

## Sally Tsoukaris

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**From:** Connor Whyton <C.Whyton@connectpa.co.uk>  
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**To:** Sally Tsoukaris; Eamonn Donaghy; Alan Lees; Richard Critchley; Jonathan Safir  
**Cc:** Later Life Ambitions  
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**Follow Up Flag:** Follow up  
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Hi all,

**The Work and Pensions Committee** heard wide-ranging [evidence](#) on the impact of rising State Pension Age (SPA), the adequacy of employer support, and the need for mitigation ahead of the increase to 67.

There was clear agreement that the forthcoming Pensions Commission should consider SPA increases as part of its work on fairness and adequacy. Witnesses stressed that changes to SPA cannot be separated from wider questions about poverty, health, labour market participation, and inequality.

### Members present

Debbie Abrahams (Chair); Rushanara Ali; David Baines; Mr Peter Bedford; Damien Egan; Amanda Hack; John Milne; Joy Morrissey.

### Witnesses

Panel 1: Sarah Vickerstaff, Professor Emerita of Work and Employment, University of Kent; Wendy Loretto, Professor of Organisational Behaviour, University of Edinburgh Business School; David Finch, Assistant Director, Health Foundation; and Quinn Roache, Policy Lead for LGBTQ+ and Disabled Workers, TUC.

Panel 2: Emily Holzhausen CBE, Director of Policy and Public Affairs, Carers UK; Joe Levenson, Assistant Director, UK Advocacy and Health Intelligence, Arthritis UK; Charles Cotton, Senior Adviser, Pay and Reward, Chartered Institute of Personnel and Development; and Jon Richards, Assistant General Secretary, Bargaining, Negotiating and Equalities, Unison.

### Poverty and Financial Hardship

- Jon Richards cited Institute for Fiscal Studies analysis showing a 14% rise in absolute income poverty following the increase from 65 to 66. He also referenced Age UK modelling suggesting 115,000 additional people could fall into poverty with the rise to 67.
- Emily Holzhausen highlighted the financial cliff edge facing unpaid carers. She outlined a £134 per week gap between working-age benefits and pension credit, estimating that raising SPA removes around £182 million annually from carers in a single age cohort. She emphasised that this disproportionately affects women and those in poor health.
- Joe Levenson presented Arthritis UK research showing people aged 55–64 are almost twice as likely to struggle financially as those above pension age. He described people with long-term conditions as “collateral damage” of SPA increases without mitigation.

### Health, Work and Sectoral Pressures

- Joe Levenson described a “perfect storm” of rising SPA, stalled healthy life expectancy, NHS waiting times, and cost-of-living pressures. He stressed that many people with arthritis and MSK conditions leave work prematurely due to a lack of adjustments and treatment delays.
- Jon Richards highlighted physically demanding roles — including school cleaners, technicians, ambulance workers and social care staff — where extended working lives are particularly challenging. He noted ambulance workers report strong support for a lower retirement age.

- He also challenged narratives around “gold-plated” public sector pensions, pointing out that the average local government pension is just over £5,000.

## **Employer Response and Workplace Reform**

- Charles Cotton stated that around 40% of organisations offer flexible working, with much higher rates among larger employers. He pointed to midlife MOTs, job crafting, and anti-age bias initiatives as positive developments, but acknowledged that smaller employers often lack capacity and support.
- He stressed the importance of building a culture of trust so employees feel confident raising health and caring needs.
- Emily Holzhausen described Employers for Carers and the Carer Confident scheme, highlighting strong practice among engaged employers but noting that uptake remains limited. She emphasised that unpaid caring is not a protected characteristic and carers do not have a right to reasonable adjustments.
- Joe Levenson welcomed Disability Confident as a positive step but said cultural change remains uneven and too dependent on voluntary engagement — a “coalition of the willing.”

## **The Mayfield Review**

All witnesses broadly welcomed the Mayfield Review’s focus on prevention, inclusion and retention.

- Emily Holzhausen called for stronger recognition of unpaid carers and for paid carer’s leave to be legislated.
- Jon Richards supported the direction of travel but stressed the need for trade union involvement and clarity around the Health and Safety Executive’s role. He also raised concerns about statutory sick pay.
- Joe Levenson warned that voluntary employer-led action may not be sufficient and called for faster implementation and stronger integration with health reform.
- Charles Cotton emphasised the importance of scaling successful approaches beyond large employers and increasing SME awareness.

## **Mitigations Ahead of the Rise to 67**

- There was cross-panel concern that mitigations were not introduced despite the legislation being passed in 2014.
- Joe Levenson described it as “beyond disappointing” that the debate is happening so close to implementation. He supported modelling targeted mitigations, noting that projected costs (£200–£600 million) are small relative to estimated £10 billion savings.
- Emily Holzhausen advocated for immediate mitigations for those closest to SPA, including benefit boosts and paid carer’s leave. She stressed that carers often struggle to return to work due to health and social care constraints.
- Jon Richards suggested reviewing statutory sick pay, targeting high-risk groups (e.g. disabled workers), and accelerating workplace health data collection. He criticised the lack of an implementation plan.
- Charles Cotton cautioned that any mitigation must be simple and automatic to avoid low take-up, suggesting targeting by low-income indicators rather than complex application processes.

## **Strategic Themes**

Across the panel, several common themes emerged:

- Support must begin earlier — around age 50 — not just immediately before SPA.
- Healthy life expectancy is not keeping pace with rising SPA.
- Prevention, retention and workplace reform are critical to long-term sustainability.
- Pension policy must align with health, labour market and social care systems.
- Future SPA increases must include clear mitigation and implementation planning from the outset.

The following written questions of interest have also been answered:

**Stuart Anderson (Con, South Shropshire):** To [ask](#) the Secretary of State for Work and Pensions, what steps he is taking to support older people in rural areas.

**Minister for Pensions, Torsten Bell:** The Government is committed to supporting pensioners and ensuring they have financial security and dignity in retirement. The State Pension remains the foundation of our support for pensioners. In April this year, both the basic and new State Pensions will increase by 4.8%, benefitting over 12 million pensioners by up to £575. Our commitment to maintain the Triple Lock throughout this Parliament – helping to raise the value of the State Pension over time – will see pensioners' yearly incomes rising by up to £2,100.

Pension Credit continues to provide vital financial support for pensioners who, for whatever reason, find themselves on a low income. It does this by guaranteeing a minimum level of income – called the Standard Minimum Guarantee – which will also increase in April by 4.8%, protecting the most vulnerable pensioners.

Crucially, receipt of Pension Credit opens the door to additional support, including Housing Benefit, Council Tax support, help with NHS costs, help with fuel bills, and a free TV licence for those aged over 75. Maximising Pension Credit take-up remains a key departmental priority, which is why we have run the biggest campaign to date across Great Britain encouraging pensioners and their families to check their eligibility and to apply.

Around nine million pensioners in England and Wales with an income of £35,000 or less also receive additional support through the Winter Fuel Payment. Housing Benefit continues to support pensioners who rent, and pensioner homeowners on income-related benefits, including Pension Credit, may receive Support for Mortgage Interest to help with interest on eligible secured loans.

The Household Support Fund remains available for those facing financial hardship, with funding running until March 2026. From April 2026, the new Crisis and Resilience Fund will provide a long-term mechanism for local authorities to support vulnerable households with essential costs such as food and energy.

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**Cat Eccles (Lab, Stourbridge):** To [ask](#) the Secretary of State for Work and Pensions, if he will facilitate a vote on proposals for financial redress contained in the Parliamentary and Health Service Ombudsman report on changes to women's State Pension age, published on 21 March 2024.

**Minister for Pensions, Torsten Bell:** The Government has made its decision on this case based on due process and careful consideration of the body of evidence. My right hon. Friend the Secretary of State made a statement to the House of Commons and the detailed reasons for this decision have been placed in House library.

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**Steve Witherden (Lab, Montgomeryshire and Glyndŵr):** To [ask](#) the Secretary of State for Work and Pensions, with reference to the Parliamentary and Health Service Ombudsman report on changes to women's State Pension age, published on 21 March 2024, if he will make an assessment of the potential (a) economic; and (b) social impact on 1950s-born women in Montgomeryshire and Glyndwr.

**Minister for Pensions, Torsten Bell:** The Government carefully considered the findings of the Ombudsman's report on the communication of changes to women's State Pension age, and a detailed response including an Equality Analysis has been deposited in the House library.

Best wishes,  
Connor

**Connor Whyton**

Senior Account Executive

[c.whyton@connectpa.co.uk](mailto:c.whyton@connectpa.co.uk)

0207 592 9592

0796 468 3403

[www.connectpa.co.uk](http://www.connectpa.co.uk)

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