

Spring Budget 2023 submission

Introduction

Age UK is a national charity that works with a network of partners, including Age Scotland, Age Cymru, Age NI and about 120 local Age UK organisations 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.

This winter has been extremely difficult for older people dealing with the rising cost of living and increasingly stretched NHS and care services. We would like the Government to commit to ensuring that the coming winter is a lot better for older people and for us all. This Budget submission puts forward policy proposals to improve the resilience of our health and care systems and to target financial support to those who need it most.

Our submission also proposes several longer term strategic priorities that relate to our ageing society, including enabling the contribution of older workers and creating the conditions to support older people to live well at home and participate in their communities.

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State Pension and the triple lock

Many older people with low and modest incomes continue to struggle to meet the high costs of energy and other essential costs after their State Pension and benefits rose by just 3.1% last April. So, it was to our considerable relief that the Government confirmed that the triple lock will remain in place this year and that both the State Pension and State Benefits, including Pension Credit, will rise by 10.1% in April in line with last September’s CPI.

While this increase will make an important difference, the full new State Pension will still only be £10,600 a year whereas the Pensions and Lifetime Savings Association's work on Retirement Living Standards finds the cost of a 'minimum' lifestyle has risen to £12,800 a year. In the current financial year, the new State Pension is around £9,600 a year while average payments in May 2022 were around £8,600 for all pensioners and £9,000 for those receiving the new State Pension.ⁱ There is still some way to go until the State Pension reaches an adequate level and the triple lock needs to remain in place to this end.

What Age UK would like to see:

- The Government should commit to retaining the triple lock for the rest of this Parliament and beyond.

State benefits

Despite inflation linked rises in the State Pension and benefits we know that life will still be difficult for many, so we are very pleased that the Government has recognised the need to make further cost of living payments from Spring 2023. This year the payments made to people receiving means-tested benefits have been especially valuable. However, some older people on very low incomes have missed out.

There are many who should be entitled to Pension Credit but are not receiving it due to being unaware they are entitled to support or because of negative attitudes about receiving benefits or asking for help. Age UK welcomes the Government's ongoing work to raise awareness and encourage Pension Credit claims. However, awareness raising can only go so far and we believe there is scope for reaching more people by data matching - for example combining DWP, HMRC and local authority data.

While linking cost of living payments and other support to receipt of Pension Credit makes sense as a way of targeting support, it misses those with pension income just over Pension Credit levels who may end up worse off after paying essential housing costs. We know there has to be cut off points with targeted payments, but help could be extended to benefit a wider group of people in need because their incomes are very modest.

What Age UK would like to see:

- The Government explore ways to increase benefit take-up by using available data to identify those likely to be missing out on Pension Credit and other benefits.
- Help extended to people with incomes just above Pension Credit level, for example those receiving means-tested support with housing costs should also receive some additional support from cost-of-living payments during 2023.

State Pension age

We were very concerned by recent media reports suggesting the Government is proposing to bring forward the increase in State Pension age. Age UK feels strongly that there is no justification for this at present, given the stagnation in life expectancy over recent years, uncertainty about improvements going forward, and the level of inequality which appears to be widening. If increases are brought forward this will have the greatest impact on those unable to work due to ill health and caring responsibilities, or who become unemployed in mid-life and are unable to find another job. Our recent report *'Waiting for an age: the real impact of raising the State Pension age'*,ⁱⁱ shows the difficulties many people in their 50s and early 60s are already facing.

What Age UK would like to see:

- The Government should focus on improving the position of those unable to work, or who are finding it difficult to get a job, in the run up to their State Pension age. For those who can work, the Government

needs to deliver greater support for workers that matches the demands of the contemporary labour market, including tackling ageism, enabling more flexible working, implementing carers leave and creating more training opportunities for the over 50s.

- In addition, it needs to be recognised that work is not an option for everyone. There should be greater financial support for those approaching State Pension age who are unable to work for reasons such as caring responsibilities or ill health. Early access to the State Pension and increased benefit levels in the run up to State Pension age should be considered.

Employment

Since the pandemic it has been well documented that many workers aged 50+ have left the labour force to retire or due to long-term sickness. There are currently more than a quarter of a million more inactive 50-64 year olds than there were before the pandemic.ⁱⁱⁱ While there is legislation in progress to tackle some of the root causes, notably making the Right to Request flexible working a day one right and the introduction of five days unpaid carers leave, more can be done.

Older workers who might be looking to come back into the labour market consistently report flexible working as being the main factor they look for ahead of any potential return (ONS), and the Government should ensure that improvements to the regime contained in the legislation are introduced as soon as possible. BEIS should help employers to embed good practice and use this Budget as an opportunity to set up a small fund designated for this.

The Government also needs to ensure that unemployment services, both Jobcentre Plus and private providers, have adequate resources to meet the challenges faced by many older workers. Unemployed over 50s are more likely than younger age groups to be long-term unemployed (more than 12 months)^{iv} – currently 39% compared to 22% for the 16-64 average – which is caused by the additional barriers this age group faces; for example ageism and chronic health conditions. The Government must ensure that there are sufficient workforce skills and financial resources to help people overcome these challenges.

What Age UK would like to see:

- Improvements to the flexible working regime so that older workers can access a way of working that meets their needs.
- BEIS to spread flexible working good practice among employers, and a small fund to be set up to disseminate good practice.
- Greater investment in support for unemployed older workers, especially those who have been out of work for 12 months or more.

Cost of living

The spiralling cost of energy, food, and wider essentials has had a devastating impact on older people. Around three-in-ten older households in England are in fuel poverty^v, up from just one-in-ten only in 2022^{vi}. With further price rises expected from April this situation is only going to worsen over the spring.

Unaffordable energy bills represent the single greatest threat to older people's household budgets, and we are keen the Government use this Budget to make concerted strides towards ending fuel poverty for good. We are calling for a radical increase in household energy efficiency spending, the introduction of a social tariff, and greater support for front line charity sector services who remain at the forefront of supporting those on the sharp end of this crisis.

Social Tariff:

From 2024 the Government should implement a social tariff which discounts energy bills for those most in need. This tariff would need to automatically enrol eligible households, be mandatory for all suppliers and complement existing consumer protections. This would ensure those at greatest risk from fuel poverty are comprehensively protected.

Eligibility should include recipients of income-related means-tested benefits, disability benefits, and Carer's Allowance. Alongside this, households defined as living in relative poverty^{vii}, identified using new data matching^{viii} or proxy criteria^{ix}, should be eligible, as well as those missing out on access to the benefits system but still at risk of fuel poverty. Age UK analysis shows that these criteria would ensure support for the 10 million UK households at greatest risk from fuel poverty^x.

The tariff would operate much the same as the Energy Price Guarantee (EPG) – discounting the price paid per unit of energy consumed – but it would be far more cost effective for the Government. To ensure sufficiently deep support we recommend the discounted rate be set at 50% of the energy tariff market rate, or 50% below the price cap – whichever is highest. We estimate the cost of the tariff in scheme year one (2024-25) would be £5.6bn - £13.2bn dependent on prevailing energy prices^{xi}.

What Age UK would like to see:

- Implementation of a discounted energy social tariff from 2024/25 to protect the UK's most vulnerable citizens of all ages from the devastating impacts of fuel poverty.
- Introduction of a progressive funding mechanism which ensures those missing out on the social tariff do not have to bear its costs. This would require the tariff to be directly funded through Government spending.

Household Energy Efficiency:

More still needs to be done to insulate older people's homes, give them access to improved heating systems and protect them from spiralling bills.

While we welcome ECO+ the allocated spend of £1bn spread over three scheme years falls short of requirements^{xii}. A scheme of 5+ years funded with £1 billion per annum would better reflect industry preferences^{xiii}, fill surplus supply chain capacity^{xiv}, and provide measures for 1.23 million homes instead of the expected 410,000 as proposed^{xv}. With more than 3 million lower income households living in the least energy efficient properties in England alone^{xvi} this additional funding is crucial.

The Government must also meet and exceed the remaining £1.4 billion gap in Home Upgrade Grant (HUG) funding – calculated as the shortfall between present HUG commitments and the support agreed in the Government's 2019 manifesto^{xvii}. 1.5 million households in England lack a gas network connection and rely on alternative heating fuels such as oil, bottled gas, and coal^{xviii} – enduring a higher and deeper level of fuel poverty than those with a gas connection^{xix}.

Age UK research^{xx} indicates that up to 530,000 of these homes meet the eligibility criteria for the HUG but our estimates also show that present funding falls far short. From 2022 - 2025 HUG could cover just 117,000 homes^{xxi}. £1 billion of annual HUG grants through to 2032 would be sufficient to upgrade all of these homes to EPC band C^{xxii}.

What Age UK would like to see:

- The Government immediately set a higher ambition for ECO+, delivering £1 billion per year of insulation measures for at least the next 5 years.
- Commitments to households off the gas grid must be honoured by plugging the remaining £1.4 billion shortfall in HUG funding.

Charity sector energy cost support:

Increased demand and soaring service delivery costs mean the charity sector is being hit hard by the cost-of-living crisis. With local charities providing refuge from the cold while still delivering day-to-day provision, their frontline services must be eligible for higher energy relief via the Energy and Trade Intensive Industries (ETII) scheme. Unlike many other industries, the charity sector cannot reduce their high energy use without compromising their services and users' safety, health and wellbeing.

Results from our cost-of-living impact survey^{xxiii} indicate that just over half (53%) of our local Age UK's have experienced a significant adverse impact due to the cost of living. When asked about major drivers the preeminent concerns were heating (83%) and electricity (81%). At the same time they are facing significant capacity constraints, reporting an average rise in overall demand of 84%.

Adding front line charities to the ETII would have minimal impact on Government spending when compared to other eligible energy intensive industries like manufacturing but would go a long way to stabilising the very services which help those at the sharp edge of this cost of living crisis. If price rises continue targeted interventions to support the sector should also be considered.

What Age UK would like to see:

- Front line charity sector services added to the Energy and Trade Intensive Industries (ETII) scheme.
- Targeted interventions to support the charity sector should inflation threaten the continuation of their essential services.

Health and Social Care

A large proportion of those requiring acute care are older adults. Half of all people arriving in A&E by ambulance are aged over 65; 36% are aged over 75^{xxiv}. We know that over 40% of those that arrive by ambulance are subsequently admitted to a hospital bed. Furthermore, the National Audit Office has previously made a conservative estimate that 85% of all people who are still in hospital despite being medically fit to leave (so-called delayed discharges) are over 65^{xxv}. It is therefore undeniable that the impact of hospital pressure and the failure to prevent poor health falls disproportionately on older people.

It is evident that there is no road to improving flow through the acute sector, and reducing pressure across the system as a whole, without a new model of care for older people. Specifically, we must do significantly better for those living with multiple conditions and frailty, investing in our primary and community-based services and workforce, and making sure resources are getting to the places that need it most.

To improve services next winter, it is essential the Government acts now to shore up the system of community care and support upon which so many older people rely. There are around 710,000^{xxvi} older people living in the community who need help with 3 or more activities of daily living – targeted action to support them to stay well and manage their health needs at home could deliver huge dividends in reducing demand from the cohort of patients amongst the most likely to be admitted in an emergency, to experience long stays and require enhanced support to be safely discharged. This is also a group of patients at significant risk of deconditioning while in hospital.

None of this will be achievable however, if the Government seeks to rely on piecemeal funding, delivered at the eleventh hour as a firefighting response rather than a planned approach to systematically reducing demand and maximising flow. Crucially the Government's focus must now extend to preventing admissions, not only through NHS and Local Authority activity but through effective partnership working with VCSE, bolstering social care capacity and improving access to primary and community care.

Proactive care services, led by multi-disciplinary teams and involving the voluntary sector, should be developed and expanded through Integrated Care Systems, using GP data to identify, contact and support individuals who are frail or at particular risk of admission.

Primary and Community Care

It is clear that lack of capital investment across the NHS is proving a drag on productivity. Debate has often focused on larger projects such as the New Hospitals Programme, but we believe there are significant short to medium terms gains to be made in giving greater prominence to out of hospital services. Preventing poor health and deterioration; reducing the need for hospital admissions; and supporting older people to remain independent for as long as possible, starts in the community. Our primary care estate is in desperate need of investment. Where

progress has been made towards the development of hubs, co-locating vital primary and community services to better meet the needs of older people, the positive effects in terms of reduced A&E attendances and unplanned admissions are clear.^{xxvii} This is likely to have a positive effect on staff recruitment and retention too, by making consulting and treatment facilities fit for purpose and capable of supporting the care that staff want to deliver.

Administrative barriers to developing community health infrastructure should be removed to facilitate the swift release of capital funding. Local Authority planning processes, the release of section 106 monies and NHSE sign off need to be simplified, and the role of NHS property services and Capital Departmental expenditure limits reviewed to reflect the growing need for infrastructure investment.

A dominant theme from our polling and survey work with older people over the last 3 years has been the difficulty many experience in accessing advice from a local GP – many tell us that the care that they receive once they have been able to speak to a health professional has been good, but simply getting through on the phone is almost impossible at times. Older people's experiences of online systems such as e-consult are highly variable. Struggling to make contact with their GP is not a universal problem but it is certainly a common one, and those inconsistencies should be addressed. We know that many Primary Care Networks (PCNs) are looking at ways of dealing with these issues through improved telephony systems, but are constrained by a lack of capital funding.

Social Care

Care workers

It was estimated in 2021 that adult social care contributes at least £50bn to the economy in England, as well as having very obvious societal benefits.^{xxviii}

We believe the Government cannot afford **not to** fund an uplift in wages and improved terms and conditions for social care staff. It must be recognised that if care workers do not begin to receive a level of pay commensurate with the skill and dedication needed to carry out these demanding roles, then they are unlikely to want to remain in post. Skills for Care states that the median hourly rate for care workers decreased, in real terms, by 1.5% between March 2021 and March 2022. With inflation and cost of living increases that picture will now be significantly worse. Vacancy rates for care roles are stubbornly hovering around an unprecedented high of 11%, with those for domiciliary care roles having exceeded 14% in October 2022^{xxix}.

Action must be taken ahead of next winter to make social care a more attractive career option, investing in the people who deliver care and ensuring that minimum rates of pay at least match those that can be found in retail and hospitality, together with a clear plan to bring in a progressive pay structure to the sector. This could be aligned with NHS Agenda for Change pay scales, not least to help prevent staff leaving social care for the NHS and thus moving care upstream and away from roles that prevent ill health. In light of this, a NHS workforce strategy must be integrated with social care and fully costed, based on the needs of both sectors.

One immediate way of stabilising this relationship is to provide more certainty for social care. The discharge support fund, implemented during the pandemic, enabled care home providers in particular to recruit and retain staff to aid with discharge support and reablement. When this was abruptly stopped in April 2022 it left the sector playing catch up when the same issues emerged the following winter, contributing to much of the chaos that has afflicted hospitals. The Urgent and Emergency Care Strategy has promised £1.6 billion over two years to support similar efforts, which is welcome. However, if this is a year round commitment to funding post-discharge support, which we believe it should be, then this is a relatively modest amount. £700 million was committed for just this winter, a little under half of the two year settlement and with no real attempt to boost domiciliary care services.

This should also be part of wider efforts to establish realistic costs for delivering care. There is frequently unused capacity in the social care sector because local authorities are not willing or able to meet the full costs of delivering either long or short-term care. This can lead to older people being either stuck in hospital because there is no

capacity in the community or being discharged to places that are not equipped to meet their needs. This may mean they are back in hospital after only short period in a care home or their own home.

Unpaid carers

We support the Reimagining Care Commission's call for a new deal for carers^{xxx} and would add that services that support unpaid carers should be prioritised for funding support. All our research and extensive contacts with unpaid carers suggest many are exhausted, demoralised and feel undervalued. Sadly, when caring relationships break down the human cost is immense and the impact on health and care systems really significant. Investing in carers to support and sustain those vital relationships would help prevent unplanned admissions for the carer and the person in receipt of care.

What Age UK would like to see:

- A plan for 2023/24, including robust preparation for Winter, delivering initiatives through an ICS administered admissions avoidance and discharge fund, funding preventative/admissions avoidance initiatives, and increasing virtual ward capacity.
- A permanent uplift in wages for all care staff, aligned with NHS Agenda for Change band 3 pay scales, to be implemented before next winter.
- Funding for local authorities to help resource teams to clear the assessment backlog, to ensure that the 400,000+^{xxxi} people awaiting a care assessment or review have their care needs identified ahead of next winter.
- Commitment to a fully funded, national flu and covid vaccine communications campaign for winter 2023/24.
- A review of processes for the release of capital for NHS infrastructure projects, particularly primary care estates, IT and telephony, and an acceleration of business case sign-off.
- A review of community nursing and palliative care team capacity, with a view to flexing and reallocating acute resource where possible into purpose-built community settings, and sharing NHS nursing capacity with care settings.

Deprivation of Liberty Safeguards:

Age UK is deeply concerned about the current Deprivation of Liberty Safeguards (DoLS) backlog. NHS Digital estimate that in 2021/22 124,145 DoLS applications in England were not fully completed and only 20% of standard DoLS applications were completed within the 21-day statutory timeframe – the average time for completion is 153 days.^{xxxi} This means that high numbers of people, many of whom are older^{xxxiii}, have been unlawfully deprived of their liberty. The Government's own impact assessment^{xxxiv} acknowledges that more funding is needed to ensure that all applications are completed within statutory timeframes.

The Government has said it will introduce a new system, the Liberty Protection Safeguards (LPS), which is intended to tackle some of the issues with the DoLS process. This system was originally due to be implemented in October 2020. It was then delayed until April 2022 when it was further delayed. As of January 2023, no implementation date has been set.

What Age UK would like to see:

- Given the ongoing delay with LPS implementation, the Government should fully fund the DoLS process until the LPS is implemented. This would enable older people and other adults to benefit from the safeguards provided by DoLS and ensure their human rights were not breached due to an unlawful deprivation of their liberty. The Government estimates that the cost of fully operationalising the DoLS system is £1.92 billion per annum.^{xxxv}
- The Government should also make sufficient funding available to ensure that the existing backlog of DoLS applications are processed swiftly.

Banking

We are pleased that the Government is legislating to protect access to cash and would welcome confirmation in the Budget on the detail that will be contained within the Policy Statement being produced by the Treasury. We believe the Bill should be extended to include a duty that would allow the Financial Conduct Authority (FCA) to extend the banking services included in future, should it deem this necessary. The Government should also work with the banks to ensure the continued provision of essential banking services, on which so many older people depend. The development of shared Banking Hubs is very welcome but we have growing concerns about the speed of the rollout. The Government must ensure that the banks are delivering these hubs in a timely manner and that they are creating solutions that meet the needs of older consumers.

What Age UK would like to see:

- The Treasury to work with the FCA to ensure the banks deliver on the promises made by the Cash Action Group in a timely manner and that all older consumers who rely on branches are able to continue banking in a way that meets their needs.

Scams and Fraud

At least 1 in 12 (940,000) older people fall victim to a scam each year.^{xxxvi} That figure is likely much larger, as many do not realise they have been defrauded or don't report it. In addition, the cost-of-living crisis has put older people even more at risk, as criminals take advantage of money-making ideas or 'too good to be true' offers many wouldn't normally consider.^{xxxvii} However, although fraud makes up 41% of all crimes against individuals in England and Wales, only 1% of law enforcement focuses on tackling Economic Crime.^{xxxviii} UK Finance has said the scale of Fraud is "a national security threat".^{xxxix} Moreover, how fraud is policed is ineffective, and agencies often lack the digital skills to tackle these crimes properly.

Age UK would like to see:

- Sufficient resources allocated in the Budget to law enforcement agencies to investigate and prosecute fraud.

Private Pensions

We have been disappointed by the Government's failure to set a timetable for the implementation of the recommendations from the 2017 Auto Enrolment Review. This includes raising contributions, potentially to 12% of total income, to ensure that more people can attain an adequate retirement income.^{xl} It is our view that a notice period of the expected changes is necessary, as employers will need to adjust their workforce management and payroll systems.

However, we are concerned that it is already likely to be too late to implement changes by the mid-2020s, and that even if the Government publishes a clear timetable in the next month or two, it may be difficult to make significant changes this decade. We recognise this will reduce tax revenues, but urge the Government to explain clearly and quickly what they are hoping to achieve.

What Age UK would like to see:

- The Treasury and the Department for Work and Pensions to set out a timetable for the rollout of the recommendations from the 2017 AE Review, and to increase pension contributions.

Housing

Getting older people's housing right is key to reducing pressure on the NHS and social care and essential if we are to afford the growing cost of caring for our ageing population. Delaying action creates a greater backlog to deal with resulting in short term spending to tackle the immediate crisis and the need for more homes to be retrofitted.

Age UK would like to see:

- The swift implementation of several good policies which have already been announced, including making M4 Category 2 the mandatory baseline for all new build homes, reform of the private rented sector and the introduction of a taskforce on older people's housing.
- Homeowners encouraged to incorporate the features that make housing suitable for growing older as a natural part of retrofit. A package of measures, including VAT relief, could be used to guide behaviour.
- The factors causing delay for Disability Facilities Grants such as the shortage of Occupational Therapists, contractors and surveyors addressed, and areas of ambiguity about funding and responsibility clarified.
- Planning reforms that ensure that older people are central to all planning decisions, not just allocated a particular category of homes.

Older People's Commissioner

We live in an ageing society - currently 11 million people are aged 65 or over, and in less than 20 years over 17 million (1 in 4) of us will be over 65. As we age, we often need access to health and social care, and not everyone will enjoy financial security. A Commissioner would provide a voice for older people in the short term and facilitate the long term planning needed to ensure that our economy and public services adapt more effectively to demographic shifts, while also enabling people to age well.

What Age UK would like to see:

- The Government should establish an Older People's Commissioner for England to act as an independent champion for older people, and to help ensure that policy and practice across government considers older people's needs and address the challenges and seizes the opportunities posed by an ageing society.

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

ⁱⁱ <https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/consultation-responses-and-submissions/money-matters/waiting-for-an-age-report-january-2023.pdf>

ⁱⁱⁱ Office for National Statistics, Labour Market Data, January 2023

^{iv} Office for National Statistics, Labour Market Data, January 2023

^v Age UK, 2022. Research briefing: Estimating the impact of the Energy Price Guarantee (October 2022) on older households in England. Age UK. [Online]. Available at: <https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/safe-at-home/estimating-the-impact-of-the-energy-price-guarantee-epg-on-older-households-in-england-september-2022.pdf>. [Accessed 02/10/22].

^{vi} Age UK, 2022. Research briefing: Estimating the impact of the Energy Price Guarantee (October 2022) on older households in England. Age UK. [Online]. Available at: <https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/safe-at-home/estimating-the-impact-of-the-energy-price-guarantee-epg-on-older-households-in-england-september-2022.pdf>. [Accessed 02/10/22].

^{vii} Defined as a household with a net equivalised after-tax household income below 60% of median income, after housing costs.

^{viii} Improvements to HMRC, HM Treasury, BEIS and DWP data matching processes will be required, but we have already seen the Warm Home Discount and Energy Company Obligation use improved data targeting to assess eligibility and we will work with the Government alongside sector colleagues to devise improved data matching processes.

^{ix} Proxy criteria include: Home is in LSOA 1-3 area, a householder receives a Council Tax rebate – (rebates based on low income only, excludes single person rebates), a householder is vulnerable to living in a cold home as identified in the NICE Guidance (only one from the list can be used), a householder is referred under a Local Authority run scheme which aims to support low income and vulnerable households, a householder receives free school meals, household identified as struggling with sustained debt on utility bills and/or mortgage payments. See: BEIS, 2021. Energy Company Obligation ECO4: 2022 – 2026. Department for Business, Energy, and Industrial Strategy. [Online]. Available at:

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- ^{xxiii} Age UK operates 123 local Age UK brand partners across England. In October 2022 we conducted a survey of chief executives across the network. 36 local Age UK's responded out of the 123 English brand partners. We have then extrapolated these results to the wider network but caveat that we cannot verify if the sample of local Age UK's is representative of the entire network.
- ^{xxiii} NHS Digital (2022), Hospital Accident & Emergency Activity 2021-22
- ^{xxiii} NAO (2016), Discharging older patients from hospital
- ^{xxiii} Age UK analysis of data drawn from wave 9 of the English Longitudinal Study of Ageing, scaled up to the age 65+ population of England using population statistics from the 2021 Census.'
- ^{xxiii} [The Jean Bishop Integrated Care Centre, Hull – Hull CCG](#)
- ^{xxiii} Skills for Care (2021), The value of adult social care in England
- ^{xxiii} [Vacancy information - monthly tracking \(skillsforcare.org.uk\)](#)
- ^{xxiv} NHS Digital (2022), Hospital Accident & Emergency Activity 2021-22
- ^{xxv} NAO (2016), Discharging older patients from hospital
- ^{xxvi} Age UK analysis of data drawn from wave 9 of the English Longitudinal Study of Ageing, scaled up to the age 65+ population of England using population statistics from the 2021 Census.
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- ^{xxx} [Care and Support Reimagined A National Care Covenant for England \(Full\).pdf \(churchofengland.org\)](#)
- ^{xxxi} <https://www.adass.org.uk/surveys/waiting-for-care-july-22>
- ^{xxxii} NHS Digital, ['Mental Capacity Act 2005, Deprivation of Liberty Safeguards, 2021-22'](#)

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- xxxiii See above. NHS Digital reported that out of 217,755 individuals subject to a DoLS application in England in 2021/22, 181,990 were aged 65 or over.
- xxxiv Department of Health and Social Care, [LPS implementation: draft impact assessment March 2022](#)
- xxxv xxxv See above, p.18.
- xxxvi Age UK analysis of data from the Crime Survey for England and Wales 2018-19, scaled up to the England and Wales aged 65+ population using ONS midyear population estimates for 2020.
- xxxvi [Care and Support Reimagined A National Care Covenant for England \(Full\).pdf \(churchofengland.org\)](#)
- xxxvi <https://www.adass.org.uk/surveys/waiting-for-care-july-22>
- xxxvii [Public are warned to stay alert to fraud as a result of the rise in the cost of living | Insights | UK Finance](#)
- xxxviii [The UK has retreated from the fight against fraud, says Lords Committee - Committees - UK Parliament](#)
- xxxix [UK Finance: Scale of fraud a 'national security threat' | This is Money](#)
- xl Pension and Lifetime Savings Association, Five Steps to Better Pensions, October 2022