

About Independent Age:

Independent Age is a national charity. We offer free and impartial advice and information, as well as providing services, such as befriending, to improve wellbeing and reduce loneliness. In addition to this, we use the knowledge and understanding gained from our frontline services to campaign on issues that affect older people, like poverty, health and care.

Independent Age's response to announcements in the Chancellor's statement:

Independent Age welcomes the extra funding earmarked for the NHS to alleviate the record backlog of people waiting, but more detail is needed on how the government will support older people waiting for treatment so that fewer people are left languishing in pain.

It is unclear how the pots of money announced by the Chancellor will mitigate the workforce crises in both health and social care. Neither sector will be able to build back better without a workforce strategy that addresses their dire levels of understaffing.

We are also disappointed by the suspension of the triple lock. Our own analysis at Independent Age revealed that pensioner poverty is on the rise. Nearly 1 in 5 pensioners are currently living in relative poverty, the highest rate since 2008, which means that 2.1 million pensioners are struggling financially. Suspending the triple lock will negatively impact older people living on a low income at the worst possible time.

Currently, older people in the UK receive one of the least generous state pensions in the developed world. The triple lock is vital in protecting the value of the state pension for people in later life and future generations.

What the Budget missed?

Reflecting on the impact of the Covid-19 pandemic, it is disappointing that the Government has not recognised the scale of bereavement and the need to invest in support. Independent Age estimates that up to 318,000 people aged 65+ in England and Wales were bereaved of their partner (by all causes of death) during the period between the first lockdown in March 2020 and the ending of many of the restrictions in May 2021. Although many cope with their grief without the help of formal bereavement support services, we know these are vital for some and need investment.

Linked to this, many people aged 65 and over experience common mental health problems such as anxiety and depression, caused by a whole range of reasons including the death of someone close to them. In a 2021 Independent Age survey of over 3,000 people, half (48%) of respondents aged 65+ said the pandemic has made their mental health worse. Significant financial investment is needed to substantially increase the number of older people receiving talking therapy.

Pensioner poverty has risen overall by 5% since 2012/13 and it continues to rise. More than 2 million people in later life now live in poverty – at 18 per cent this is the highest level in over a decade based on the latest government statistics. Pension Credit is a means-tested entitlement for the people in later life living on the lowest income. Yet up to 1 million pensioners are entitled to, but not receiving, Pension Credit. The current uptake rate of 63% is the lowest uptake rate of any income related benefit. The Department for Work and Pensions must produce a written strategy to increase the uptake of Pension Credit, which would include funding for research to discover who is missing out and why and ensure people in later life receive the benefits to which they are entitled.

This briefing sets out questions for the Government in relation to health and social care funding, and the state pension triple lock.

Strengthening social care for all

We welcome recent Government action to reform the social care system, and we are keen to see the detail of how these proposals will work in reality. However, we are concerned about the level of investment committed so far - both for the next three years and to deliver reforms through the Health and Care Levy - and whether this will be sufficient to match the scale of ambition that is needed to improve care services for all.

Constant budget pressures have meant that the emphasis on wellbeing and choice, so clearly set out in the Care Act, has been lost. Instead, care is often reduced to the basics of life – keeping people clean and fed. The changes outlined in recent announcements are needed but if they are not backed up with sufficient funding they could end up putting unsustainable pressure on the delivery of local authority adult social care teams.

As is the case with the NHS, the social care workforce must be considered alongside funding decisions. We would like to see a comprehensive workforce strategy which brings together improvements to conditions, training, retention rates and career progression for the professionals who provide much needed care to people across the country.

Independent Age continues to call for:

- Significant additional annual funding to allow local authorities to meet people's care needs now, distributed in a fair way. We agree with the Health and Social Care Committee's estimation that at least an additional £3.9 billion per year is needed to support adult social care; as a starting point.¹
- DHSC to invest in a comprehensive workforce strategy, akin to the People Plan for the NHS as a matter of urgency.

Q: Can the Government explain what it means by 'social care and other services' when it comes to spending the £4.8 billion set aside?

Q: Will the government ensure that Local Authorities are supported with additional funding and capacity to deliver the proposed changes to social care?

Q: Can the government confirm that it will deliver a full workforce strategy for social care, akin to the People Plan for the NHS, within this calendar year?

Accessing treatment and waiting well

Independent Age welcomes the new capital funding for the NHS, including the £1.5bn to help bring down waiting lists alongside the £36bn resource funding announced for health and social care in September through the health and care levy. The capital funding will help to build theatre capacity and buy equipment for new surgical hubs, as well as providing new hospital beds. However, without a robust workforce plan supporting patients both in and out of operating theatres, we may not see the full benefit of this infrastructure. For example, the Government must ensure there are enough trained specialists to use the new equipment.

The NHS is facing record numbers of people waiting for treatment and predictions about the size of the waiting list generally accept that it will get worse before it improves, despite the new investment. Orthopaedics (covering joint replacements) has consistently had the largest waiting list, and is one of the most needed surgeries by people in later life.²

¹ Health and Social Care Select Committee, 'Social care: funding and workforce'.
<https://publications.parliament.uk/pa/cm5801/cmselect/cmhealth/206/20602.htm>

² Health Foundation, 2021. Longer waits, missing patients and catching up: How is elective care in England coping with the continuing impact of COVID-19?

Independent Age's new research, shared in their report [Patiently Waiting](#), found that over half of older people said they were in pain every day.³ Even with this new funding, this problem won't go away overnight. With so many people in later life waiting long periods for life changing treatment, it is essential that services like physiotherapy are funded to support them while they wait. Community healthcare also reduces pressure on GPs, hospital administration and A&E. The Government should set out how existing funding will be allocated to meet this need.

Independent Age continues to call for:

- DHSC to produce annual independent projections of healthcare workforce needs and publish a new workforce plan.
- Greater investment in highly cost-effective solutions such as community healthcare services.
- DHSC to work with NHS England and Improvement to mandate a personalised care and management plan for all people waiting six months or longer for treatment.

Q: Will the Government set out details for how new funding for health and care will practically support people waiting for surgery in pain?

The triple lock

We are disappointed by the decision to suspend the state pension triple lock. We regularly hear from people aged 65 and over with significant financial worries. For many, this has only got worse during the pandemic with 1 in 5 respondents to our recent survey indicating that they were feeling more financially insecure because of the pandemic.

The triple lock is vital in protecting the value of the state pension, which provides 25% of single pensioners with their only source of income in later life other than benefits. We, and many others, are concerned that this one-year suspension will lead to a permanent scrapping of the triple lock. This would not just impact people already living on a state pension during a time of increased hardship, but younger people as well. Research from the Pensions Policy Institute has highlighted that the loss of the triple lock could double the amount that a low-paid young worker must save to avoid poverty in old age.⁴

Independent Age is calling for:

- The government to honour its commitment to re-instate the triple lock, which is vital in protecting the value of the state pension, in April 2023.

Q: What assurances can the government give that it will re-instate the triple lock in April 2023?

For more information about this briefing, if you would be interested in receiving tailored parliamentary questions or if you would like to meet to discuss how we could work together in future please contact public.affairs@independentage.org.

³ Independent Age, 'Access to surgery aged 50 and over sample' (survey, conducted by YouGov, 12–20 July 2021).

⁴ <https://www.pensionspolicyinstitute.org.uk/media/2866/20180321-ppi-how-will-the-removal-of-the-state-pensions-triple-lock-affect-adequacy.pdf>