

# Autumn Statement 2023

## Treasury submission

### About Age UK

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

### Summary

For many older people the cost of living crisis is far from over and we hear from thousands of older people who are struggling to cope with soaring prices and are worried about another difficult winter ahead.

Confirmation that the triple-lock on the State Pension and that uprating in benefits in line with inflation will be in place next April will provide reassurance for older people thinking about how to make ends meet this winter and will give many the security they need to keep their homes warm and safe this winter.

To avoid a perilous situation for older people on low fixed incomes, the Government must also continue to direct targeted financial support to those who need it most and those whose incomes sit just above the means test.

Long waits for treatment are impacting older people in a variety of ways, including preventing many from participating in the workforce. A continued focus and investment on reducing waiting lists is needed as well as re-investing in the services and support to prevent the need for expensive and intensive acute care.

The impact of nearly a decade of cuts and funding to local government has had a profound impact on the lives of older people; from cuts to the provision of social care, difficulties in the operating environment for local charities, transport and the increasing digitisation of public services delivered by local authorities. Local authorities must receive a financial settlement that is sufficient to ensure older people can receive and access quality local public services and to ease pressures and increase standards in social care.

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## Cost of living

Many older people face unmanageable cost pressures as energy, food, and wider essentials remain prohibitively expensive for those on the lowest incomes. Many older people have told us how they have had to cut back on day-to-day living costs including hot meals, showers, and heating, and describe having to cut back on time with friends and family as a real blow to their wellbeing. Older people who struggled to heat their homes last winter now face the challenge of yet another period of high prices and low temperatures. For many the savings that helped them avoid the worst hardships last winter have now been spent. And others report going into debt.

We are particularly concerned about:

- People on very low incomes, some of whom are eligible for additional benefits but are not receiving them.
- Older people with modest retirement savings who had previously been getting by but are now struggling because those savings are exhausted.
- Older people who face extra costs due to health costs or disabilities.

## Cost of Living Payments

While people should be able to meet their basic costs from their regular income, over two million pensioners live in poverty. It is imperative, therefore, that Cost of Living Payments are being made again this year.

The £300 payment this autumn and £299 coming this spring for means-tested benefit recipients are particularly important. However, around a third of pensioners who are entitled to Pension Credit are not receiving the payment so will miss out on the Cost of Living Payment, as well as extra weekly income from Pension Credit. 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 through data matching - for example, combining DWP, HMRC and local authority data and making benefit systems more joined up. We would also like to see the promotion of benefit take-up extend to other benefits including Attendance Allowance. Through our information services we know that many disabled older people are missing out on this support which could help ease the pressures of the extra costs they face.

We are also concerned about those who miss out on the payments because their income is just over the level to receive Pension Credit – perhaps because of a small private pension, or because the full new State Pension is just above the basic Pension Credit rate. Some are receiving help from Housing Benefit and Council Tax Reduction, but although these are means-tested benefits, they do not qualify people for the Cost of Living Payments. People can find that, overall, they are worse off after paying essential housing costs than those receiving Pension Credit. We understand a cut off point is needed with targeted payments but extending the second and third instalments of the Cost of Living Payments to those getting means-tested help with housing costs would provide much-needed help to some of those just missing out on additional support. We estimate<sup>1</sup> there are between 400,000 and 500,000 single or couple pensioner families in the UK that are in receipt of Housing Benefit and/or Council Tax Reduction but are not in receipt of Pension Credit.

The support provided by Cost of Living Payments is due to end after the Spring but many households will be in desperate need of support in the second half of 2024. Age UK would like to see a Social Tariff (see below) introduced in 2024 but if there is any delay expected in implementing this, the Government needs to at least maintain the financial support available to households on low incomes.

Providing support linked to benefit receipts is a straightforward way to reach people, but we are aware that there will still be significant gaps in provision. As a result, the Household Support Fund must receive additional funding alongside improvements to targeting to ensure it better delivers for those in greatest need.

### **What Age UK would like to see**

- Expand the eligibility criteria for the Cost of Living Payments so that older people receiving Housing Benefit and/or Council Tax Reduction, but not Pension Credit, qualify too.
- The Household Support Fund better targeted and better funded to ensure it can adequately support those in greatest need.
- Extend the support offered by Cost of Living Payments beyond the Spring.

### **Charity Sector**

Charities, such as local Age UKs, are experiencing a range of challenges. The increased cost of living post pandemic has placed significant pressure on the individuals that these organisations aim to help, many of whom were already struggling due to age and related health issues. This situation has not only impacted individuals but also the long-term viability of charities.

Many charities, like local Age UKs, depend on funding from local authorities, but this funding is now in danger as more council's issue Section 114 notices indicating severe financial distress. This instability could lead to the loss of essential services that many people depend on. Despite these challenges, Age UKs and charities more broadly remain committed to their beneficiaries and communities. However, this unwavering commitment has stretched their resources thin and has brought some closer to operational instability. Many are now struggling to provide the same level of services with stretched budgets, which may impact the value for money they once offered. It is crucial for the government to consider the broader implications of these compounding challenges when making budgetary decisions.

Sectors like healthcare and social care, which are intricately linked with charities, may face additional pressures, leading to uneven impacts across different sectors. Rural or more isolated areas, where service provision is already challenging, may be most affected due to limited resources and accessibility. With strained resources, charities may need to make difficult decisions on service delivery, which could lead to inequalities in access. The post-pandemic world and the cost of living crisis present a complex landscape for charities, especially local Age UKs dedicated to the welfare of older people and the promotion of positive ageing. Their crucial role in providing essential services, particularly in underserved areas, cannot be overstated.

### **Energy Social Tariff**

Alongside a range of organisations Age UK has called on the Government to 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 or just above the poverty line<sup>ii</sup>, identified using new data matching<sup>iii</sup> or proxy criteria<sup>iv</sup>, 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<sup>v</sup>.

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. We recommend the social tariff deliver a generous discount on energy costs for those eligible. Discounting eligible households' bills by 50%<sup>vi</sup> would cost roughly £10.8bn, by 30% would cost around £6.5bn, and by 10% would be roughly £2.2bn<sup>vii</sup>.

### **What Age UK would like to see:**

- Implementation of a discounted energy social tariff from 2024/25 to protect the UK's most vulnerable 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 welcomed the Great British Insulation Scheme (GBIS) the allocated spend of £1bn spread over three scheme years falls short of requirements<sup>viii</sup>. A scheme of 5+ years funded with £1 billion per annum would better reflect industry preferences<sup>x</sup>, fill surplus supply chain capacity<sup>x</sup>, and provide measures for 1.23 million homes instead of the expected 410,000 as proposed<sup>xi</sup>. With more than 3 million lower income households living in the least energy efficient properties in England alone,<sup>xii</sup> this additional funding is crucial.

The Government must also meet and exceed the lingering £1.4bn 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<sup>xiii</sup>. 1.5 million households in England lack a gas network connection and rely on alternative heating fuels such as oil, bottled gas, and coal<sup>xiv</sup> – enduring a higher and deeper level of fuel poverty than those with a gas connection<sup>xv</sup>.

Age UK research<sup>xvi</sup> 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<sup>xvii</sup>. £1 billion of annual HUG grants through to 2032 would be sufficient to upgrade all of these homes to EPC band C<sup>xviii</sup>.

### **What Age UK would like to see**

- The Government must immediately set a higher ambition for the GBIS, 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 meeting and exceeding the £1.4bn shortfall in HUG funding.

### **Support for non-domestic residential customers**

Close to a million residential UK households receive their electricity or gas via a non-domestic contract<sup>xix</sup>. These contracts generally cover commercial businesses, but some residential properties rely on them too including many retirement homes, park homes, and care homes. Our estimates show that at least 3% of English households find themselves in this position<sup>xx</sup>.

Older people are more likely to reside within many of the most heavily impacted housing types – with thousands relying on a non-domestic contract for their energy. This means that despite being residential households they generally have no direct connection with their supplier, miss

out on many of Ofgem's consumer safeguards, and face barriers to accessing affordability and energy efficiency schemes. We refer to this as the 'commercial supply trap'.

Age UK want the Government to put an end to the commercial supply trap. This would require legislation to extend full financial support and regulatory protections to all residential dwellings, regardless of how residents pay for their energy. The Government should also improve and re-run the Energy Bills Support Scheme Alternative Fund (EBSS AF), designed specifically to support people on non-domestic contracts. Our research<sup>xxi</sup> shows that the Scheme failed to deliver a £400 electricity rebate to around 4 out of 5 eligible non-domestic households. To deliver this support to all those who missed out would cost £300 million.

#### **What Age UK would like to see:**

- Protect frontline charity services by ensuring local government has sufficient budget to uplift contracts and grants in line with inflation.
- An end to the commercial supply trap and extended financial support and regulatory protections to all residential dwellings, regardless of how their energy is paid for.
- An improved and re-run Energy Bills Support Scheme Alternative Fund (EBSS AF) to ensure everyone entitled receives this vital support.

#### **State Pension and benefits**

The 10.1% rise in State Pensions and benefits in April 2023 was a great relief to many who were fearing the Government might renege on its triple lock manifesto commitment. However, the full new State Pension is still only £10,600 a year and most pensioners receive less than this – in February 2023 the average annual State Pension received was £8,640. Even after a 10.1% increase in April, this is only around £9,500 a year, whereas the Pensions and Lifetime Savings Association's work on Retirement Living Standards finds the cost of a 'minimum' lifestyle is now £12,800 a year. There is therefore some way to go until the State Pension reaches an adequate level and the triple lock needs to remain in place this Parliament and beyond.

Many older people need to top up their income with benefits such as Pension Credit and Attendance Allowance, while others who are approaching State Pension and need to rely on Universal Credit and other working age benefits. Ongoing speculation on the future of the triple lock and next year's benefit uprating is very unsettling for lower income older people. Early confirmation that the triple lock will apply to the State Pension next year and that there will be no moves to limit increases to benefits will give some reassurance to older people worrying about meeting essential costs this winter and beyond.

#### **What Age UK would like to see:**

- The triple lock to be protected and for benefits to be raised in line with inflation.

#### **Digital exclusion**

Digital technology is playing an increasing role in our lives but, not everyone is online while others only use the internet in limited ways. Although many older people fully embrace the digital world, digital exclusion increases with age. In the UK 2.7 million people age 65+ do not use the internet at all and around seven-in-ten (69%) of people aged 75+ and three-in-ten (30%) of people aged 65 to 74 are not able to complete eight of the most fundamental tasks required to use the internet safely and successfully. People who are not online can find it increasingly difficult to access services - for example applying for local authority support, making a doctor's appointment or banking. Age UK believes that public services should always offer an easily accessible and offline alternative to digital access and the Government has an important role in ensuring this happens.

We know that with the right support many more people would be able to increase their confidence and skills online. There are a range of organisations, including Age UK, that support older people to gain digital skills, but this often requires ongoing, one-to-one support tailored to the individual's needs and interests and this can be quite resource intensive.

### **Age UK would like to see**

- The Government ensure that local authorities receive enough funding to provide and promote offline services.
- The Government lead on the development of a long-term, fully-funded national Digital Inclusion Strategy, to support people of all ages who want to go online to do so (the last Digital Inclusion Strategy was produced in 2014).

### **Health and Social Care**

Integrated Care Systems present us with a critical opportunity to improve health and care services and drive better health across local populations. Although still early days, we can already see that bringing together the NHS, local authorities, social care providers and the voluntary and community sector to work in partnership to develop joint strategies, align delivery plans and deploy resources to greatest effect has the potential to generate real benefits.

However, it is equally clear that there is a significant and growing risk that financial instability impacting the capacity of local government to meet their core functions, let alone explore the significant opportunities presented by these nascent structures, is emerging as a major threat to their success.

### **Local authority funding**

Local authorities are reporting a significant funding gap as ongoing cost and demand pressures mean councils are set to see the cost of delivering existing services exceed core budgets by £2bn this year and £900 million in 2025/25<sup>xxii</sup>. More broadly local government funding is still yet to recover from over a decade of funding cuts. Between 2009/10 and 2019/20 central government grants were cut by 40% in real terms, before seeing a modest recovery in 2020/21 and 2021/22 (although that also accounts for a range of time limited funding associated with the pandemic). Despite increases in council tax and other local revenue, total council revenue remains 10% lower than at the start of the previous decade<sup>xxiii</sup>.

### **Social care**

The impact on provision of state funded social care has been immense. Across both adult's and children's services we note similar challenges; rising demand, greater complexity of need, high levels of 'burnout' amongst informal carers and significant and rising inflationary pressures driving up costs for providers. Although real terms expenditure on social care has increased in more recent years, with councils spending £2.8bn more in 2021/22 than in 2009/10, funding must be seen in this context.

Over the course of a five-year period between 2017/18 and 2021/22 the number of people aged over 65 receiving long term care services each year reduced by more than 36,000. Taking into account changes in the population over that time, this equates to a 10% cut in long term care provision. There was also 10% reduction in the number of requests for care that were referred to 'universal services' - often services such as information and advice or preventive services that help people maintain their independence or wellbeing<sup>xxiv</sup>.

We are clear resource constraint is forcing councils into making decisions that are having a detrimental impact on the lives of all those in need of care and support, alongside their carers and families.



### **Age UK would like to see:**

- A realistic, multi-year settlement for both children's and adult's social care that genuinely reflects increases in demand, inflationary cost pressures and the need to tackle the crisis in staff recruitment and retention.

### **Public Health Funding**

Public health funding has been particularly hard hit. In 2023/24 the value of the ringfenced Public Health Grant was 21% lower on a real terms per person basis compared to 2015/16, making it harder for local authorities to deliver their core public health functions<sup>xxv</sup>. Prevention is not only better than cure in terms of the health and wellbeing of our nation but, has the potential to deliver substantial savings to the NHS, reduce health inequalities, decrease pressure on social care teams, increase labour market participation and improve economic output.

### **Age UK would like to see:**

- A restoration of public health grants to local authorities to at least 2015/16 levels, and settlements should be multi-year to enable commissioning for the longer term.
- An acceleration to the process of implementing the Provider Selection Regime, to reduce bureaucracy and allow the uninterrupted provision of services that work for our populations.

### **Implementing Proactive Care for Older People**

The Department for Health and Social Care and NHS England have rightly focused on recovering urgent and emergency care services. This absolutely reflects the ongoing need to relieve pressure on hospitals, particularly over winter, through better urgent services in the community and more effective discharge practices. These issues disproportionately impact older people with those over 65 representing: 40% of all ambulance arrivals at A&E; 43% of all inpatients in hospital; and 85% of all those experiencing a delayed discharge.

Many of these represent the sharp end of care that's not being delivered well in the community. We believe the NHS will not achieve lasting change to the pattern of avoidable ill health in the community without aggressively implementing proactive care for older people living with frailty. This approach would deliver joined-up, coordinated care for older people living with moderate or severe frailty, promising to improve and maintain wellbeing and independence and reduce the need for crisis care.

The NHS Long Term Plan, in 2019, committed to delivering what was then referred to as "anticipatory care". In the implementation framework, a budget allocation of £343 million was promised by 2023/24, to fund this and other "Ageing Well" programmes. Since 2020/21, anticipatory care has been repeatedly delayed into the following year. A modest budget allocation gradually shrunk to nothing and is still not implemented nationally. Now renamed "Proactive Care", we understand an intervention framework is ready and is long overdue formal, fully funded roll-out.

The economic case is obvious. From the most recent estimates, older people with severe frailty cost the NHS over 4 times as much per year compared to those without frailty. By 2047, it is estimated people with severe frailty will see national costs on GP services alone rise by 114%. These estimates pre-date the pandemic and are likely to be conservative in the current context.

### **Age UK would like to see:**

- A fully funded delivery of the Proactive Care Framework. Estimates should be based on inflation adjusted figures from the Long-Term Plan Implementation Framework for the Ageing Well programme and no less than £150 million.

## Employment

The well-documented issues affecting older workers in recent years, notably the increasing numbers of disability benefit claimants and people taking early retirement, have made investing in support for older workers an economic imperative. We welcome the measures the Government has taken, especially the legislative changes to the Right to Request flexible working process and the introduction of Carer's Leave. These measures are steps in the right direction, however there is more that 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 next year as currently intended. The Government should also build on the legislation to set out an aspiration to move to a system of flexible by default, whereby everyone can assume they are able to work flexibly unless otherwise justified by the employer. This would require greater HR support for small businesses, in particular identifying and implementing different flexible working options. This can be achieved by the Department for Business and Trade (DBT) building on the work of its Flexible Working Taskforce, of which Age UK is a member, and helping employers to embed good practice. HMT should ensure that DBT has the funding necessary to deliver these priorities should use the Autumn Statement 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) – currently 36% compared to 20% for the 16-64 average<sup>xxvi</sup> 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, ultimately moving to a system of 'flexible by default'.
- DBT 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.

## Private Pensions

We are pleased that the Government is set to consult on implementing the pension reforms based on 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<sup>xxvii</sup>. 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, and we are concerned may be too late to implement changes by the mid-2020s. We encourage the Government to consult as soon as possible and set out a timetable for the necessary changes to take place. This is important for shoring up the retirement income of future cohorts of pensioners.

### 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 minimum pension contributions.

## Housing

The vast majority of older people will continue to live in mainstream housing. Even with a rapid expansion in the specialist housing sector, meeting the most ambitious scenario of 50,000 units pa mentioned in the Mayhew review, 80% of older people will still be living in mainstream housing in 2040.<sup>xxviii</sup>

With rapid expansion, it is crucial that the necessary rules are in place and funding is available to support older people to live independently in their own homes.

For existing homes, the Disabled Facilities Grant is an important part of supporting older people to remain independent and safe in their homes for longer, reducing dependence on health and care services. We also need to ensure that new homes are able to be adaptable for our ageing population. The introduction of Mandatory Part M4, Category 2 of the building regulations must be implemented as soon as possible. Standards have to be mandatory to achieve the necessary increase in accessible housing.

As older people do not consider themselves to be “old”<sup>xxix</sup> and will choose to live in a variety of different housing options, improvements to all types of mainstream housing must reflect the needs of older people. This should extend beyond the owner-occupied market, and include increasing the supply of affordable rented homes. Renters aged between 65 and 74 currently spend 39.6% of their income on rent.<sup>xxx</sup> More than half of private rented sector tenants aged between 45 and 64 have no savings and rising rents mean that many of these people will not be able to afford their current home in retirement.<sup>xxxi</sup>

Age UK continues to support expansion of the social housing sector, and we encourage the Government to look at the role this sector can play in meeting the older population’s housing needs.

## Age UK would like to see:

- A step change in provision of the Disabled Facilities Grant so that the administration is quick and efficient. In 2021/2022 67% of local authorities took longer than 6 months to make an adaptation through the DFG. The longest took over 24 months.<sup>xxxii</sup>
- Progress the Renters Reform Bill and make sure that it includes the extension of the Decent Homes Standard and stronger council powers backed up by sufficient resources to ensure proper enforcement of standards. The portal and other mechanisms must be used to improve access to aids and adaptations. Only 7% of Disabled facilities Grant applications are made by private rented sector tenants and getting adaptations in the private rented sector is currently difficult.<sup>xxxiii</sup>

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<sup>i</sup> Source: Age UK analysis of Family Resource Survey 2021-22 [<http://doi.org/10.5255/UKDA-SN-9073-1>] and Family Resource Survey 2021-22, Methodology and standard error data tables (XLS), Table 6a

([https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/1144908/c1-methodology-and-standard-errors.xlsx](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1144908/c1-methodology-and-standard-errors.xlsx)).

<sup>ii</sup> Relatively poverty is defined as a household with a net equivalised after-tax household income below 60% of median income. Just above the poverty line is defined as a household with a net equivalised after-tax household income at or above 60% but below 70% of median income.

<sup>iii</sup> Improvements to HMRC, HM Treasury, DESNZ and DWP data matching processes will be required, but we have already seen the Warm Home Discount and Energy Company Obligation use improved

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data targeting to assess eligibility and we will work with the Government alongside sector colleagues to devise improved data matching processes.

<sup>iv</sup> 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, 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: [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/1010366/eco4-consultation.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1010366/eco4-consultation.pdf). [Accessed 31/10/22]. Pg34.

<sup>v</sup> Age UK, 2023. Research Note: Distributional impact of differing proposals for the introduction of a Social

Tariff for energy use at home. Age UK. [Online]. Available at:

<https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/safe-at-home/distributional-impact-of-differing-proposals-for-introducing-an-energy-social-tariff-june-2023.pdf>. [Accessed 02/10/23].

<sup>vi</sup> For this analysis we assumed the annual typical energy bill was £2,100.

<sup>vii</sup> Age UK, 2023. Research Note: Distributional impact of differing proposals for the introduction of a Social

Tariff for energy use at home. Age UK. [Online]. Available at:

<https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/safe-at-home/distributional-impact-of-differing-proposals-for-introducing-an-energy-social-tariff-june-2023.pdf>. [Accessed 02/10/23].

<sup>viii</sup> Age UK, 2022. Energy Company Obligation ECO+: 2023 – 2026. Age UK. [Online]. Available at: <https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/consultation-responses-and-submissions/safe-at-home/consultation-response-energy-company-obligation-eco-2023--2026-department-for-business-energy--industrial-strategy.pdf>. [Accessed 04/01/22]. Pg5.

<sup>ix</sup> Gemserv, 2022. ECO Plus Supply Chain Market Research. Gemserv. [Online]. Available at: [https://gemserv.com/wp-content/uploads/2022/07/ECO-supply-chain-market-research\\_report\\_010722\\_final.pdf](https://gemserv.com/wp-content/uploads/2022/07/ECO-supply-chain-market-research_report_010722_final.pdf). [Accessed 02/12/22].

<sup>x</sup> EEIG, 2022. ECO Plus - A 'Great British Energy Saving Scheme. Energy Efficiency Infrastructure Group. <https://www.theeeig.co.uk/media/1132/eco-plus-principles-eeig-website-final.pdf>. [Accessed 02/12/22]. Pg2.

<sup>xi</sup> Extrapolated from BEIS's own estimates for a £1bn spend. BEIS, 2022. Energy Company Obligation ECO+: 2023 – 2026. Department for Business, Energy, and Industrial Strategy. [Online]. Available at: [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/1120391/consultation\\_on\\_design\\_of\\_the\\_energy\\_company\\_obligation\\_2023-2026.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1120391/consultation_on_design_of_the_energy_company_obligation_2023-2026.pdf). [Accessed 01/12/22]. Pg8.

<sup>xii</sup> Age UK analysis of the English Housing Survey; 2019/20.

<sup>xiii</sup> EEIG, 2022. Energy Security Starts At Home. Energy Efficiency Infrastructure Group. [Online]. Available at: [https://www.theeeig.co.uk/media/1131/eeig\\_invest-to-save-06-22-03.pdf](https://www.theeeig.co.uk/media/1131/eeig_invest-to-save-06-22-03.pdf). [Accessed 25/09/22]. Pg2.

<sup>xiv</sup> BEIS, 2022. Fuel poverty detailed tables 2022. Department for Business, Energy, and Industrial Strategy. [Online]. Available at: <https://www.gov.uk/government/statistics/fuel-poverty-detailed-tables-2022>. [Accessed 25/09/22]. Table 13.

<sup>xv</sup> BEIS, 2022. Fuel poverty detailed tables 2022. Department for Business, Energy, and Industrial Strategy. [Online]. Available at: <https://www.gov.uk/government/statistics/fuel-poverty-detailed-tables-2022>. [Accessed 25/09/22]. Table 13.

<sup>xvi</sup> Age UK, 2022. Research Note: Estimating the number of off-gas grid homes in England using alternative fuels for heating that are eligible for the Home Upgrade Grant (HUG). 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-number-of-off-gass-grid-homes-in-england-using-alternative-fuels-for-heating-that-are-eligible-for-the-home-upgrade-grant-hug-november-2022.pdf>. [Accessed 07/12/22].

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