

Autumn Statement 2024 / Spending Review 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.

Contents

The Winter Fuel Payment	1
State Pension and benefits	3
Digital exclusion	4
Health and Social Care	5
Employment	7
Private Pensions	8
Housing	9

The Winter Fuel Payment

The Government's decision to means-test the Winter Fuel Payment (WFP) by linking it to receipt of Pension Credit will cause hardship for approximately 2 and a half million older people who live on low incomes or in very difficult circumstances and who do not receive Pension Credit. It will make it more difficult for many in this group to stay fit and well this winter, adding burdens to the NHS.

Age UK believes that it is simply too short notice to make such a substantive change – it would have been so much better to have reviewed the issues as part of the Spending Review in the Spring. However, now that the vote to abolish WFP has been passed, Age UK will focus on the following:

- Continuing to campaign for more Government support for the 2 and a half million pensioners who will lose the payment and can ill afford to do so – at this Budget, through the winter and beyond.

- Doing everything we can as a charity to support older people who will struggle this winter, especially through our information and advice service, which carries out benefit checks and can help older people to claim, and through the direct support on offer from many of our local Age UKs.

What Age UK would like to see

- The Government putting mitigation measures in place so that everyone who needs the WFP because of a low income or unavoidably high energy needs can continue to receive it this winter. We believe this could be partially achieved by passporting people to the WFP if they claim other benefits, including Housing Benefit, Council Tax Support, Attendance Allowance, Personal Independence Payment, and Carer's Allowance. Another alternative is to make automatic payments to older people living in properties banded A to C for Council Tax as Martin Lewis, among others, has proposed.
- The expanded entitlement outlined above would still leave some of those who need the payment missing out, so the Government should further explore how data matching could be used to identify people on low incomes and extend the WFP to them automatically.
- A much more sustained, funded approach from Government to tackling the low take up of Pension Credit. The communications campaign launched this autumn is welcome but is not anything like enough and will make relatively little difference.
- The decision to extend the Household Support Fund is welcome but it is clear that it will only help a small proportion of all the older people who will be in need this winter.

Energy Social Tariff

Together with 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 enroll 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 lineⁱ, identified using new data matchingⁱⁱ or proxy criteriaⁱⁱⁱ, 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^{iv}.

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%^v would cost roughly £10.8bn, by 30% would cost around £6.5bn, and by 10% would be roughly £2.2bn^{vi}.

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.

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 at increasing risk as more councils 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 close to collapse. 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 to deliver economically, 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 increase 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 and it needs to be recognised and preserved.

State Pension and benefits

We welcome the Government's commitment to uprating the State Pension via the triple lock this Parliament.

What Age UK would like to see:

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

- Additional financial support for carers of State Pension Age, by increasing Carer Addition in Pension Credit and increasing eligibility for Winter Fuel Payments to unpaid carers on lower incomes.
- A Government commitment to review the adequacy of the State Pension during this Parliament.
- The Spending Review in the spring being used by the Treasury to work with Age UK and other stakeholders on how we can ensure Government spending on our growing older population achieves the best outcomes and supports a reduction in inequality within the cohort. The Review should also look at options for dealing with the looming problem of older people who receive just the State Pension becoming liable for income tax in a year or two's time.

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.

What Age UK would like to see:

- The Government to produce guidance requiring public bodies to offer good offline alternatives for accessing services that are increasingly digital by default, and ensuring that they receive enough funding to provide and promote them.
- The Government to 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

There is no path to fixing our broken NHS that does not include making lasting change to how we support our older and ageing population. There will be no space to tackle the elective backlog, improve access to services, and make the NHS an engine for economic growth without truly tackling the care of older people. This means a radical shift in policy, resource and funding to address underinvestment in community health and support and more money for social care. In the immediate term, doing nothing means going into yet another difficult winter with more older people than ever before likely to find themselves in hospital, unable to be discharged safely, and experiencing real harm. Into the future, the Government faces even weaker foundations for making change.

Integrated Care Systems have the chance to improve health and care services, drive better health outcomes and improve wellbeing across local populations. Now in their third year, these opportunities must be supported, invested in and accelerated if we are to maintain a world-class national health service. Chief amongst these investments must be in community care, including expanding and enhancing the NHS offer in the community; addressing the perilous state of local authority finances; and addressing the challenges faced by charities delivering vital services in communities across the country. These changes are needed everywhere, but even more so in places experiencing often severe health inequalities.

In our view the government must urgently look to solve the problem of underfunding in social and community care, and recognise the important, preventative role that the voluntary sector plays in keeping people safe and well at home.

Local authority funding

Local government has endured over a decade of funding cuts – their core spending power is now over 23% lower in real terms than it was in 2010/11^{vii}. As demand and complexity of need rises across both Adults and Children's social care, councils are increasingly cutting back on non-statutory provision to avoid bankruptcy. Cuts to community transport, leisure centres, community safety, library services, day centre provision and public conveniences, street lighting being turned off or down – delayed highways repairs and reduced funding to voluntary sector partners are all common themes in council budgets for 24/25.

This chipping away at vital community infrastructure serves to isolate vulnerable older people, and ultimately this can lead to a deterioration in their physical and mental health. Our fear is that older people, already struggling to access local public services, care and support^{viiiix}, feeling left behind by an increasingly digitised world^x, worried about antisocial behaviour and crime, are disproportionately vulnerable to the impacts of the decisions that councils are finding themselves unable to avoid taking.

With 1 in 5 councils predicting bankruptcy next year^{xi}, Local Government cannot possibly endure any further cuts to their budgets, and will not be able to play their vital role in keeping people well and preventing the NHS becoming overwhelmed without significant additional funding.

Social care

The gap between capacity, resource and need is widening. Last year, almost three quarters of local authorities exceeded their social care budgets, yet we know that they are still not meeting the needs of our population. Many local Authorities report that they are struggling to deliver their core functions, and our polling and analysis suggests that millions of older people are unable to access the services they need^{xii}, and are living with care needs that are not being met by their local authority^{xiii}. The adult social care finance return supports our findings. It is harder than ever to access support through a Local Authority. 377,580 people were provided with no services in 2022/23, up 13.6% on the pre-pandemic year of 2019/20 (332,165 people).

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. Recruitment and retention remains a huge problem for the social care sector, and these shortages have been further exacerbated by changes to immigration rules. The sector cannot wait for action to address shockingly low pay and poor conditions in the workforce. Ultimately this challenges the ability of providers to deliver safe and dignified care for those who rely upon it.

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 and inflationary cost pressures.
- Commitment to bring about a fair pay agreement for care workers and an immediate interim pay uplift for care workers to help prevent further loss of capacity.

Fixing the NHS foundations for Older People

The Department for Health and Social Care and NHS England continue to be 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% (at least) 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 a change programme for older people's care. This must start with a funding boost to get the NHS through this winter, one focused on:

- Identifying and reaching out to those at highest risk, for example living with severe frailty, and ensuring planned care is put in place to minimise crises;
- increasing older people's overall access to primary care services;
- ensuring A&E waits for older people are in line with the four hour target and where possible they are discharged home with the right support the same day;
- if someone is admitted, that they have access to rapid and comprehensive health and social care at home in order to have a timely discharge.

These elements of care should be realised through emergency funding for this winter, but form the building blocks for future improvement to services. As such, they should come with a commitment to fund into the next financial year alongside wider transformation work. This will help organisations, particularly in the voluntary, community and social enterprise sector to plan and sustain their services. This will also enable the whole health and care sector to be better prepared for future winters, achieving cost efficiencies rather than having to throw money at the problem each year.

There must be a renewed commitment to implementing proactive care for older people living with frailty, for which a framework was published in late 2023.^{xiv} The economic case for investing here 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. Efforts to reduce and minimise the prevalence and impact of frailty must begin today.

Public health funding has also 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^{xv}. The Health Foundation proposes a £1.4bn real-terms increase per year, and we would support this^{xv}. 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, promote growth and improve economic output.

Age UK would like to see:

- A package of emergency funding for the NHS to protect older people over the winter and enable system changes that can start to build future transformation of services.
- 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 be no less than £150 million.
- A restoration of public health grants to local authorities to at least 2015/16 levels over a five-year period, with a more equitable distribution based on population need. Settlements should be multi-year to enable commissioning for the longer term.

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. Recent measures including the legislative changes to the Right to Request flexible working process and the introduction of unpaid Carer's Leave are welcome steps in the right direction.

However, we believe that these can be strengthened to make work viable for a greater number of people, and we welcome the new Government's commitment to improving the Right to Request. 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 genuinely enable people to work flexibly.

We are very supportive of proposals to move to a system of 'flexible by default', which we believe would open up flexible working to many people who currently find it difficult to access, including certain carers and people with other needs. Such a system does bring challenges, and for example 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 31% compared to 22% for the 16-64 average^{xvi} - the result of the additional barriers this age group faces; for example ageism and chronic health conditions. The Government must ensure that there are sufficient resources to improve people's workforce skills and help them to 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.
- The introduction of stronger employment rights for unpaid carers, including the introduction of paid Carer's Leave and increased flexible working rights
- Greater support for people suffering from health conditions or disabilities and who are struggling to get back into work.

Private Pensions

We welcome the Government's pension review, and look forward to working with the Treasury and the DWP as it progresses. We are particularly interested in good outcomes at retirement, and while the industry has made progress in this regard in recent years, it has been painfully slow and still leaves a lot to be desired. We believe that greater support is needed to ensure that people take decisions that are in their own best interests over the longer-term, for example through the widespread introduction of retirement income pathways – some of these are currently being developed.

What Age UK would like to see:

- The widespread introduction of retirement income pathways to help consumers get the most out of their pension savings.
- Stronger rules governing charges in drawdown products, in particular the introduction of a price cap and ‘guardrails’ to help non-advised consumers take sensible decisions over withdrawal rates.

Housing

Households headed by someone over the age of 65 are forecast to account for 84% of the growth in households between 2018 and 2043.^{xvii} Good housing is key to an older person’s well-being but also to reducing the cost of caring for an ageing population and particularly to supporting unpaid care, valued at £162bn pa.^{xviii} Embarking on such an ambitious housing programme without taking into account the needs of an older population would be a missed opportunity.

Solutions need to go beyond building specialist housing and encouraging more older people to downsize. The vast majority will live – and want to live – in general mainstream housing and encouraging more downsizing is much more complicated in practice than theory. Contrary to much commentary, large numbers of older people are moving anyway. IFS research suggests that over a third of homeowners, and over 60% of renters aged 50, will have moved by the age of 70.^{xix} Many in this group are moving to mainstream homes which do not have the features that will allow them to age independently and well. 80% of older people already live in homes with 3 bedrooms or less. In many parts of the country, downsizing or rightsizing does not add up financially for them. Community connections and long-standing knowledge of a home can be vital in old age. Many will choose to age in place, and we need a broader approach which sees the needs of an older population embedded in all new developments.

Much can be done without significant additional cost. Small changes to the design, structure and environment surrounding a home can have substantial positive impact.

What Age UK would like to see:

- With increasing numbers of older people living in private rented accommodation, we need to ensure that people can access suitable and decent housing, and live without fear of being evicted. We support the Government’s Renters Rights Bill and the intention to end Section 21 evictions.
- We would like to see additional resources for local authority housing standards enforcement teams so that they can deliver real proactive enforcement of standards. 30% of older people in the private rented sector live in non-decent homes.
- The ability for older private renters to adapt their homes as they age.
- A greater focus on ensuring that older people can live comfortably and independently in mainstream housing.
- Funding for more social housing. Affordability and security of tenure will remain issues in the private rented sector even with reform. We need to see investment in more social housing for older people and again the definition of what is required needs to be broad –

specialist housing, renovated sheltered housing and for the vast majority general accessible, age friendly mainstream homes that work across the life course.

- A focus on spreading best practice for adaptations through Home Improvement Agencies, Information and Advice services, and innovative financing options that already exist in some parts of the country
- Part M4 Category 2 of the building regulations mandatory for all new builds.
- Stronger wording on accessibility in renovation and a reference to adaptations in the Decent Homes Standard.
- Incentives to increase age-friendly design in existing home renovation. Over half of the Disabled Facilities Grant is spent on replacing baths with walk-in showers.^{xx}
- Funding to support radical improvements in the administration of the Disabled Facilities Grant.
- Serious engagement with the conclusions and recommendations of the Older People's Housing Taskforce, which was established by the last Government and reported earlier this year.

ⁱ Relative 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.

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

ⁱⁱⁱ 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. [Accessed 31/10/22]. Pg34.

^{iv} 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-socialtariff-june-2023.pdf>. [Accessed 02/10/23].

^v For this analysis we assumed the annual typical energy bill was £2,100. ^{vii} 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-socialtariff-june-2023.pdf>. [Accessed 02/10/23].

- ^{vi} 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-socialtariff-june-2023.pdf>. [Accessed 02/10/23].
- ^{vii} Local Government Association, 2024. Local government finances and the impact on local communities. [Online]. Available at: <https://www.local.gov.uk/parliament/briefings-and-responses/local-government-finances-and-impact-local-communities> Accessed: 10/09/24
- ^{viii} Age UK, 2024. Offline and Overlooked: Digital exclusion and its impact on older people. [Online] Available at: <https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/offline-and-overlooked-report.pdf> Accessed:10/09/24
- ^{ix} Age UK, 2022. Why can't I get care? Older people's experiences of care and support. [Online]. Available at: <https://www.ageuk.org.uk/globalassets/age-uk/documents/campaigns/care-in-crisis/why-cant-i-get-care-report.pdf> Accessed: 10/09/24
- ^x Age UK, 2024. Offline and Overlooked: Digital exclusion and its impact on older people. [Online] Available at: <https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/offline-and-overlooked-report.pdf> Accessed:10/09/24
- ^{xi} Local Government Association, 2024. Section 114 fear for almost 1 in 5 council leaders and chief executives after cashless Autumn Statement. [Online]. Available at: <https://www.local.gov.uk/about/news/section-114-fear-almost-1-5-council-leaders-and-chief-executives-after-cashless-autumn> Accessed: 10/09/24
- ^{xii} Age UK, 2024. It's a struggle to be seen. [Online]. Accessible at: <https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/health--wellbeing/its-a-struggle-to-be-seen/struggle-to-be-seen> Accessed: 10/09/24
- ^{xiii} Age UK, 2023. The State of Health and Care of Older People, 2023. Pg.7. [Online] Available at: <https://www.ageuk.org.uk/globalassets/age-uk/documents/reports-and-publications/reports-and-briefings/health--wellbeing/age-uk-briefing-state-of-health-and-care-july-2023-abridged-version.pdf>
- ^{xiv} NHS England, 2023. Proactive care: providing care and support for people living at home with moderate or severe frailty. [Online]. Accessible at: <https://www.england.nhs.uk/long-read/proactive-care-providing-care-and-support-for-people-living-at-home-with-moderate-or-severe-frailty/#:~:text=The%20specific%20aims%20of%20proactive,redirecting%20use%20of%20unplanned%20care>
- ^{xv} Health Foundation, 2024. Options for restoring the public health grant. [Online]. Available at: <https://www.health.org.uk/publications/long-reads/options-for-restoring-the-public-health-grant>
- ^{xvi} ONS, Labour Market Stats August 2024
- ^{xvii} Office for National Statistics, 2020. Household projections for England. [Online]. Accessible at: <https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationprojections/datasets/householdprojectionsforengland> [Accessed 10/09/24]

^{xviii} Carers UK, 2023. Unpaid care in England and Wales valued at £445 million per day. [Online]. Accessible at: <https://www.carersuk.org/press-releases/unpaid-care-in-england-and-wales-valued-at-445-million-per-day/> [Accessed 10/09/24]

^{xix} Institute for Fiscal Studies, 2018. The use of housing wealth at older ages. [Online]. Accessible at: https://ifs.org.uk/sites/default/files/output_url_files/BN239.pdf [Accessed 10/09/24]

^{xx} Ministry of Housing, Communities & Local Government, 2018. Disabled Facilities Grant and other adaptations: external review. [Online]. Accessible at: <https://www.gov.uk/government/publications/disabled-facilities-grant-and-other-adaptations-external-review> [Accessed 10/09/24]