in 2012, and losing two jobs in quick succession due to 'cognitive health issues' and also has other health issues. She had undertaken some basic skills courses to try to boost her confidence and was trying different things to widen her skill set. She said "I think I've got to a situation where I need to do something to give me the confidence that I've definitely lost" She also noted that, "maybe it's also understanding that flexible working is going to be the way forward... because it's a long way to retirement..." (Interviewee, female, aged 59)*

*"Although I am unemployed and claim JSA, I have had osteoarthritis for about twenty-five years and as I get older, I am now 62, I do not cope as well as I did when younger. I now suffer with more pain, mobility problems and fatigue. I am about to start another government work programme, my 14th in as many years as I have had difficulty finding work due to my health and now my age! This will go on if I don't get work until I reach 66. This is already proving detrimental to my mental health!" (Campaigner, female, age 62)*

*"I had to work in manual jobs when I discovered no pension for me when I retired, now have lots of health issues and disabilities but I'm still having to go to the job centre over 20 miles away. I have mostly had no heating for 5 years and am often without food and my kids and I lost our home and it's been very difficult to find somewhere to rent so it's been constant stress and worry and my teeth are breaking, can't afford glasses or a hearing aid, haircut, or anything." (Campaigner, female, aged 64-65)*

*"I was made redundant in 2021 because of the pandemic. Then became a carer for my mum until she passed away from bone cancer this year. Now I'm desperately trying to find a job to survive but this is a terrible age to start looking. You have a huge amount of life skills but are seen as a threat or a has been and coping with technology is a real problem. I never thought that at this age I would wish to be older. I've been working for 40 years. I'm worn out and sad after caring alone and now I have the pressure of finding a new job. I just want to be able to enjoy the short time I have left." (Campaigner, female, aged 60-61)*

## **The challenge to stay in work until State Pension age**

Eight of the interviewees and around two fifths of the campaigners aged 55 to 65 were in full or part-time work. We heard about the challenges working until State Pension age especially for people in manual jobs, or who had health issues and/or caring responsibilities. Some pointed out that working longer might be alright for those in office jobs, but it was very different for those who had spent their life doing hard physical work.

*One woman interviewed was a care worker who worries about staying fit and healthy in order to support her family. She said, “caring is a tough job, you have to be fit enough to work’. Given the manual handling aspects of her work, she feels that carers should be able to retire earlier, because “after 65, it’s going to be hard to do this type of work”. She does not feel it would be easy to get a different type of job as she gets older. (Interviewee, female, aged 54)*

*Another woman, aged 63, who works in a catering role in a school was also worried about how she will keep working. Her job involves six-hour days, in a physically demanding role. She is on her feet for most of her working day and is constantly “running around...”. She suffered a stroke nine years ago, but although her health has improved said “I have to know my limits...” She is increasingly concerned and stressed about her ability to continue in this job, saying “I would like to reduce things by a couple of hours, but it’s just not an option”. (Interviewee, female, aged 63)*

Campaigners also told us how hard it was for people with physical jobs and/or health problems to wait until 66 or older to receive their pension, sometimes pointing out they had been in work since they were a teenager.

*“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. Yes, he started contributing to a private pension years ago but being self-employed with irregular work and no means to contribute to a private pension when out of work (especially during the last 2 recessions where work was non-existent). I would love to see those sitting in an office making policy decisions go and work on a building site, lug around heavy cables etc, then maybe, only maybe they will realise those in manual work cannot continue to work to these long ages.” (Campaigner, female, 61-62)*

While some people are in good health and expect to be able to work until State Pension age, they may recognise that they are fortunate and that others may face difficulties.

*One interviewee felt that working has benefits for physical and mental health. He described himself as a ‘grafter’ who has worked hard all his life and while never being particularly ambitious, has always managed to get by. He was furloughed in the pandemic but returned to full-time work in his former role doing maintenance work for a building*

*company. He was one of the better-informed interviewees and knew his State Pension age was currently 67. However, while he expected to carry on working, he had concerns about the effect of rising State Pension age on people in less stable employment, such as: “low-paid people, you know, people in the hospitality industry who are on minimum wage, working shifts and stuff like that”. (Interviewee, male, aged 55)*

Those caring for family members told us about the pressures of trying to juggle providing care with paid work and other family responsibilities.

*One interviewee was struggling with the challenges of balancing part-time work as a paid carer and looking after her family. She is a carer for her disabled adult son and also has a teenage daughter at home. “I’m kind of taking him out and about, and then working, and then keeping the kids and house going really...I find it really stressful”. She does consider retirement when talking to her husband and friends and thinks “well at least your end goal is within reach”. She doesn’t want to continue to do what she is doing now but knows she will be heavily dependent on the State Pension so has to keep going. (Interviewee, female, aged 51)*

*One man spoke of having to be very organised – he has been able to make some work adjustments but puts his mother’s needs first – saying ‘She took care of me when I was young, and it’s your Mum at the end of the day’. He had arranged for a care worker to visit, but the times did not always suit his mother and there was the cost to consider. (Interviewee, male, aged 59)*

Some carers also have health problems, which may be exacerbated by the pressures of trying to combine working and caring.

*“I have ill health and struggle at work - I mentally cannot perform well - I feel useless. I also am a daily carer for my 94 year old mother, and this exhausts me physically and further affects my mental health. I cannot find the strength to look after myself properly as work and caring comes first. I have worked since I was 16. I truly don't think I will make 67 the way I feel. Utterly devastated, depressed, and exhausted.” (Campaigner, female, aged 60-61)*

## **10. Work is not an option for everyone**

### **Some people cannot work due to health issues**

Several of the interviewees had health conditions which prevented them from working and saw little prospect of this changing in the future. While they tried to make the best of things given their limited income and health constraints, life could be a struggle. Most couldn't

afford (financially or mentally) to look too far ahead, with their main energies focused on the struggles of coping with debilitating conditions. Among campaigners responding to our survey, nearly a third had a health condition or disability. We heard about the difficulties people face with day-to-day life and trying to manage financially.

*One interviewee had been a bus driver for 22 years which he enjoyed at first but then experienced significant insomnia as a result of his work, and “got to a stage where he didn’t want to carry on with the job...”. He started up his own gardening business which went well until osteoarthritis meant he could no longer manage the physical work and he stopped working in 2011. He now receives Employment and Support Allowance (ESA) and Personal Independence Payment. As a result of his health challenges, he has experienced “anxiety and depression over the years” and has “gone from being quite an outward person, to being very contained.....I hide myself away because I find it hard to talk to people”. (Interviewee, male, aged 64)*

*Another had worked in a range of jobs – construction and ‘all sorts’ before moving into social services and housing support but now has arthritis and various health problems and has been in and out of hospital, while his partner has had three operations due to severe spinal injuries. As well as health problems it was a struggle to manage financially, and he said: “Everything in life in general is hard”. (Interviewee, male, aged 53)*

*An interviewee who had worked in a variety of roles which she described as ‘hard graft’ said she had enjoyed the pressure, stress and stimulation that came with it. After a difficult divorce she looked for career options which offered more manageable hours and enrolled in a part-time Law degree. However, her health deteriorated, and she developed an auto-immune condition and faced complex health and financial battles trying to understand her conditions and have these recognised by the benefit system. She now lives in council accommodation and receives ESA. She is extremely worried about having “any pension or financial security” in retirement and said, “I know what is wrong with me now ... but I still have lots of health issues and pain to deal with every day”. (Interviewee, female, aged 62)*

*“At the moment I’m coming up for 61 and I’m disabled. My GP has signed me off work indefinitely, which means I’m living on ESA and PIP which is not enough to live on. I know that I can’t get my pension until I’m 67, I feel angry and very disappointed as I have worked for 40 years and paid NI and Tax. I now find I’m living hand to mouth on £800.00 per month if I could get my pension sooner it would help me financially. For me it’s not a case of not wanting to work I’m now just not physically able to which isn’t fair to make me wait until I’m 67 as I was born in 1961, I was my mother’s carer until she sadly passed away two years ago I was saving the Government money, and what thanks do I get? Nothing. It has made me so depressed I feel I’m on the scrap heap”. (Campaigner, female, aged 60)*

## Being a carer can be a full-time role

People in their 50s and late 60s are in the age groups most likely to be providing informal care to someone who is ill or disabled. In the UK, 11% of men aged 55-64 and 16% of women are carers with around half spending 20 hours or more a week providing care.<sup>vi</sup> Age UK analysis of Understanding Society data suggests that 26% of coresident carers aged 50-65 say that caring prevents them from working at all, and a further 18% say they are unable to do as much work as they would like to.<sup>vii</sup>

The impact of caring was clear from the four carers we interviewed – two of whom cared for their mother and two for adult children with disabilities. Another man was still out of work having given up his job to provide care for his mother until the time of her death. And nearly 300 (around one in five) campaigners who responded to our questionnaire told us they had caring responsibilities, of whom about a third had disabilities or long-term health conditions. Carers generally undertake their role willingly, but it was clear from responses that many were finding life difficult.

The challenges of combining paid work and care have been considered above, but for other carers employment is not an option and people told us about the inadequacy of the financial support for carers. The main benefit for carers is Carer's Allowance which is just £69.70 a week. Some pointed to the money they saved the state through health and care services, contrasting this to the limited support they received.

*“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.”* (Campaigner, female, aged 61)

*“From November 2012 until February 2022 my income was affected by caring for two disabled and very elderly parents, I did not get a carers allowance. There was not enough support from the Local Authority, and the care agency often would call me as they had staff off sick, would I fill in for them. I have had to take early retirement due to my own health issues but am struggling on under £8500 per year until I get the State Pension.”* (Campaigner, female, aged 64-65)

*I took early retirement to help care for my elderly in-laws. I am still in that role, along with my husband, who also took early retirement to care for his parents. At the age of 64 I would find it difficult to go back to work after a 10-year break. I think mine & my husband's role as carers should be more financially recognised. At the end of the day, we have saved both the NHS & Social Care a considerable amount of money by caring for our parents, keeping them at home & out of hospital & the social care system.* (Campaigner, female, aged 64)

## 11. Improving the situation of people in their 50s and 60s

The interviews we commissioned, and feedback from campaigners, clearly illustrate the difficulties that some people in their 50s and 60s are facing if they are not able to work until State Pension age or if they cannot find suitable work. In our view, there needs to be action now to support people approaching State Pension age both in terms of help to get back to work, or stay in work, and better financial support for those who are unable to work.

### Supporting people to get back to work or to remain in work

We received a range of suggestions from campaigners to help people in their 50s and 60s work. These included measures to address age discrimination and to encourage employers to understand the value of older workers. There were also calls for greater flexibility, for example, better opportunities for part-time work and accommodation of health conditions, while a smaller number of respondents wanted opportunities for retraining and better support to find work.

*“Employers to be flexible and accommodating. To appreciate that experience and knowledge in the field is just as important as the physical and active side.”* (Campaigner, female, aged 56-57)

*“An employer who understands that some days I can cope but some days I can’t, that I am easily exhausted and not being lazy. That I need flexibility in a job.”* (Campaigner, female, aged 64-65)

*“I cared for my mother who had dementia so have only been self-employed working a few hours. To look for work after such a long gap is difficult. I don’t have the skill set needed for many jobs. Help with finding work or retraining. Problems are also physical. Arthritis would make it difficult for me to attempt some work which involved carrying, lifting, and even using a computer for any length of time. Typing can be very painful for my hand and wrist.”* (Campaigner, female, 61-62)

Some felt returning to work wasn’t a realistic option and just wanted to be able to receive their State Pension, while others would like to see additional financial support to enable them to work less – for example a partial pension to supplement part-time earnings.

In Age UK’s view, the Government needs to step in and deliver greater support for workers that meets the rigours of the contemporary labour market. This includes tackling ageism, flexible working, support for carers, access to training and careers advice, improving overall job quality, and good unemployment support. These issues are considered further

in our response to the Independent Review of State Pension age.<sup>viii</sup> Some key recommendations are:

- Despite age equality legislation, ageism is still rife in UK workplaces. The Government should work with agencies such as the Equality and Human Rights Commission to improve promotion of the law and enforcement where it is being broken. It should also look at how to spread and embed good practice among employers, for example in terms of HR policies to tackle age discrimination.
- The Right to Request Flexible Working has been available to all employees with 26 weeks service since 2014. This was a positive move, but this has not resulted in the flexibility that many workers in their 50s and 60s need. Age UK has long argued that all jobs should be ‘flexible by default’. Making the Right to Request a ‘day one’ right, as the legislation currently passing through Parliament will do, would go some way to improving the position although further steps will be required to make flexibility widely available.
- A Government commitment to introduce five days unpaid carers’ leave in 2022 was a welcome step in the right direction. However, this has not yet become reality, and although there is a Bill currently in Parliament, the Government needs to implement it as soon as possible. However, it does not go far enough, and we believe that a minimum of 10 days paid carers’ leave per year, with a further period of unpaid leave should be available to all employees as soon as possible.

### **There should be more support for people who cannot work until State Pension age**

As part of our survey of campaigners, we asked what would help them manage until they reached State Pension age. There were suggestions for improved benefits for carers and disabled people but, in general, respondents who could not work due to ill health and/or caring responsibilities wanted to be able to draw their State Pension at an earlier age.

*“It would have to be an increase in what is now ESA and the Support group of it, However, it would be better all round if a person is unable to carry on with the work front through ill health etc then let that person retire with some dignity and with help to carry on with their lives in a better way”.* (Campaigner, male, aged 65-66)

*“I am also the only carer for an ill 89 year old parent and feel that having done this now for years and now enduring poor health myself I would not have so many GP appointments nor need to work so long if the carer allowance was sufficient to live on (cover bills and food).”* (Campaigner, female, aged 60-61)

*“Being able to receive state pension at 60 would enable us to manage financially as I am an unpaid carer for my father.”* (Campaigner, female, aged 61)



*“I have debilitating arthritis and had to finish work on health grounds several years ago and waiting until I'm 66 for my state pension has been difficult. I'll get it next year as I'm now 65 but having it at 60 would have been a great help financially.”* (Campaigner, female, aged 65).

Age UK has, for some time, argued for early access to the full rate of State Pension for some people in limited clearly specified circumstances. This could apply, for example, to people within three years of State Pension age who have no realistic prospect of returning to work because they are carers entitled to Carer's Allowance or have long term health conditions or disabilities which entitle them to certain disability benefits.

The feedback from carers and disabled people we received as part of this project shows this measure is needed more than ever. Such a change would allow these groups to retire with dignity without having to continue to provide evidence of not being able to work and could help reduce the risk of drawing down retirement savings in advance of reaching State Pension age.

Comments from carers also highlight the inadequacy of support for carers who provide a vital service to their loved ones and help reduce demands on health and care services. Improvements are needed including a review of the level of Carer's Allowance to ensure it adequately values and supports unpaid carers.

In addition to looking at early access to the State Pension for a defined group of carers and people who cannot work due to health conditions or disability, we believe there should be changes to means-tested benefits to support a wider group of lower income people approaching State Pension age.

While Pension Credit is not overgenerous, it is paid at a rate which is considerably higher than the basic level of Universal Credit. Changes to smooth the transition to retirement for those unable to work in the years before State Pension age could be made by setting Pension Credit age below State Pension age or through a more generous Universal Credit system – perhaps introducing a 60+ element and more relaxed requirements around seeking work.

## **12. Improving understanding about the State Pension and benefits**

Interviewees knew less about the level of State Pension than their State Pension age although a few spoke about it being low. Some currently receiving benefits assumed they would be even worse off in retirement whereas people reliant on benefits such as Employment and Support Allowance and Universal Credit, may find their income from the State Pension and pensioner benefits is actually more than they expected, and indeed, more than they are receiving now.

Government websites provide an easy way for someone to check their State Pension age and to get a forecast of how much State Pension they can expect to receive. There is a need for these services to be much more widely publicised, especially among people approaching State Pension age. For those in work, this could be through employer and HMRC communications, while the DWP should communicate information directly to benefit recipients in their 50s and 60s.

Knowing more about potential entitlements could reassure benefit recipients approaching State Pension age about their future prospects. For those in work, an accurate understanding of their expected State Pension could help people make informed decisions about the value of making additional savings for retirement.

However, a key concern among research participants was that whatever the position is now, things could change for the worse. The impact of steep rises in State Pension age for women born in the 1950s, has added to the feeling that rules could change again. One of our campaigners reflected the view of many when she said, *'I just feel like the Government keep changing the goal posts all the time, and I hope I can last out until I eventually reach retirement age.'*

So, as well as encouraging people to find out about their State Pension, the Government needs to provide a guarantee to people that at a certain point in their life, rules will not change. Age UK believes people should receive individual notification of any rise in State Pension age at least 10 years in advance, preferably longer, and there should be at least a decade between any changes. Once people are within 10 years of State Pension age, they need to receive a clear commitment that their State Pension age will not rise again.

### **13. The future of State Pension age**

This report highlights the difficulties some people are facing now, but there is no doubt that without substantive changes in public policy future cohorts will experience similar problems. The forthcoming review of State Pension age could speed up changes, for example, bringing forward an increase to 68, putting people in an even more precarious position. Having considered the evidence, Age UK does not believe that further increases should be introduced at the forthcoming review. Improvements in life expectancies are lower than previously projected, there is uncertainty about the position going forward, and inequalities in life expectancies and healthy life expectancies seem to be widening. Instead, the Government should focus on improving employment support and opportunities for those able to keep working up until State Pension age and on providing better support to those who cannot.

## Appendix

### About Prescient

Prescient is an experienced full-service research consultancy, running iterative multi-staged research, or stand-alone qualitative and quantitative projects. They develop creative research projects based on the aims and objectives of each client, with the clear goal of providing actionable insights, enhanced understandings, and business growth.<sup>ix</sup>

### The Interviews

Prescient carried out the 20 in-depth qualitative interviews by video call or by phone during February and March 2022 with a sample of people aged 51 to 64 all of whom expected to rely heavily on their State Pension in retirement. Participants were recruited who were in one of more of the following categories: in low paid work, receiving Universal Credit or other means-tested benefits, had a health condition or disability that limited their work capability, had caring responsibilities that limited their ability to undertake paid work, and/or were a long-term jobseeker.

Brief information about the interviewees

1. Female, aged 51, lives with her partner. She is a carer for her 20 year old disabled son and has a teenage daughter. She is also a part-time paid care worker.
2. Female, aged 60, has one adult daughter. She is currently unable to work due to health conditions and receives Universal Credit and Personal Independence Payment.
3. Male aged 54, lives with his partner and six children in a rented property. His work had been affected by the pandemic. It is picking up, but he also receives state support.
4. Female, aged 54, lives with her husband and two teenage children. She is a full-time care worker.
5. Male, aged 55, lives with his partner and has grown up children who have left home. He works full-time for a building company.
6. Female, aged 63, divorced with four grown up children living nearby. She works six hours a day in a catering role in a school. She had a stroke nine years ago and although she has recovered still has to be careful.
7. Female aged 55, lives with her husband and has three adult children. She has done a range of jobs in the past but is currently helping her husband with his business which was badly affected by the pandemic.

8. Male aged 58, single, and lives alone in a one-bedroom flat. He has health conditions affecting his ability to walk and has recently had to give up voluntary work due to his health. He receives Personal Independence Payment and other benefits.
9. Female, aged 53, lives with her husband and two teenage children. She works as a hotel receptionist. Her husband has a health condition and is not working. They receive Universal Credit.
10. Male, aged 50, has a wife and three teenage children living at home. He has been unable to work for several years due to health conditions and receives Employment and Support Allowance and Personal Independence Payment.
11. Female, aged 61, divorced, and has two grown up children. She has done a number of different jobs and currently works part-time as a receptionist and takes on other jobs on an ad hoc basis.
12. Male, aged 64, divorced and lives with daughter who is his carer, and his grandson. He worked as a bus driver and then had his own gardening business but had to give this up due to health problems. He receives Employment and Support Allowance and Personal Independence Payment.
13. Female, aged 62, is divorced with a grown up son. She worked for many years but developed major health problems following a medical procedure which has left her with ongoing problems. She receives Employment and Support Allowance and other benefits.
14. Female, aged 59, married with grown up children who have left home. She has not worked for some time and is trying to improve her prospects and confidence through courses.
15. Male, aged 61, gave up work to care for his mother until she died. He has been receiving Universal Credit and looking for work which has taken longer than he expected due to the pandemic.
16. Male, age 59, combines paid work with caring for his mother whose needs are increasing.
17. Male, aged 57, divorced. He is a long-term jobseeker. He has had a number of manual jobs but has health conditions which makes it hard to find work.
18. Female, aged 59, divorced. She cares for her son and daughter who both have autism and has a grandchild living with her.
19. Male, aged 53, unable to work due to multiple health problems and has a partner who has severe spinal injuries. They receive benefits.
20. Female, aged 61, three grown up children. She receives Universal Credit. She was working until lockdown but is recovering from cancer treatment. She also provides some care for her mother who has dementia.

## Campaigner questionnaire

Age UK has an online community of around 400,000 campaigners who encourage the Government to listen and take action on the issues that matter most to older people. We also contact them from time to time to find out about their views and experiences on particular issues. During June and July 2022, we emailed 7,390 Age UK campaigners aged 55 to 65 and asked if they were worried about how long they were going to have to wait to receive their State Pension. We received nearly 1,500 responses from those who were concerned – they told us about how waiting until 66 or later was affecting them and what could be done to help those who have difficulty working until State Pension age.

## About Age UK

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

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<sup>i</sup> <https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/consultation-responses-and-submissions/money-matters/consultation-response--state-pension-age-baroness-neville-rolfes-independent-review-of-state-pension-age.pdf>

<sup>ii</sup>

<https://www.ons.gov.uk/peoplepopulationandcommunity/healthandsocialcare/healthandlifeexpectancies/bulletins/lifeexpectancyforlocalareasoftheuk/between2001to2003and2018to2020>

<sup>iii</sup> <https://www.gov.uk/government/statistics/dwp-benefits-statistics-november-2022>

<sup>iv</sup> <https://www.gov.uk/government/statistics/pensioners-incomes-series-financial-year-2020-to-2021>

<sup>v</sup> <https://ifs.org.uk/publications/how-did-increasing-state-pension-age-65-66-affect-household-incomes>

<sup>vi</sup> <https://www.gov.uk/government/statistics/family-resources-survey-financial-year-2020-to-2021>

<sup>vii</sup> Age UK analysis of data from wave 11 of Understanding Society (collected 2019-2021)

<sup>viii</sup> <https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/consultation-responses-and-submissions/money-matters/consultation-response--state-pension-age-baroness-neville-rolfes-independent-review-of-state-pension-age.pdf>

<sup>ix</sup> <https://www.prescientuk.com/>