

**Standard Life Centre**  
for the Future of Retirement

# One More Year

Are people ready for a State Pension age of 67?

March 2026





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# 01

## Introduction

**From April 2026 the State Pension age will begin to rise in increments from 66 to 67. In this report we explore whether people in their early and mid-60s are ready for the change. We find:**

- Around three quarters of people aged 60 to 65 know the change is coming – but 1 in 10 do not.
- Half expect the rise to impact their finances, 4 in 10 their work and retirement, and one third their health. Women are more likely than men to expect to be affected.
- 55% expect to make changes as a result of the rise – such as working for longer (24%) drawing on savings or pensions (23%), or applying for a benefit (8%)

State Pension age may prolong financial hardship for some people in their 60s:

- One in seven people (14%) just below State Pension age report having gone without essentials in the last 12 months, compared to 1 in 20 (6%) of those who recently reached State Pension age

Most people in their 60s are opposed to the increase in the State Pension age and feel it is unfair. This is particularly true for women and for low earners.

*Methodology: The research was based on a survey of 3,030 people aged 60 to 69 conducted in February 2026 and 10 in-depth one-to-one interviews with people in their mid-60s.*



# 02

## Awareness of a rising State Pension age

**Awareness of the State Pension age is crucial for people to make good decisions about work, retirement and pensions in their 60s.**

The good news is that there is high awareness of the rise in the State Pension age (SPA) among people in their 60s who will be affected by the change. But around 1 in 10 do not know about the change:

- 77% think the SPA will rise from 66 to 67 'soon', but 13% think this is false
- 80% of those who will reach SPA at 67 know this is the case
- 69% of those in the 'transition group' who will reach SPA between 66 and 67 know this

This high level of knowledge adds to our previous research on adults of all ages between 18 and 65. In [our 2025 survey](#) we found that only a small minority of younger age groups can accurately identify the State Pension age.

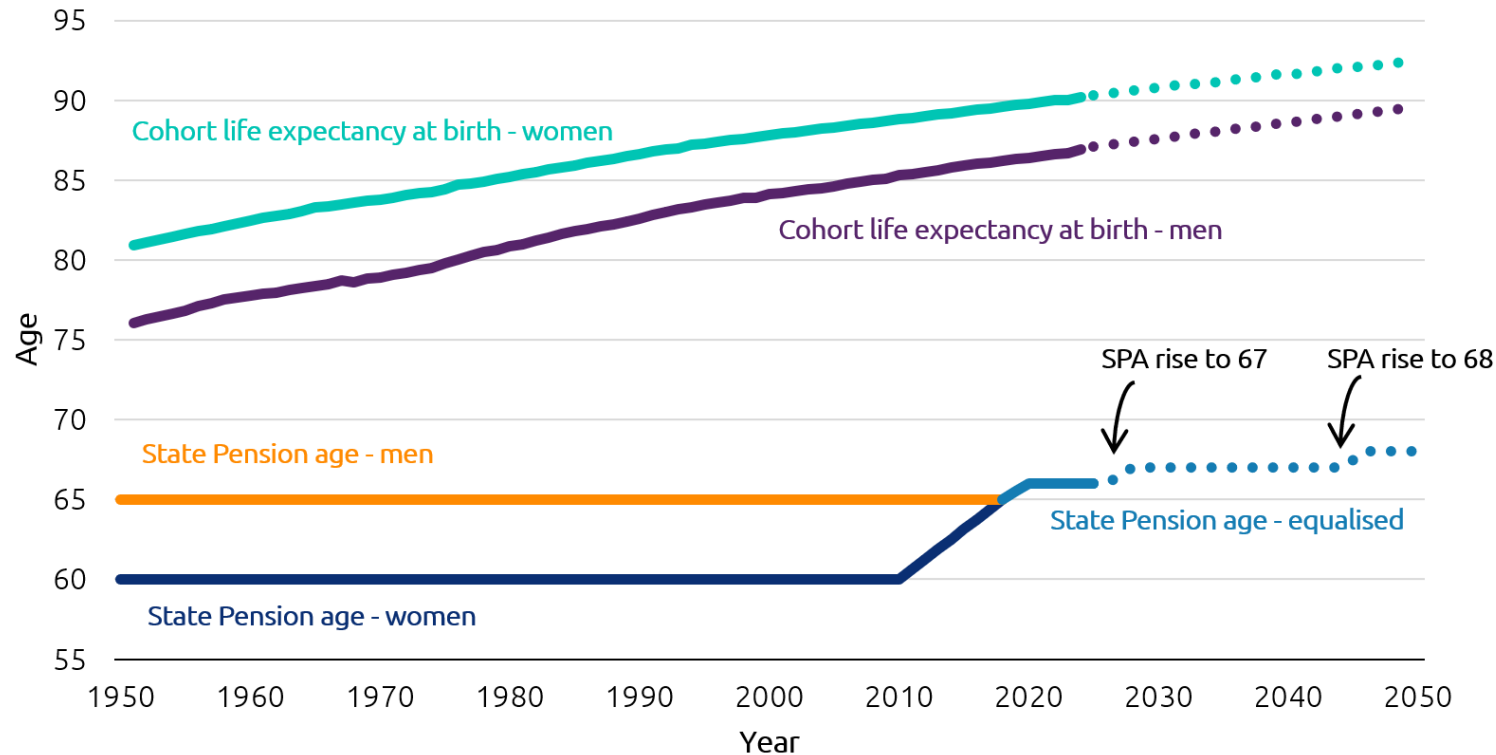
Most people in their 60s could identify other facts about the State Pension age correctly. They were also able to spot three out of four incorrect statements as false. They were more uncertain about one (currently false) statement – whether the SPA is scheduled to rise to 70 in the future.

The government can take credit for high levels of awareness among people in their 60s impacted by the rising SPA. 81% of people aged 60 to 65 say they found out their SPA from a government letter, website or email.



# History and future of the State Pension age

**State Pension ages and cohort life expectancy at birth, 1950 to 2050, UK**



**For sixty years, the State Pension ages for women and men in the UK did not change. But since 2010, we have been in an era of a rising State Pension age – increasing to 67 for both women and men by the end of 2028.**

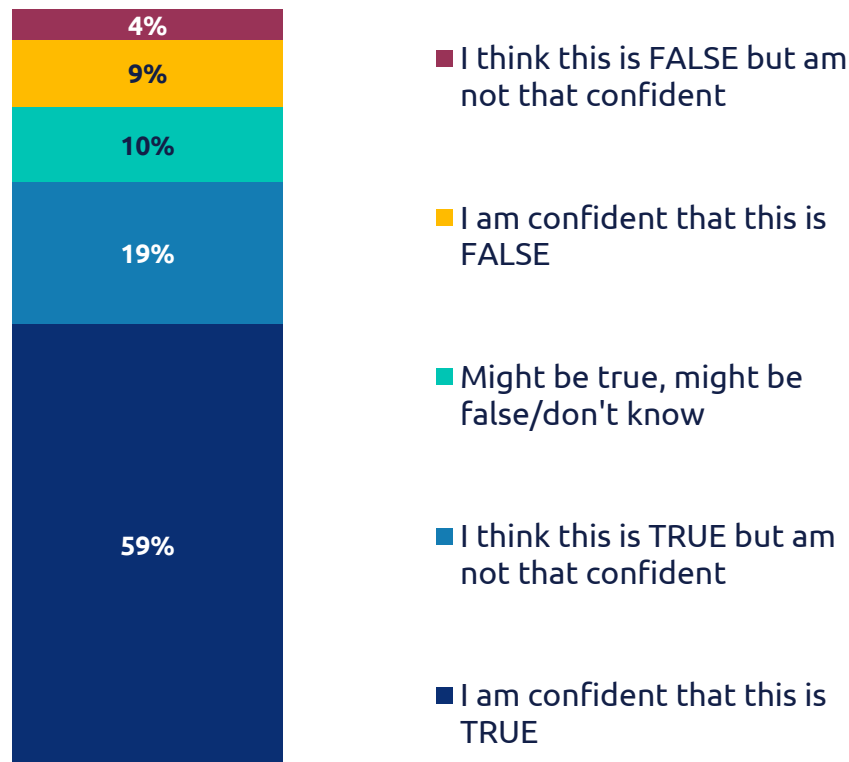
We know from [our previous research](#) that raising the State Pension age has significant impacts:

- More people working for longer – but people are no more likely to re-enter employment if they are out of work
- Higher rates of poverty – especially for people out of work in their early 60s
- Difficult financial decisions for individuals – on when and how to use savings
- Fiscal savings – the SPA increase from 66 to 67 is projected to reduce public spending by £10 billion per year

Source: [Jam tomorrow? Work, finances and retirement in an era of a rising State Pension age](#)

# Three quarters of people in their 60s who will be impacted by the rising State Pension age know it is coming

## Whether 60- to 65-year-olds think it is true that 'the State Pension age is rising from 66 to 67 soon'



Question: Here are some things people have said about the State Pension age. For each one please tell us whether you think it is true or false, and how confident you are that it is true or false : The State Pension age is rising from 66 to 67 soon.

### State Pension age for those currently in their 60s

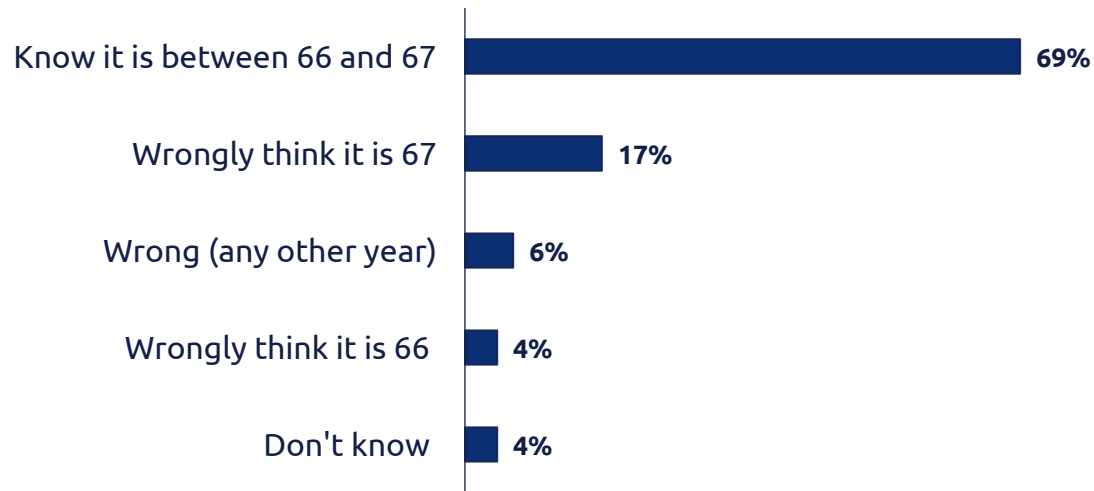
Group	Date of birth	State Pension age	When reached
<b>SPA of 66</b>	Before 6 April 1960	66 <sup>th</sup> birthday	Before 6 April 2026
<b>'Transition group'</b>	6 April 1960 to 5 March 1961	Between 66 and 67	6 April 2026 to 5 March 2028
<b>SPA of 67</b>	After 6 March 1961	67 <sup>th</sup> birthday	After 6 March 2028

The State Pension age will rise from 66 to 67 in phases between April 2026 and March 2028. Everyone aged 60 to 65 today will be affected by this, and 77% of this age group are aware that this is happening 'soon'. This includes 59% who are 'confident' this is true.

However, 13% believe this statement is false, and 10% say they don't know. With nearly one in four of those who will be impacted by the rise either unaware or thinking that the change is not going to happen, it remains important for the government, media and industry to continue to raise awareness about the upcoming State Pension age increase.

# Most people aged 60 to 65 know their own State Pension age. Impressively, this includes people who will reach SPA between 66 and 67

## Knowledge of own SPA: people reaching SPA between 66 & 67

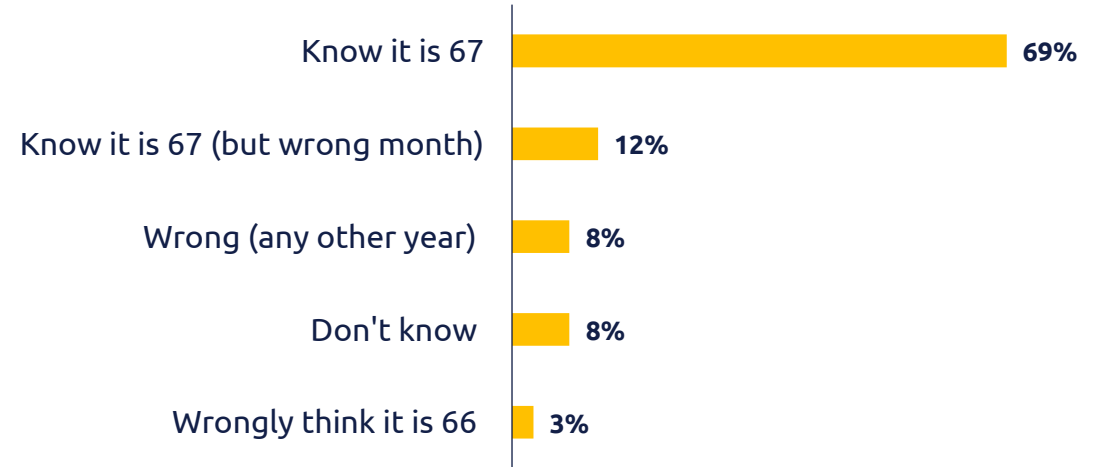


Question: What age will you be when you reach the State Pension age, in months and years?

### 69% of people whose SPA is between 66 and 67 know this.

Almost no one in this 'transition group' thinks they will reach their SPA on their 66<sup>th</sup> birthday. This shows a good penetration of the message that the SPA is increasing. Two thirds know their SPA is between their 66<sup>th</sup> and 67<sup>th</sup> birthday (though they don't always know the exact month). One in six think their SPA is 67 so are in for a welcome surprise.

## Knowledge of own SPA: people in their 60s reaching SPA at 67



Question: What age will you be when you reach the State Pension age, in months and years?

### Most people in their 60s with an SPA of 67 know this too.

Four in five people know they will reach SPA when they are 67 (with a small share of this group wrong on the detail). As with those in the transition group, only a very small minority think their SPA is 66. With both age groups, awareness is high across gender and higher and lower earners.

# The government can take credit for the high number of people in their 60s who accurately know their State Pension age

**“It’s over everywhere, isn’t it? Social media, news feeds. And I hear about it because I’ve got loads of apps. I’ve made it my mission over the last few years. I’ve made it my mission to get involved in everything, because I need to know. I look for the information, I ask those questions.”**

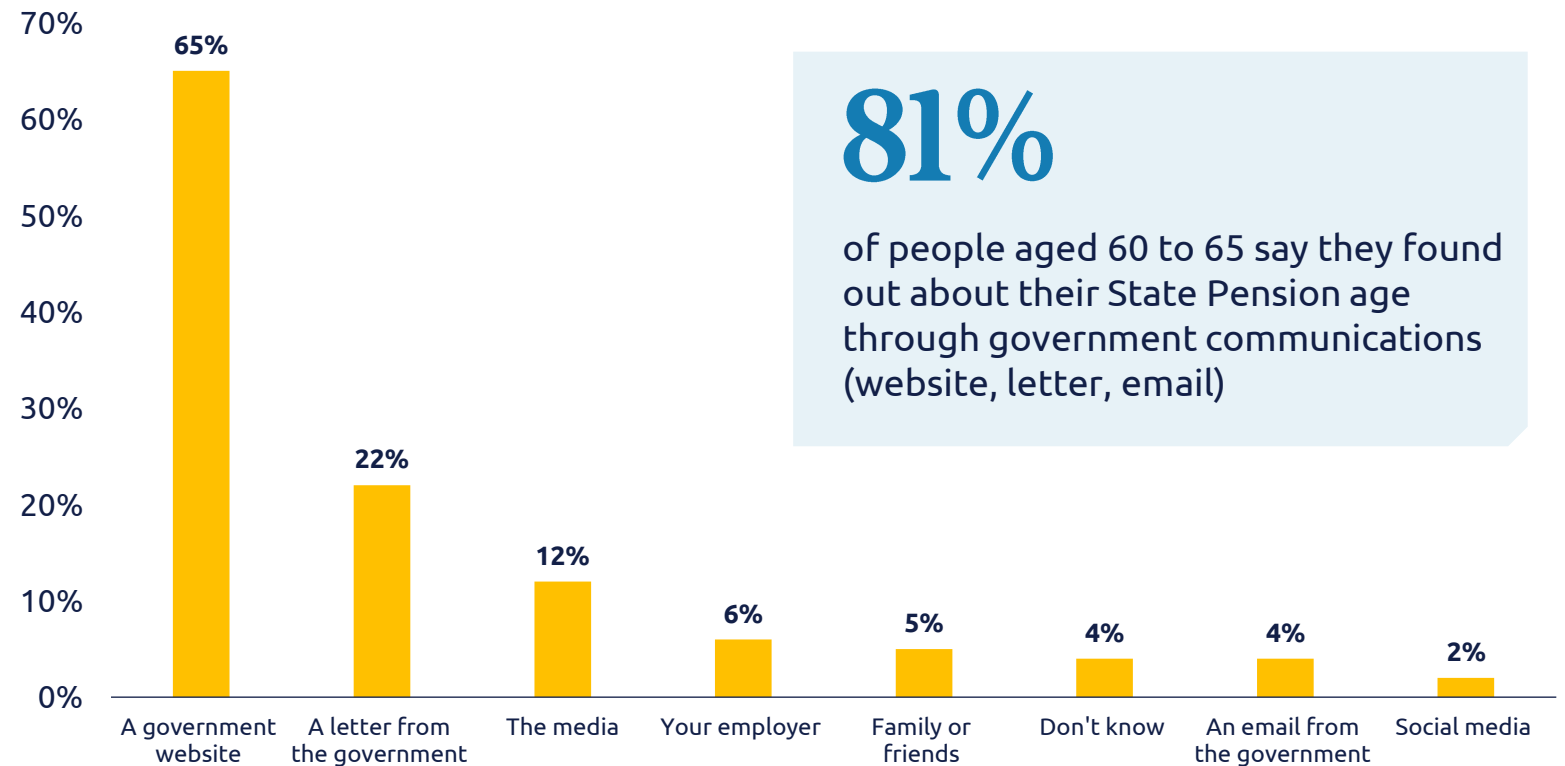
Woman, 63, London

**“It might have been something spotted in newspapers or on the TV news or something, and perhaps partly just teaching myself because I wasn’t sure of the situation.”**

Man, 63, South West



## Where people aged 60 to 65 found out about their SPA

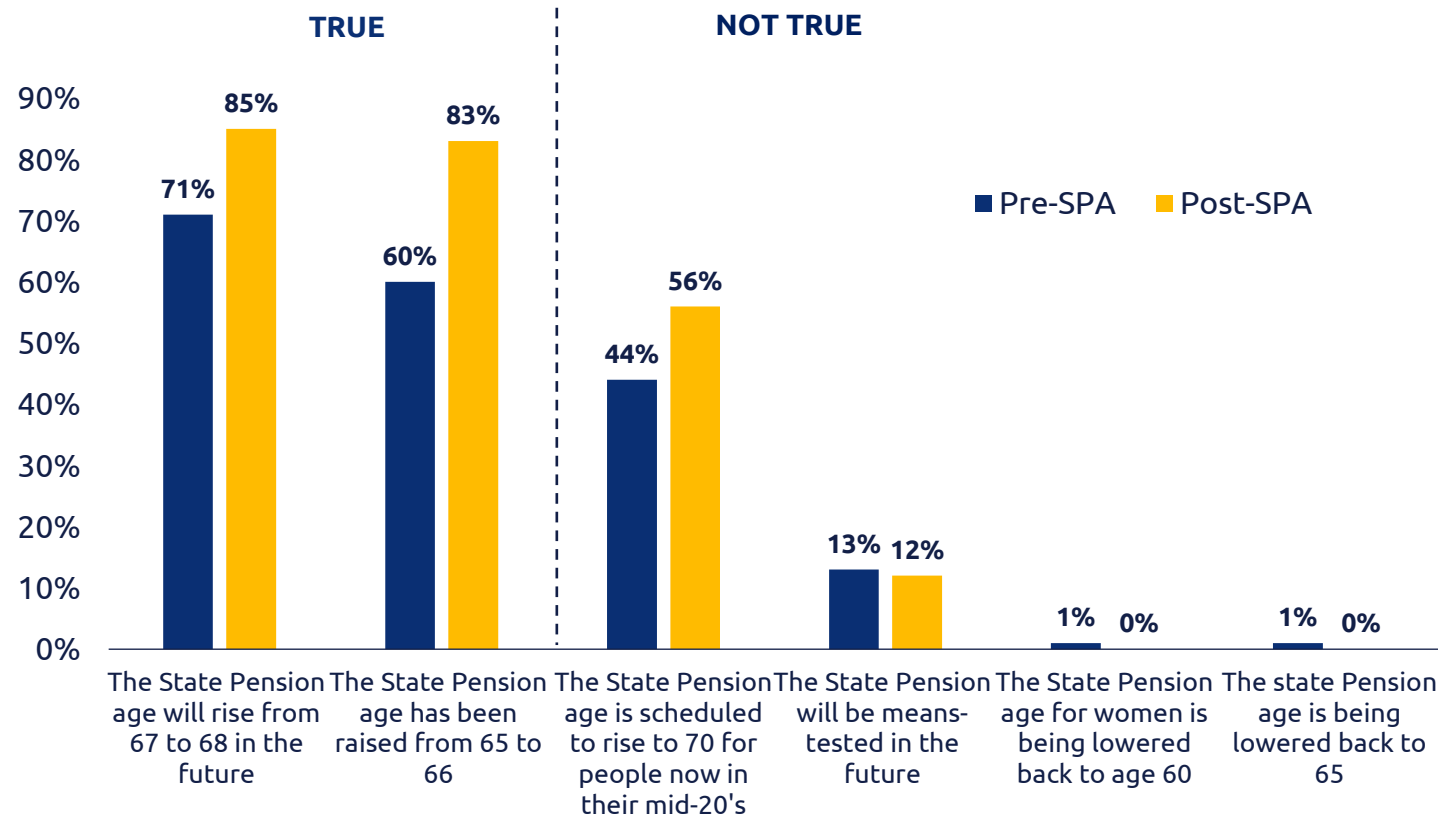


**81%**  
of people aged 60 to 65 say they found out about their State Pension age through government communications (website, letter, email)

Question: Where did you find out about what your State Pension age is? Please select all that apply

# A large majority of people in their 60s can correctly answer broader questions about State Pension age policy

## Whether people in their 60s believe statements about SPA policy are true



**A large majority of people in their 60s believe that the SPA will rise from 67 to 68 in the future, and that the SPA has already increased from 65 to 66.**

We also asked people in their 60s whether they believed statements that are not true. Most people spotted three out of four of these false statements.

However, 48% thought that the (currently) untrue statement 'the State Pension age is scheduled to rise to 70 for people now in their mid-20's' was true. Only 17% thought it was false.

People in their 60s who are already above State Pension age were more likely than those aged 60 to 65 to identify correct facts (but they were also more likely to be wrong about the SPA rising to 70). This may be because pensions policy is more salient for people already in receipt of the State Pension.

Question: Here are some things people have said about the State Pension age. For each one please tell us whether you think it is true or false, and how confident you are that it is true or false. Chart shows those who selected: 'I think this is TRUE but am not that confident' and 'I am confident that this is TRUE'

# 03

## The rise to 67: expectations for finances, work, retirement and health

Most people aged 60 to 65 expect the upcoming rise in the State Pension age to impact them.

55% expect or plan to make changes as a result, including:

- 24% plan to work for longer
- 23% plan to either draw on a private pension or savings to 'bridge the gap'
- 8% plan to apply for Universal Credit or another type of benefit

Of those who are not already retired:

- 36% plan to work for longer
- 14% plan to save more into a pension

Large numbers expect the change to have an impact on their household finances (53%), their work and retirement decisions (41%) and their health (36%).

Women are more likely than men to expect the rise to an SPA of 67 to impact them.

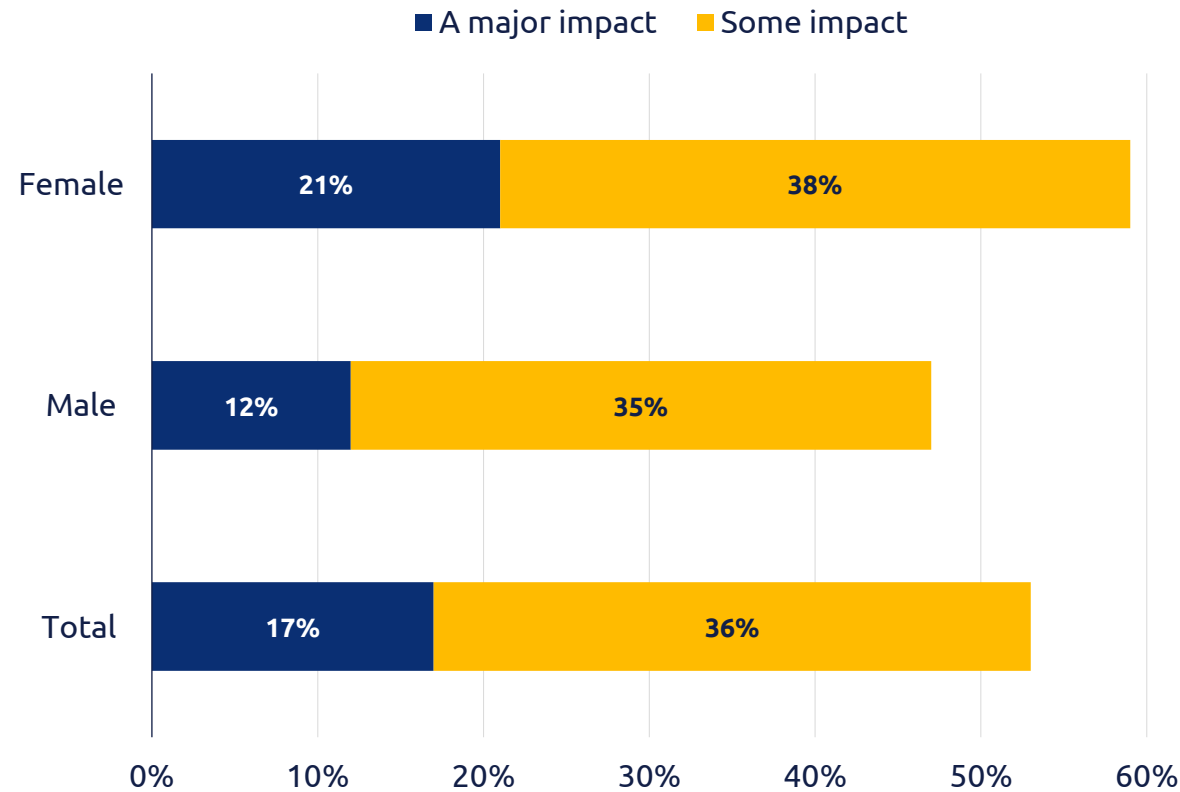
Those who are most likely to expect the rise to impact them include:

- Household finances: lower earners and those without a workplace pension
- Work and retirement decisions: people still in work
- Health: people already in poor health



# More than half of people aged 60 to 65 expect the rise in the State Pension age to impact their household finances

**Expected impact on household finances of increase in the State Pension age among people aged 60 to 65 affected by rising SPA**



**More than half of people aged 60 to 65 expect the increase in the State Pension age to have an impact on their household finances. 17% say it will have a major impact and 36% say it will have some impact.**

There is a noticeable difference between women and men, with 59% of women expecting the increase to have some impact or a major impact on their household finances, compared to 47% of men.

Other groups who are more likely to expect the rise to impact their finances include:

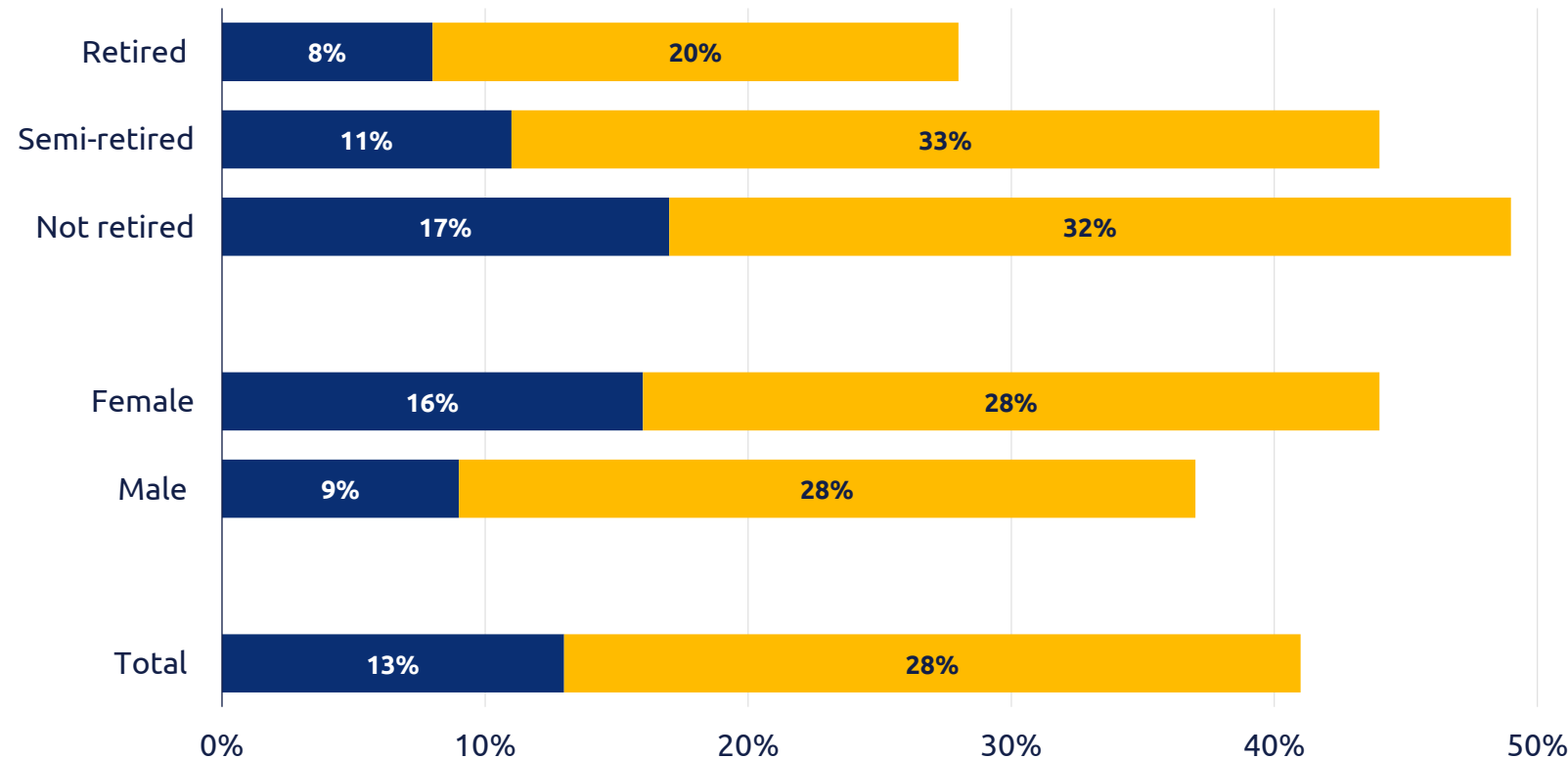
- People earning between £0 and £25,000 (56%)
- People in social class DE (56%)
- People without any private or workplace pension (61%)

Question: The upcoming increase in the State Pension age means you will not be eligible for your State Pension on your 66th birthday as people are today. How much do you think the upcoming increase in the state pension age will impact the following, if at all? 'Your household finances'

# 4 in 10 people aged 60 to 65 expect the higher State Pension age to impact their work and retirement decisions

## Expected impact on work and retirement decisions of increase in the SPA among people aged 60 to 65 affected by the rising SPA

■ A major impact ■ Some impact



**41% of people aged 60 to 65 say the increase in SPA will have an impact on their work and retirement decisions.**

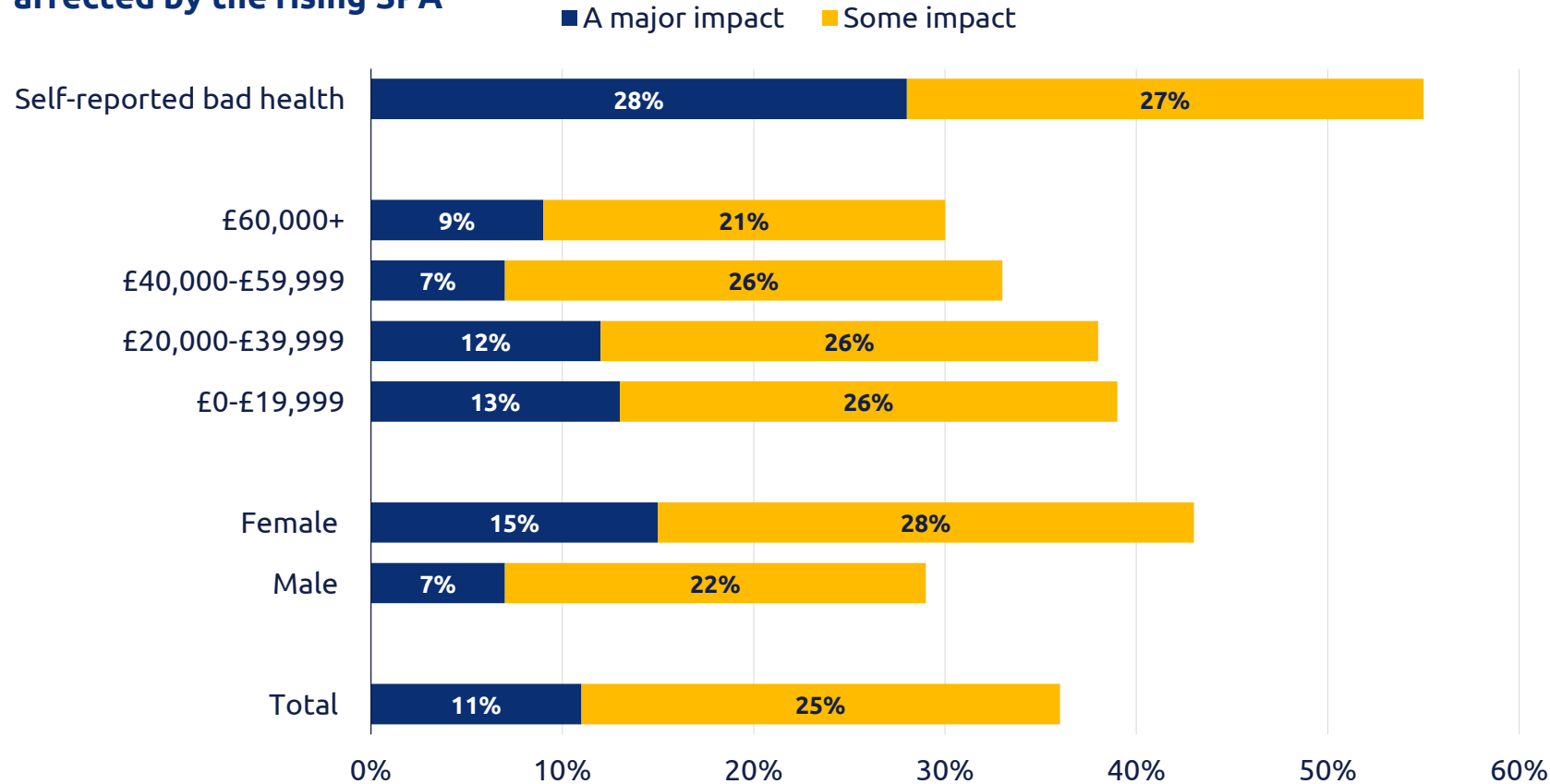
Unsurprisingly, there is a big difference depending on people’s current retirement status. Only 28% of those who are retired say the rise will have a ‘major’ or ‘some’ impact, compared to 49% of those who are not retired. This is associated with a difference with respect to age: 44% of 60- to 61-year-olds say it will have an impact compared to 36% of 64- to 65-year-olds.

As with household finances, more women than men expect the SPA rise to impact their work and retirement choices.

Question: The upcoming increase in the State Pension age means you will not be eligible for your State Pension on your 66th birthday as people are today. How much do you think the upcoming increase in the state pension age will impact the following, if at all? ‘Your work and retirement decisions’

# Women, low earners and those experiencing poor health are most likely to expect the rise in the State Pension age to impact their health

**Expected impact on health of increase in the State Pension age among people aged 60 to 65 affected by the rising SPA**



**36% of people aged 60 to 65 expect the increase in the SPA to have a major impact or some impact on their health.**

People who are already in poor health are most likely to expect the rise in the SPA to have an impact – 55% of this group expect ‘a major impact’ or ‘some impact’.

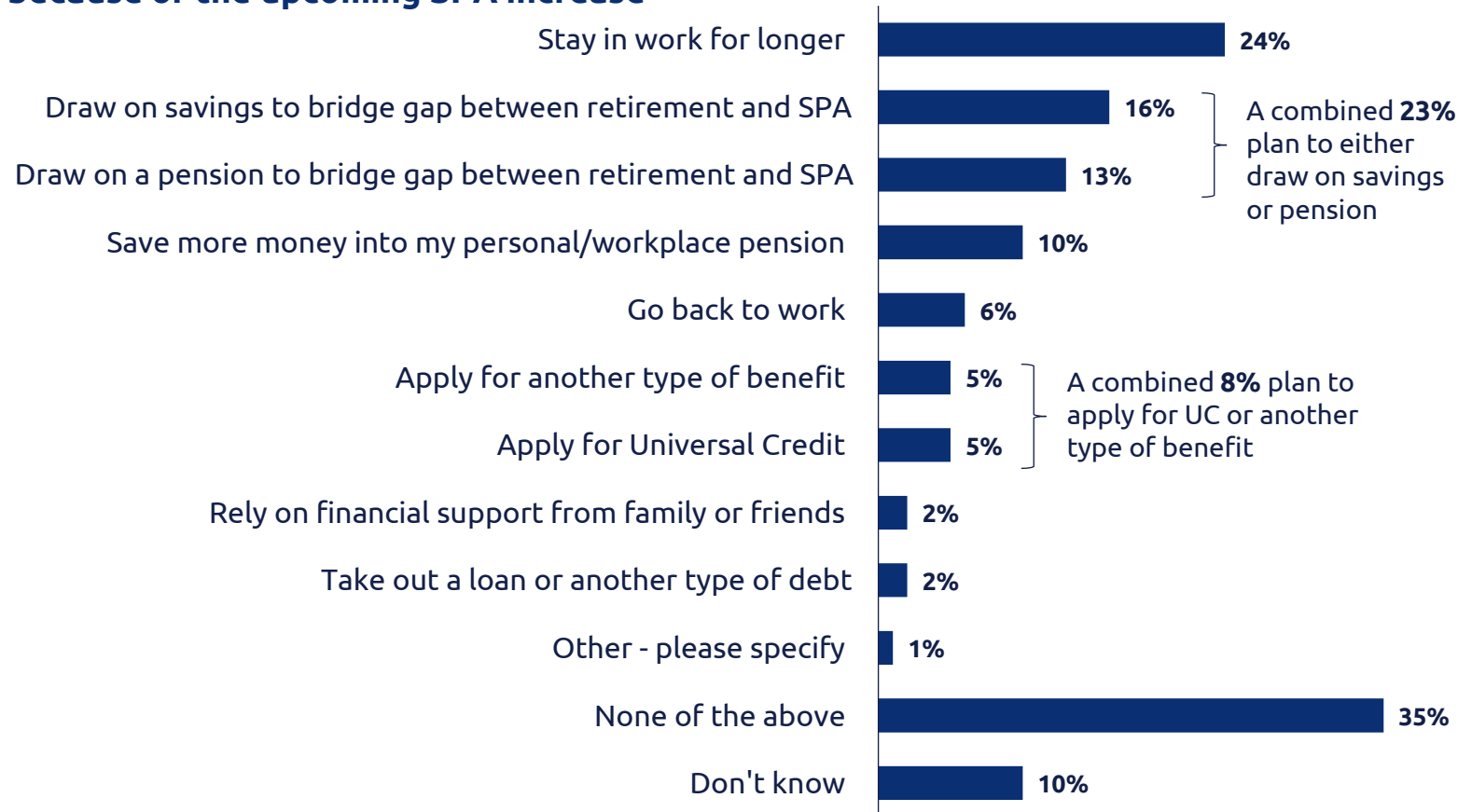
Again there is a gender divide, with 43% of women expecting an impact on health, compared to 29% of men. There is also a notable divide by earnings, with people earning over £40,000 less likely to expect their health to be affected.

Our survey question did not distinguish between impacts on physical health and mental health.

Question: The upcoming increase in the State Pension age means you will not be eligible for your State Pension on your 66th birthday as people are today. How much do you think the upcoming increase in the state pension age will impact the following, if at all? ‘Your health’

# Most people affected by the rise in the State Pension age expect or plan to make changes in response

## Changes people aged 60 to 65 affected by the rise in the SPA expect or plan to make because of the upcoming SPA increase



**Among people aged 60 to 65, most people (55%) expect or plan to make changes because of the increase in the SPA. This includes:**

- 24% plan to stay in work for longer
- 23% plan to either draw on savings or a pension
- 8% plan to draw on Universal Credit or some other form of benefit.

Among people in this group who are not yet retired, one in three (36%) say they will stay in work for longer.

In a separate question, we asked people whether they are currently receiving income or have taken money from a pension. Overall, 59% of 60- to 65-year-olds report taking, or having taken, money from a private pension.

Question: Do you expect or plan to make any of the following changes because of the upcoming increase in the state pension age? Please select all that apply

# 04

## Work before and after State Pension age

**Many people in their 60s stop working well before State Pension age. Among 60- to 65-year-olds, one in three (33%) describe themselves as retired, according to our survey.**

People in work between 60 and 65 have a range of financial and non-financial reasons for staying in work. The top reasons people give are to have money for day-to-day expenses (38%), because work provides a sense of purpose (38%) and because they are waiting to reach State Pension age (37%).

Earnings matter for those who remain in work. 66% of those aged 60 to 65 who are not yet retired say they could not afford to retire at the moment.

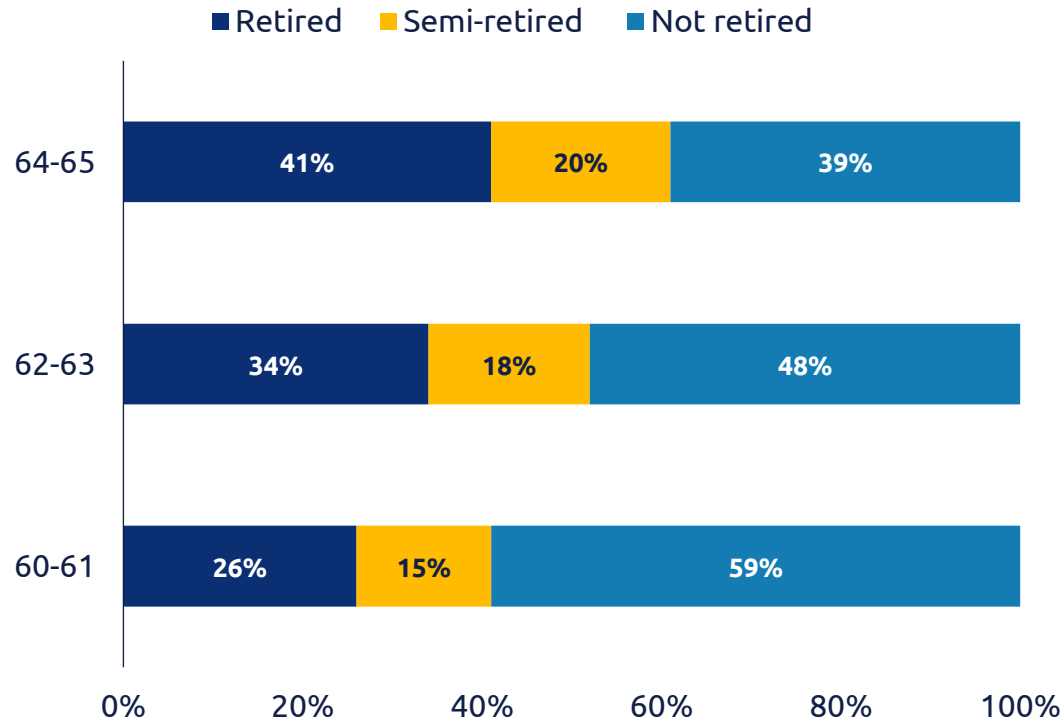
Those who have retired or semi-retired before State Pension age usually cite reasons that imply this was an active choice. But some mention health issues (21%), caring responsibilities (11%) and redundancy (10%).

After State Pension age, people are more likely to cite positive 'pull' factors about work such as a sense of purpose (47%) and enjoyment (46%).



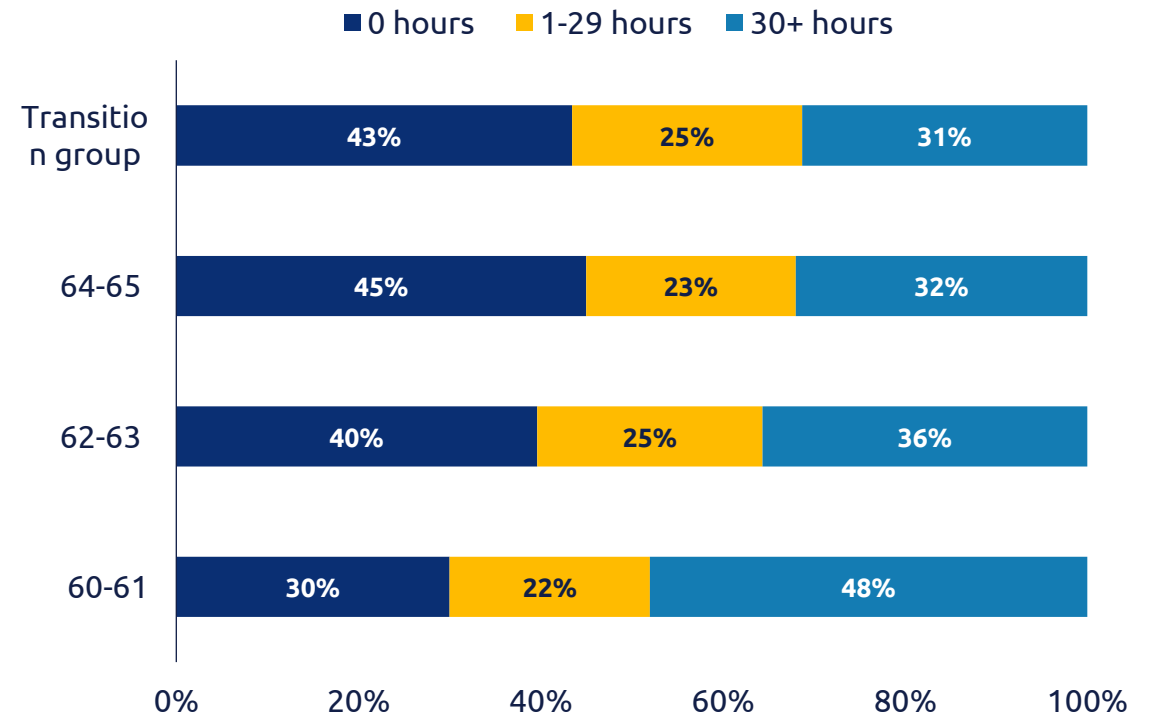
# Many people retire or stop working prior to State Pension age

**People aged 60 to 65, by two-year age group: self-reported retirement status**



Question: Would you describe yourself as “retired”, “semi-retired” or “not retired”?

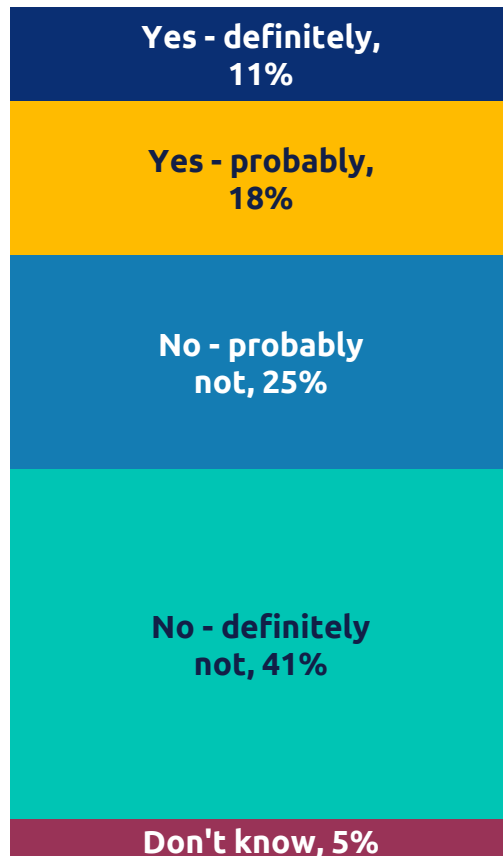
**People aged 60 to 65, by two-year age group: number of hours of paid work per week**



Question: In a typical week, how many hours of paid work do you do?

# Prior to State Pension age, earnings matter to those remaining in work, with a majority saying they cannot afford to retire

**“If you wanted to retire today or in the next few months, could you realistically afford to do so?” (Base: people aged 60 to 65 not yet retired)**



**66%** of people aged 60 to 65 who are not yet retired say they could not afford to do so.

We asked people below State Pension age who are not yet retired whether or not they thought they could afford to retire “today or in the next few months”.

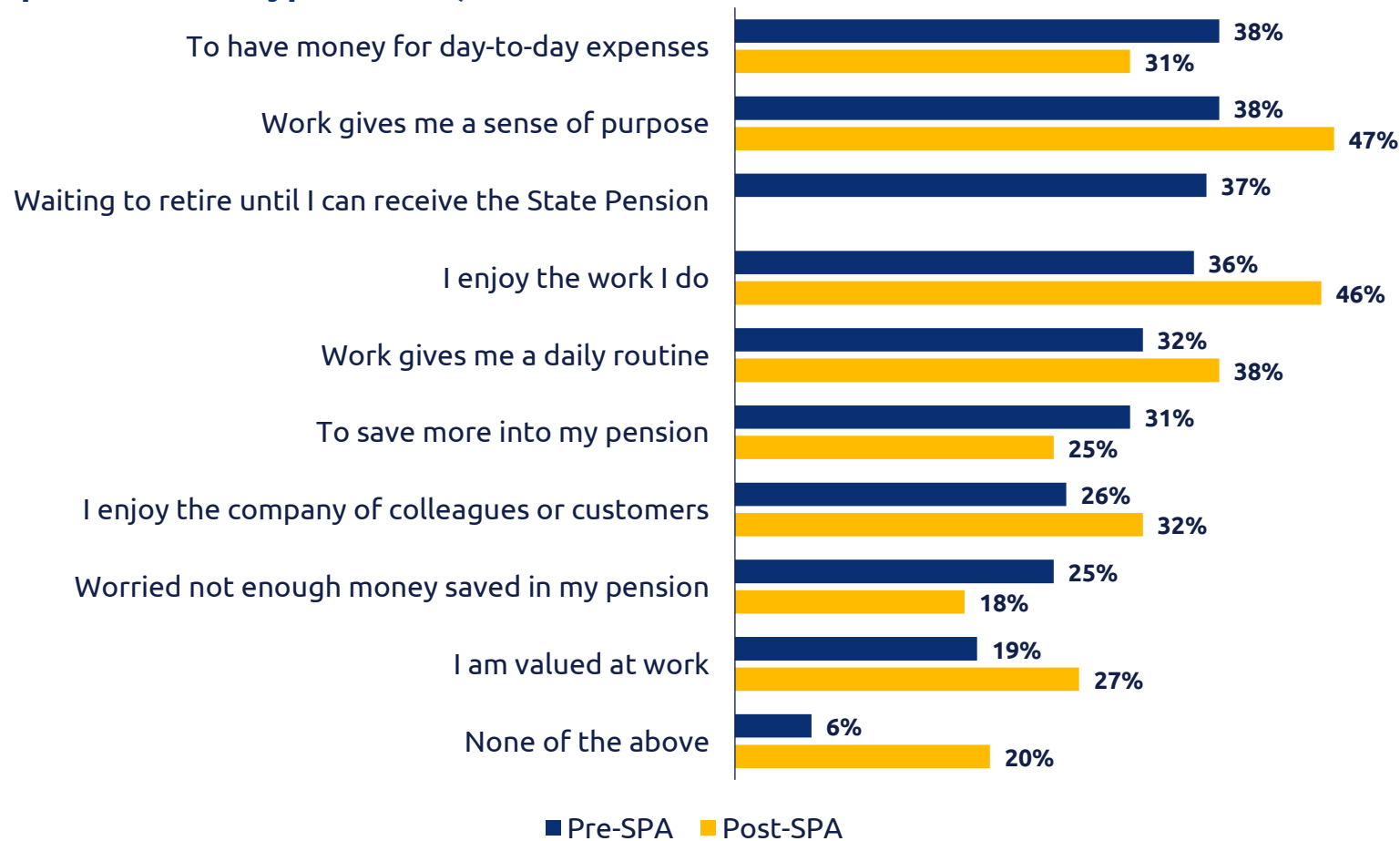
Just under one in three (29%) say they think they could afford to retire. This group may be more financially secure, or may have spent more time planning their retirement finances.

However, the most common response to this question is “definitely not” (41%), suggesting that many people do not feel financially prepared for retirement.

Separately, we asked a similar question to people who described themselves as ‘semi-retired’ (all ages 60 to 69). As might be expected, a majority of this group (61%) say they probably or definitely could afford to retire.

# People in their 60s give financial and non-financial reasons for staying in work. 37% say they are waiting to retire until they reach State Pension age.

**Reasons people in their 60s give for being in work (Base: all doing at least one hour of paid work in a typical week)**



**Prior to State Pension age, people in their 60s work for a mix of financial and non-financial reasons.**

People aged 60 to 65 give four main reasons for staying in work: to have money for day-to-day expenses (38%), because work provides a sense of purpose (38%), because they are waiting to retire until they reach State Pension age (37%) and because they enjoy their work (36%).

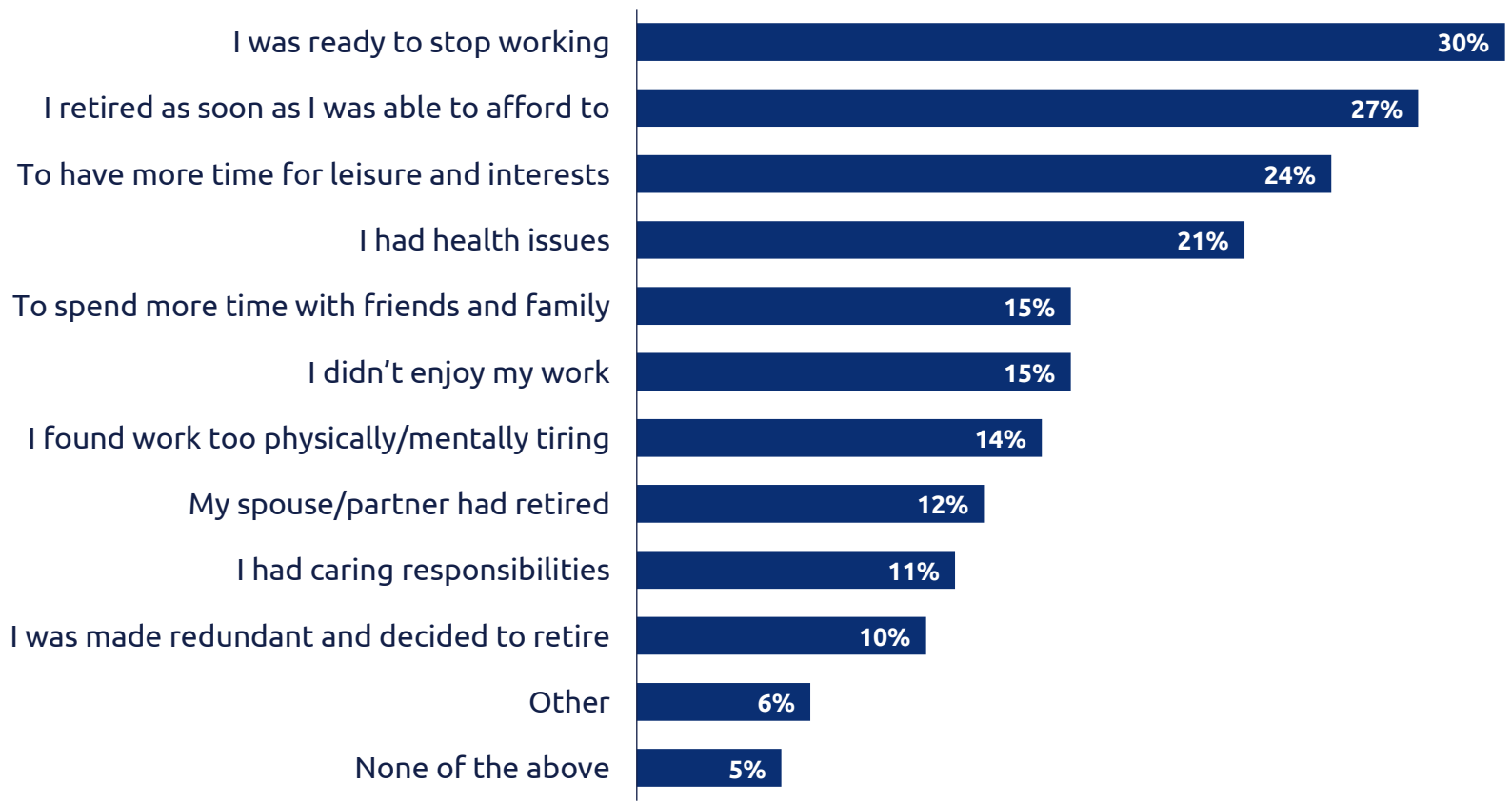
Some people also say they are working to save more into their pension (31%) or because they are worried they don't have enough saved for retirement (25%).

After SPA, people are more likely to cite positive 'pull' factors about work such as a sense of purpose (47%) and enjoyment (46%).

Question: You said that you are in paid work. Is this for any of the following reasons? Please select all that apply. ('Other' (2%) and 'Don't know' (1%) are not shown on the chart.)

# Among those who are retired before SPA, reasons given mainly imply an active choice. But some mention health, caring responsibilities and redundancy.

**Main reasons for retiring before State Pension age (Base: people aged 60 to 65 who describe themselves as retired or semi-retired)**



Among people who describe themselves as retired or semi-retired before SPA, the top three reasons imply a positive choice to stop or reduce working.

However, some people also cite factors which might be more negative such as health (21%), caring (11%) or redundancy (10%).

Among people aged 66 to 69, one in five (18%) say that becoming eligible for the State Pension was one of the main reasons they retired when they did.

Question: Thinking about when you chose to retire, what were the main reasons for doing so when you did? Please select up to three. People who are 'retired' or 'semi-retired' aged between 60 and 65.

# Interviewees we spoke to reflected the variety of different reasons people have for retiring before State Pension age

## Case study: Jamal

Jamal is a 64-year-old retired software engineer from the East of England. He is comfortable, with no mortgage and a Defined Contribution pension and other investments. Retiring was driven by lifestyle considerations: avoiding commuting and spending more time with his wife. He spends his retirement doing hobbies and travelling, which closely matched expectations from previous career breaks.

**“I've never been particularly keen on work throughout my career. At various times, I've just stopped working for a year or 18 months or something like that, and I was just getting to an age when I wanted to not be spending all my time [commuting], more time with my wife, more time to do the things I wanted to do... I had put by enough money to do that.”**



## Case study: Julia

Julia is a 63-year-old former music producer from London. She was made redundant 20 years ago as digitalisation swept the sector. Since then, she has sometimes had freelance and temporary work. Now separated and renting privately, she has occasionally relied on Universal Credit. She inherited money, but is worried about how long this will last. She holds a Defined Contribution pension, but does not know when and how to access it. As such, she budgets carefully and experiences ongoing financial stress.

**“I am worried about my finances. I've got a financial adviser which I will be ringing [to] look at my retirement plan, because the State Pension comes into force with me in 2029.”**



# 05

## The impact of a rising State Pension age on financial hardship

**The State Pension is highly effective at reducing financial hardship for people who receive it.**

However, this also means that raising its age of access leaves more people struggling in the years before:

- One in five people (21%) aged 60 to 65 say they are finding their current financial situation 'difficult' or 'very difficult'
- 1 in 10 (11%) of all 60- to 65-year-olds have gone without basic essentials in the past year.
- 65-year-olds are three times as likely as 67-year-olds to have gone without basic essentials in the last year

Certain groups are more likely to have gone without basic essentials in the past year:

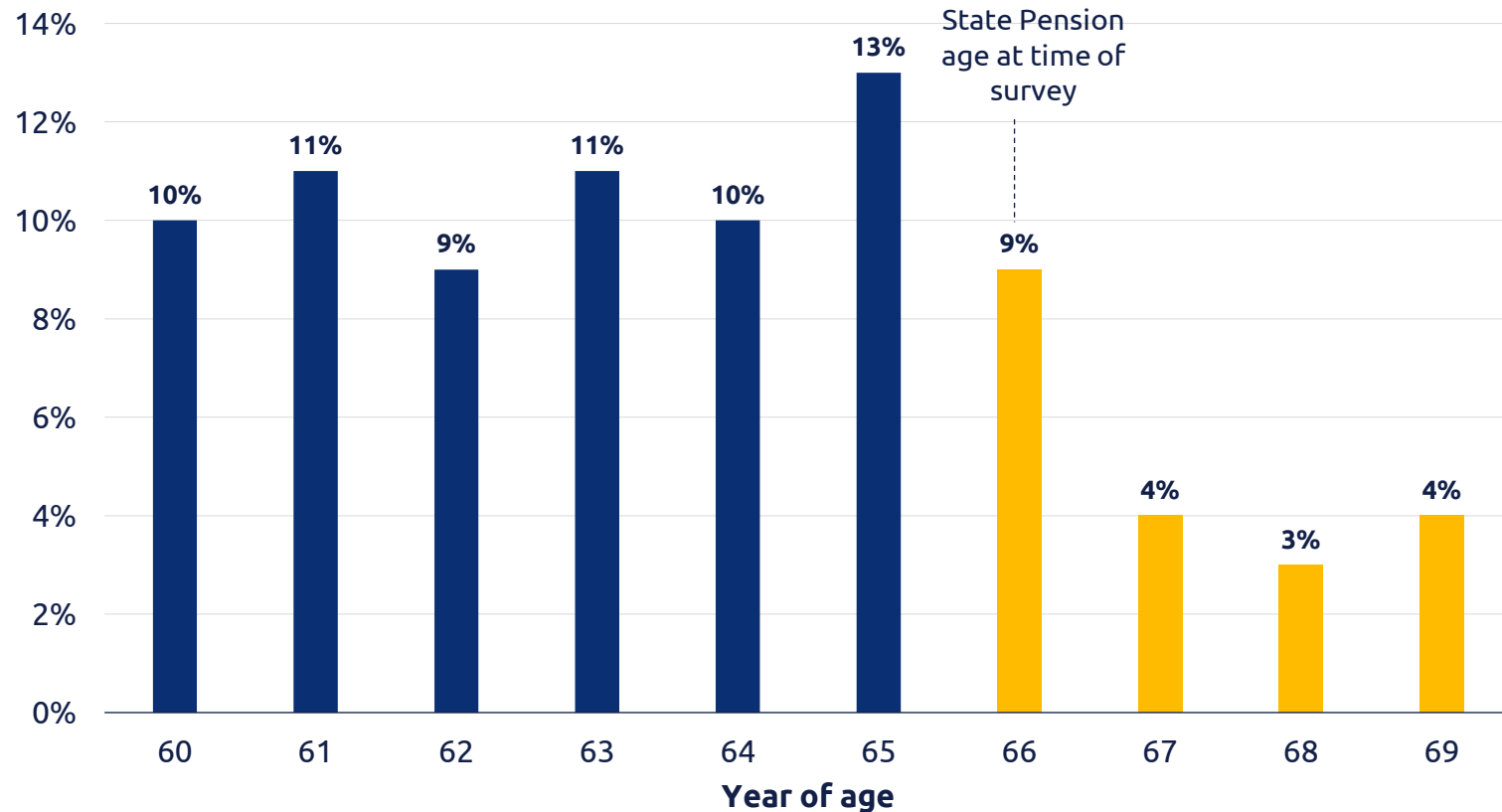
- Those in poor health (31%)
- Social renters (27%)
- Those with no private pension savings (22%)

Those in the 'transition group' whose State Pension age will be between 66 and 67 are more likely to say they are struggling to make ends meet compared to those already above State Pension age (25% and 15% respectively).



# 65-year-olds are more than three times as likely as 67-year-olds to have gone without basic essentials in the last year

**Proportion of people who went without basic essentials because they were unable to afford them at any time in the last 12 months, by individual year of age**



**Going without essentials**

**13%** of 65-year-olds

**4%** of 67-year-olds

The State Pension is the single largest item of social security spending in the UK, and provides the foundation of most people’s retirement income.

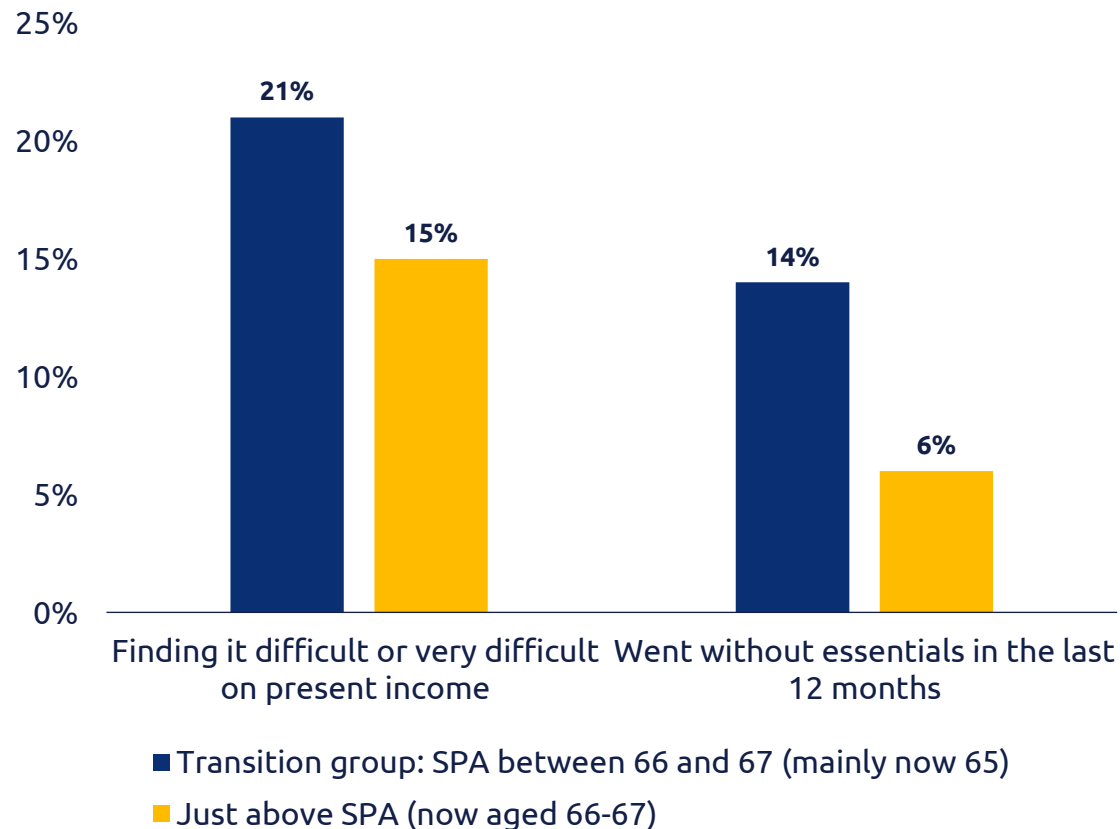
It is highly effective at reducing financial hardship in retirement for millions.

But this also means that raising its age of access leaves more people at risk of pre-retirement poverty.

Question: At any time during the last 12 months, have you or your household gone without basic essentials such as food, clothing or heating your home because you were unable to afford them?

# Being just below or just above the State Pension age makes a major difference to experiencing financial hardship

## Reported living standards just before and after reaching SPA



Questions: Which of the following best describes how you feel about your current financial situation? Options: Finding it very difficult / difficult / coping / living comfortably on present income. At any time during the last 12 months, have you or your household gone without basic essentials such as food, clothing or heating your home because you were unable to afford them?

## Case study: Carla

Carla is a 65-year-old administrator who lives in London. Her home is part of a shared ownership scheme. Living alone, she is concerned about how her time abroad has impacted her State Pension eligibility. Despite attempts to buy her home, she is concerned that she cannot afford to pay her service charge and rent.

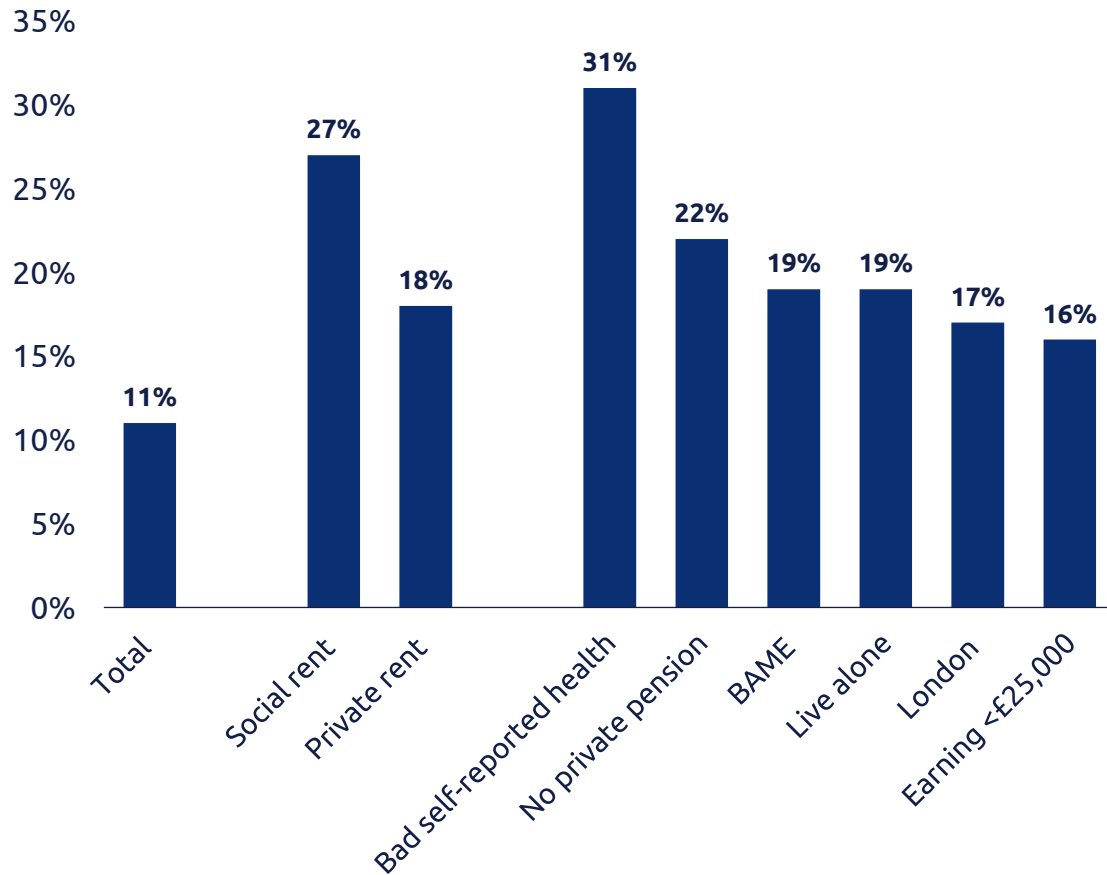
**“I have to [work]. If I don't pay my rent, I'd probably get chucked out, even though I own the other half... You've got your council tax, you've got your property management... So I do feel a bit bitter, because I could have had the whole thing paid off nearly.”**

**“[After losing two sisters] I don't worry about money, because who knows? So as long as I'm working, I'm fine, and when I do retire... you can apply for pension credits I believe. I don't really know much about it.”**



# Nearly one in three of those aged 60 to 65 who are in poor health have gone without basic essentials in the last year

**Proportion of people aged 60 to 65 who went without basic essentials at any time in the last 12 months**



Question: At any time during the last 12 months, have you or your household gone without basic essentials such as food, clothing or heating your home because you were unable to afford them?

## Case study: Margaret

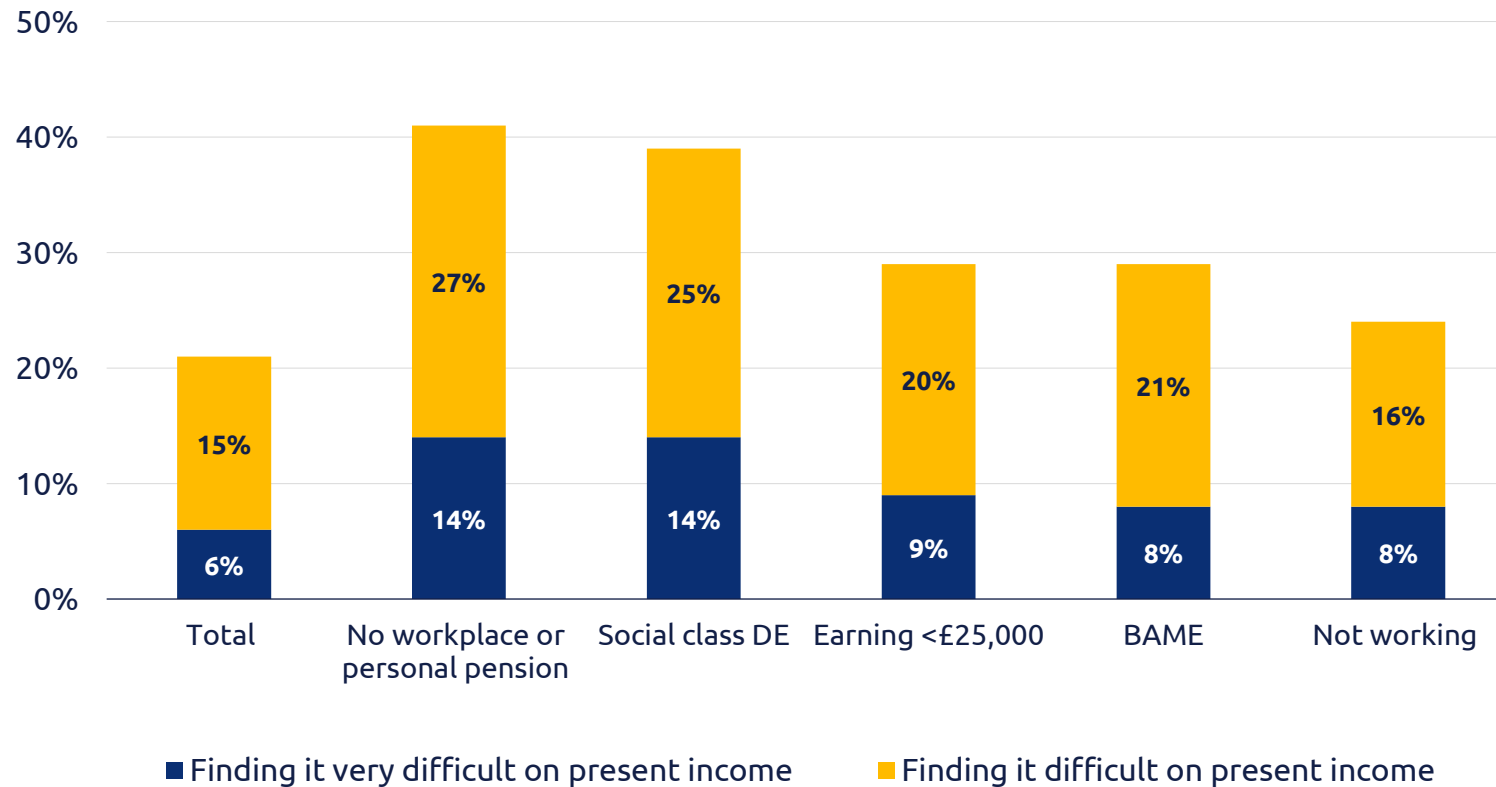
Margaret is a 65-year-old operations clerk from the South East. She works full time, is single, and rents her home. She is entirely reliant on her income to cover rent, her main commitment. She describes herself as managing in a fragile position, having only contributed to a pension for the last 20 years. She expects her living standard to fall in retirement, and anticipates relying on support such as Pension Credit.

**“I’ve sort of put it to the back burner, which I know I shouldn’t, especially at my age. I will be concerned how I’m going to make ends meet, because I’ve only really been doing private pensions for the last 21 years. I’ve not got an awful lot of savings.”**



# One in five people aged 60 to 65 say their financial situation is difficult

**Proportion of people aged 60 to 65 who describe their current financial situation as 'difficult' or 'very difficult'**



**21%**

of people aged 60 to 65 describe their current financial situation as 'difficult' or 'very difficult'

This is similar to some measures of relative income poverty. For example, an estimated 22% of people aged 60 to 64 were in relative income poverty (after housing costs) in 2023-24.

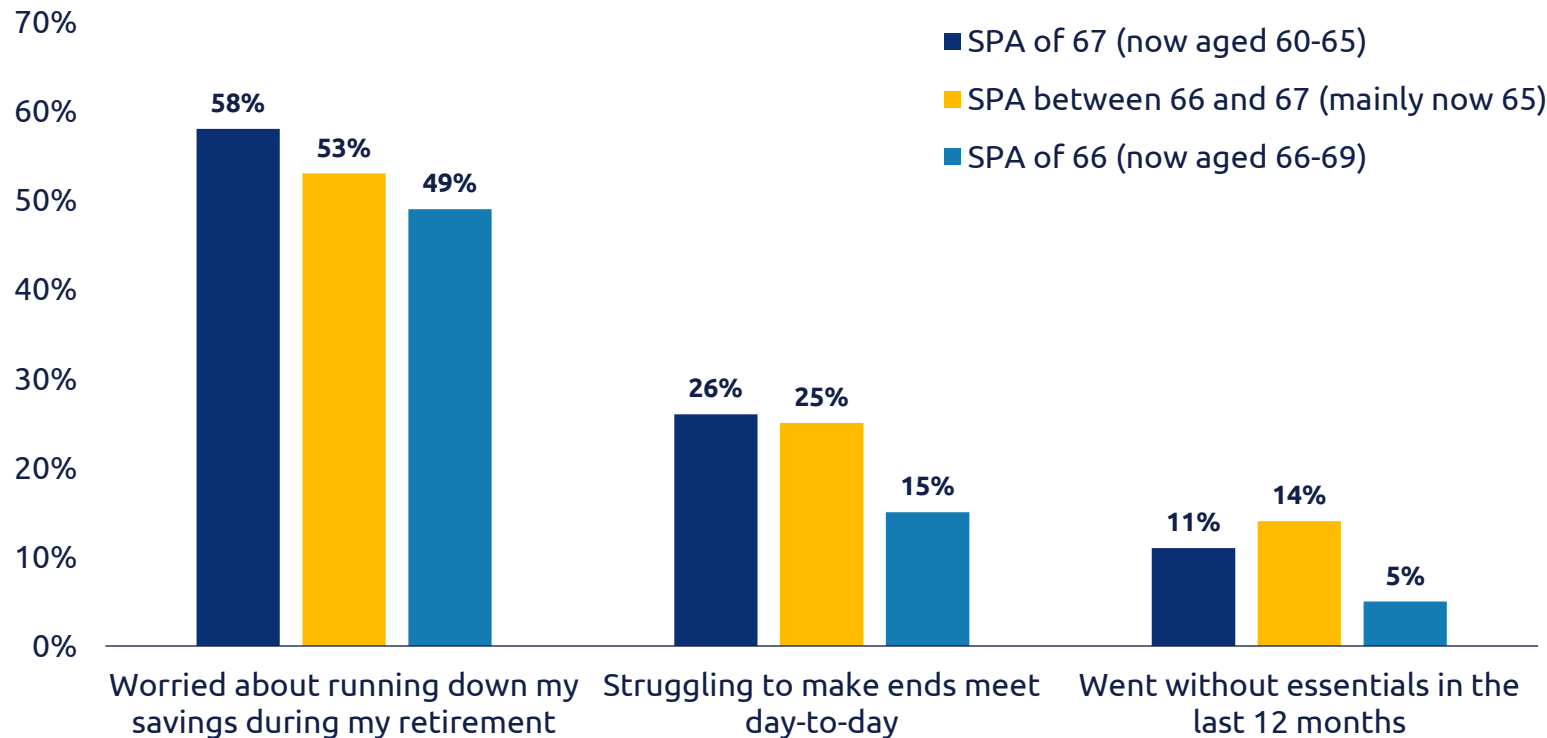
In contrast, only 13% of people aged 66 to 69 say they are finding it difficult on their present income.

Some groups of 60- to 65-year-olds are particularly likely to find their financial situation difficult. This includes people with no private or workplace pension, as well as people in social class DE (manual workers and people relying on benefits for income).

Question: Which of the following best describes how you feel about your current financial situation? Options: Finding it very difficult on present income; finding it difficult on present income; coping on present income; living comfortably on present income

# Those just below State Pension age are more likely to be struggling financially compared to those above State Pension age

## How people below and above State Pension age describe their savings and finances



**“I’m just trying to eke out the next three or so years till I get my State Pension and try to see that my savings don’t go so low that I’m unable to pay the service charge... [The] situation could become a little tight financially... I’m kind of managing just now, and there is that little bit of stress that it will become a bit more difficult, and I’ll really have to keep an eye on spending quite strongly for a little longer.”**

Man, 63, South West



Questions: At any time during the last 12 months, have you or your household gone without basic essentials such as food, clothing or heating your home because you were unable to afford them? Agree or Strongly Agree: To what extent, if at all, would you agree or disagree with the following statements?: I’m struggling to make ends meet day to day / I’m worried about running down my savings during my retirement

# 06

## Do people think the rising State Pension age is fair?

We asked people in their 60s affected by the upcoming rise in the State Pension age how they feel about it. A majority say they are disappointed (64%) and unhappy (58%), while a large minority say they feel pressured (41%), anxious (38%) and insecure (36%).

Women (20%) are twice as likely as men (11%) to say they feel 'very insecure' about the rise.

Two thirds (67%) of people in their 60s affected by the State Pension age rise oppose the policy. This remains high even when people are told that life expectancy is rising or that maintaining the current State Pension age might require higher taxes:

- 67% think the State Pension age should stay the same regardless of rising life expectancy

- 52% think the State Pension age should stay the same even if it means taxes have to rise

This contrasts with the more mixed views of adults in general, seen in our previous research.

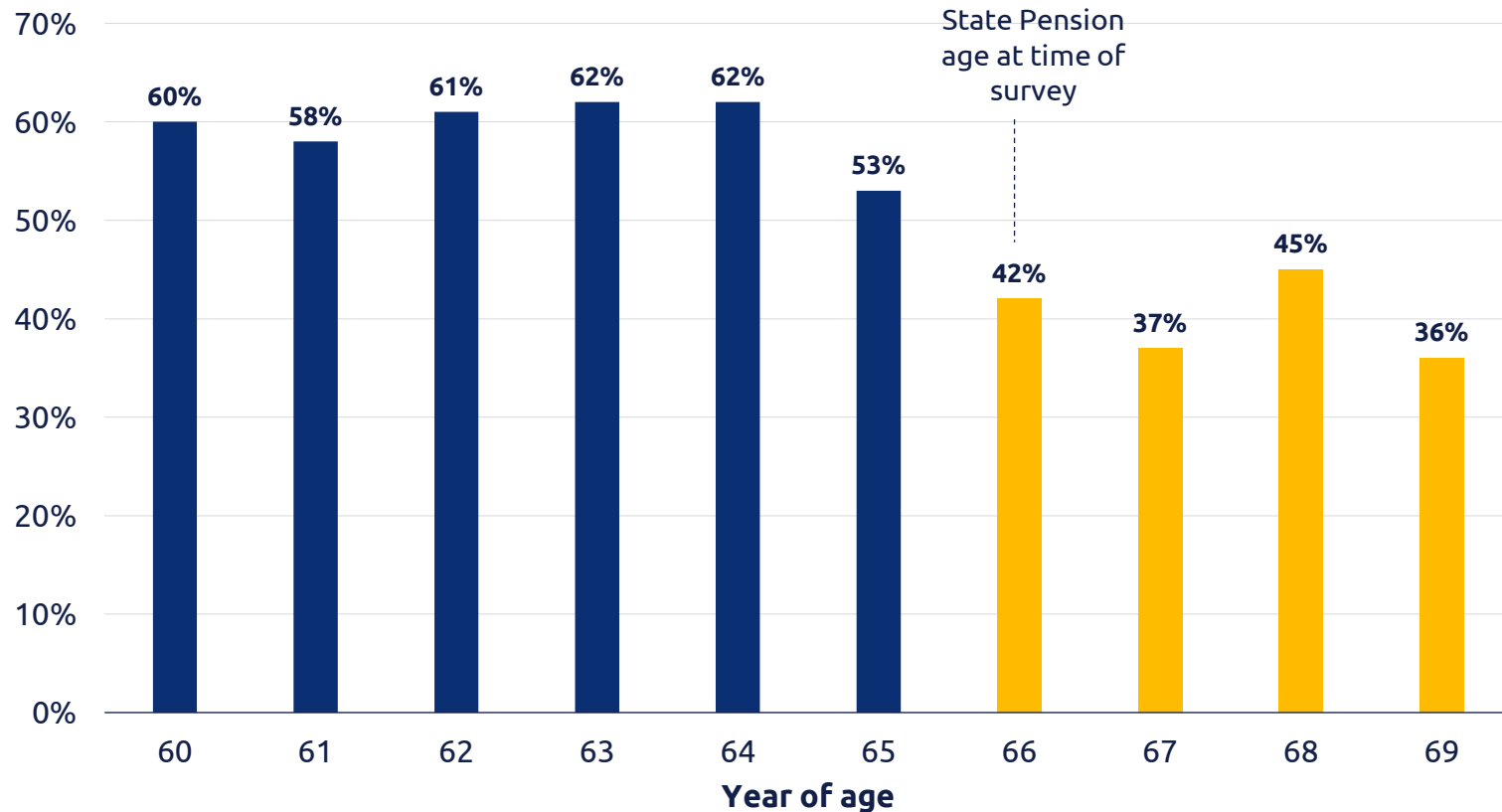
Two thirds (67%) of women aged 60 to 65 think their own State Pension age is unfair, compared to just half of men. This may reflect the impact of previous rises in women's State Pension age as well as the gender pay and pension gaps.

We also carried out two polling experiments to see if people's views are affected by extra information about costs to the taxpayer or life expectancy. Neither of these made a significant difference to people's answers, suggesting few people are open to arguments on the issue of their own State Pension age.



# Most people affected by the rise to 67 think their own State Pension age is ‘unfair’

**People who think their own State Pension age is ‘unfair’, by individual year of age**  
*(Net: ‘mostly unfair’ or ‘completely unfair’)*



**The majority of people in their 60s feel their own State Pension age is unfair.**

Around 4 in 10 of those currently above State Pension age think that their own SPA is ‘unfair’. Some of this may be due to longer-standing feelings resulting from the equalisation of female State Pension age that has already impacted them.

Around 6 in 10 of those whose SPA will be 67 think their SPA is ‘unfair’.

Those in the ‘transition group’ whose State Pension age will be between 66 and 67 sit somewhere between these levels.

Question: How fair do you think your own state pension age is? Options: Completely fair, mostly fair, mostly unfair, completely unfair, don't know

# Women and lower earners are most likely to think their State Pension age is unfair

Two thirds of women aged 60 to 65 think their own State Pension age is unfair, compared to just half of men.

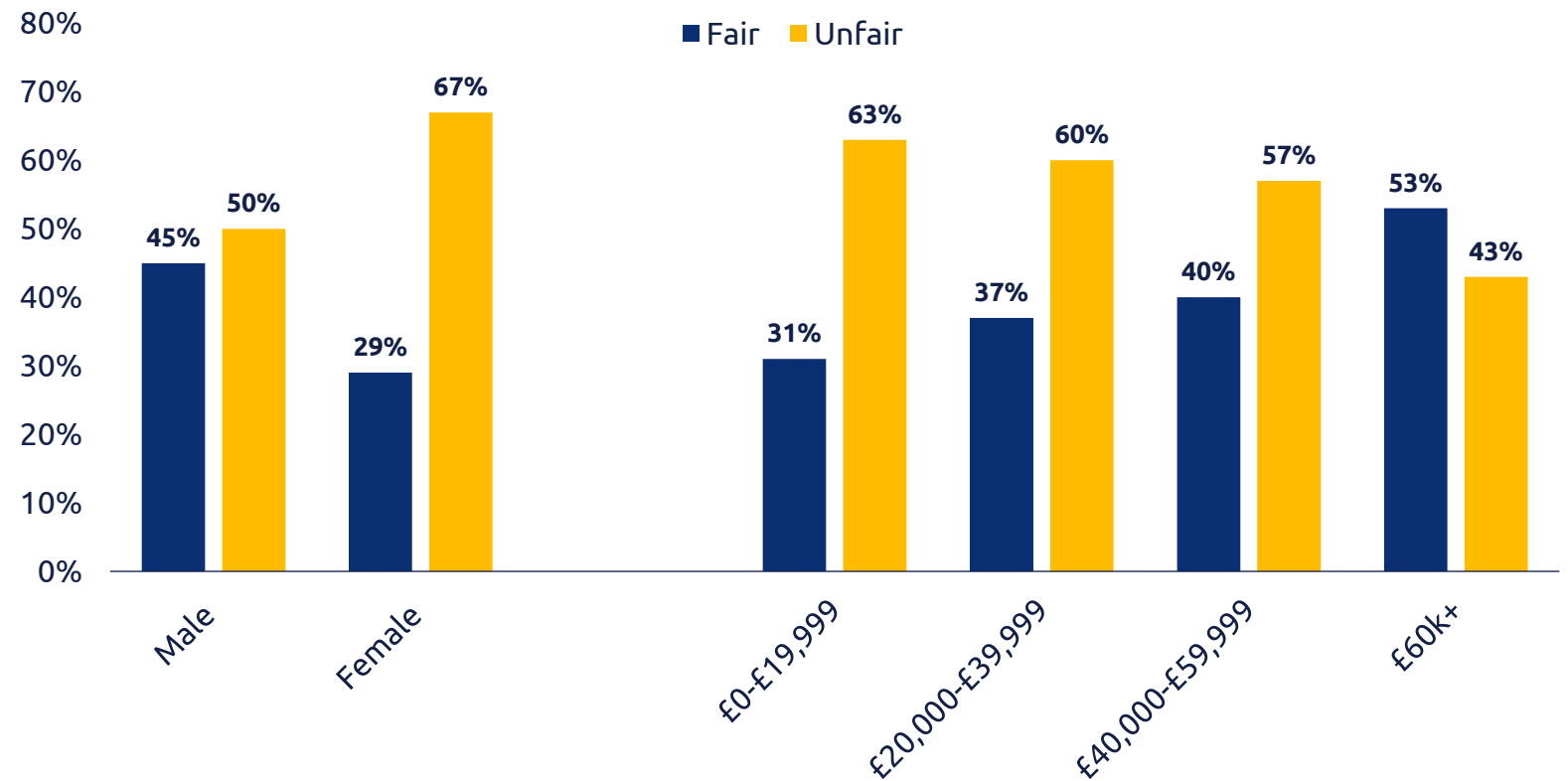
This could reflect the faster rises for women’s State Pension age (previously 60) since 2010. It could also be due to the relative importance of the State Pension to women, resulting from the gender pay and pension gap.

**“It keeps increasing, and that’s not fair. It’s not fair... When they say ‘we are setting this date’, it wasn’t that long ago. My mum retired at 60, and now it’s risen... I just wish they wouldn’t just [increase it] willy nilly...”**

Woman, 63, London



**Proportion of people aged 60 to 65 who think their own State Pension age is fair**



Question: How fair do you think your own state pension age is?

# A majority of those affected by the rise to 67 think that the change is unnecessary and unfair

## 59%

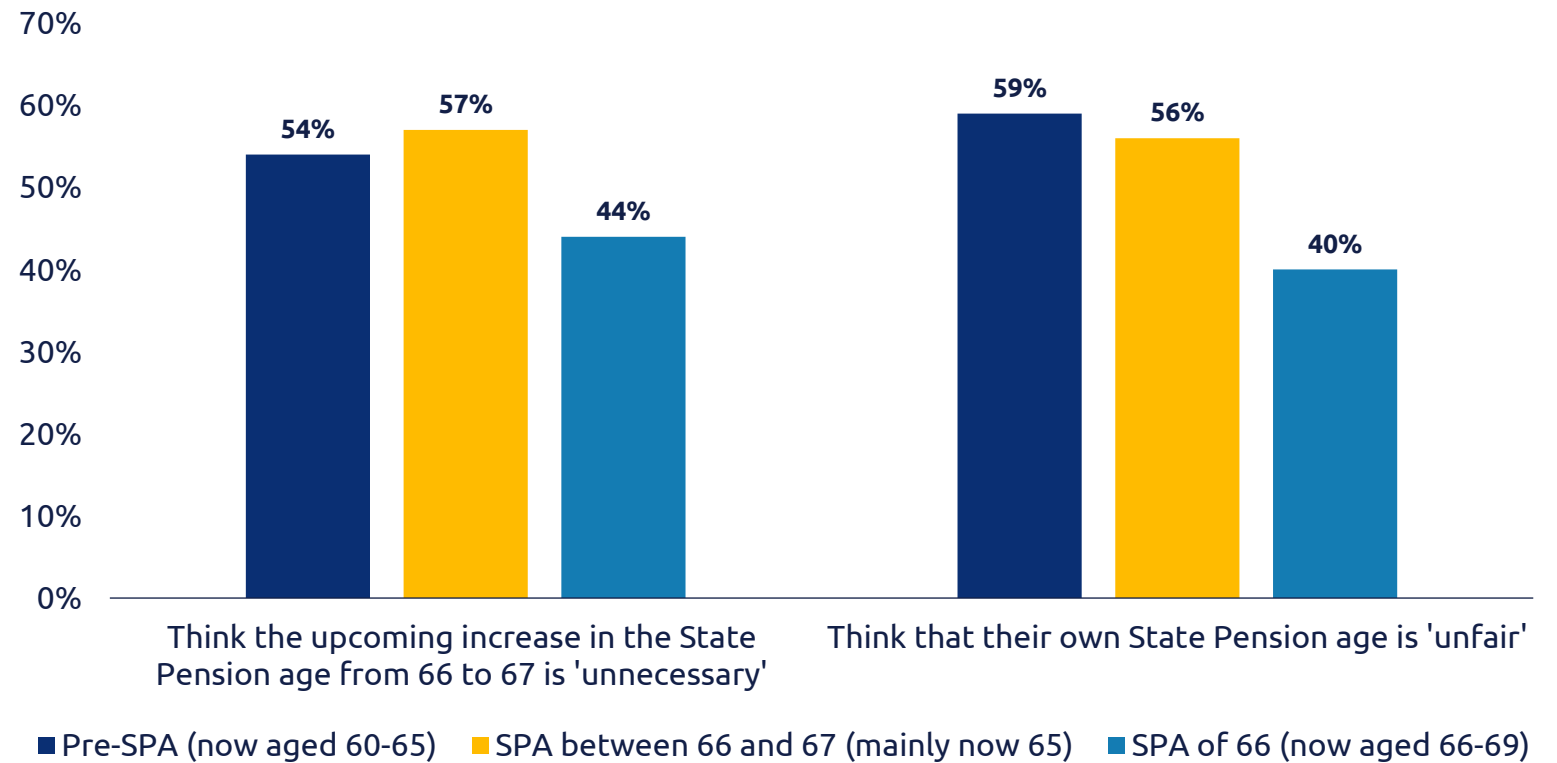
of people aged 60 to 65 think their own SPA is unfair, compared to 40% of those already above State Pension age (66 to 69)

**“The government arbitrarily said you’ve got to wait another year, because that’s 10, 12,000 pounds worth of income that you just don’t get even though I’ve been paying into national insurance scheme for as long as everybody else. It is grossly unfair.”**

Man, 65, South West



### Opinions on fairness and necessity of changes to the State Pension age



Questions: To what extent do you think the upcoming increase in state pension age from 66 to 67 is necessary or unnecessary? How fair do you think your own state pension age is? Chart shows net figure, e.g. 'mostly unfair' and 'completely unfair'

# Most people aged 60 to 65 feel unhappy and disappointed about the SPA rise

**64%** of those aged 60 to 65 feel disappointed about the State Pension age rise

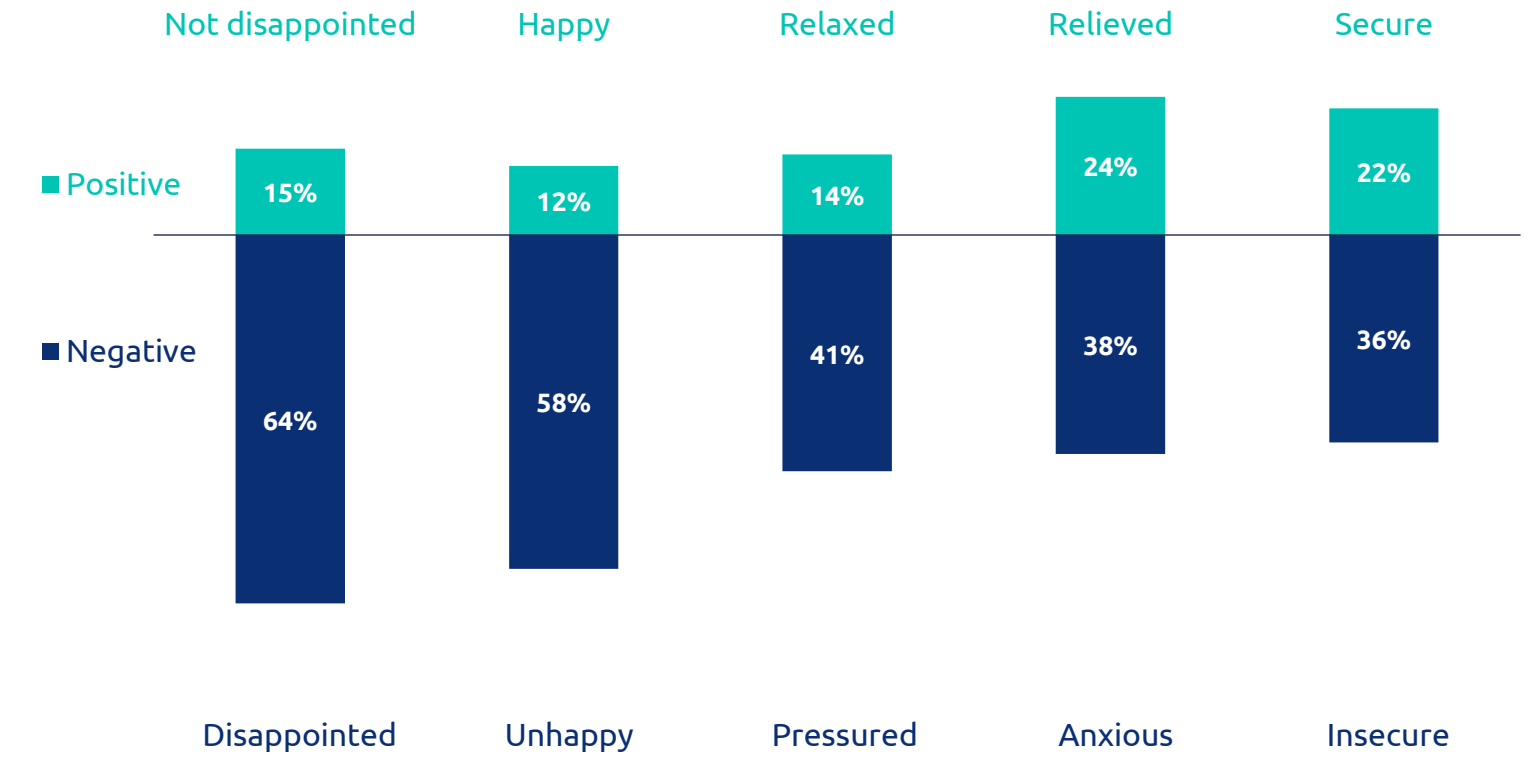
**58%** feel unhappy

We asked people how they feel about the upcoming increase in the State Pension age, by presenting a series of paired 'opposites'. 41% feel pressured, 38% feel anxious and 36% feel insecure. Most of the rest were neutral between the statements.

Women (50%) are more likely than men (31%) to feel pressured.

Women are also twice as likely as men to say they feel 'very insecure' about the rise (20% of women compared to 11% of men).

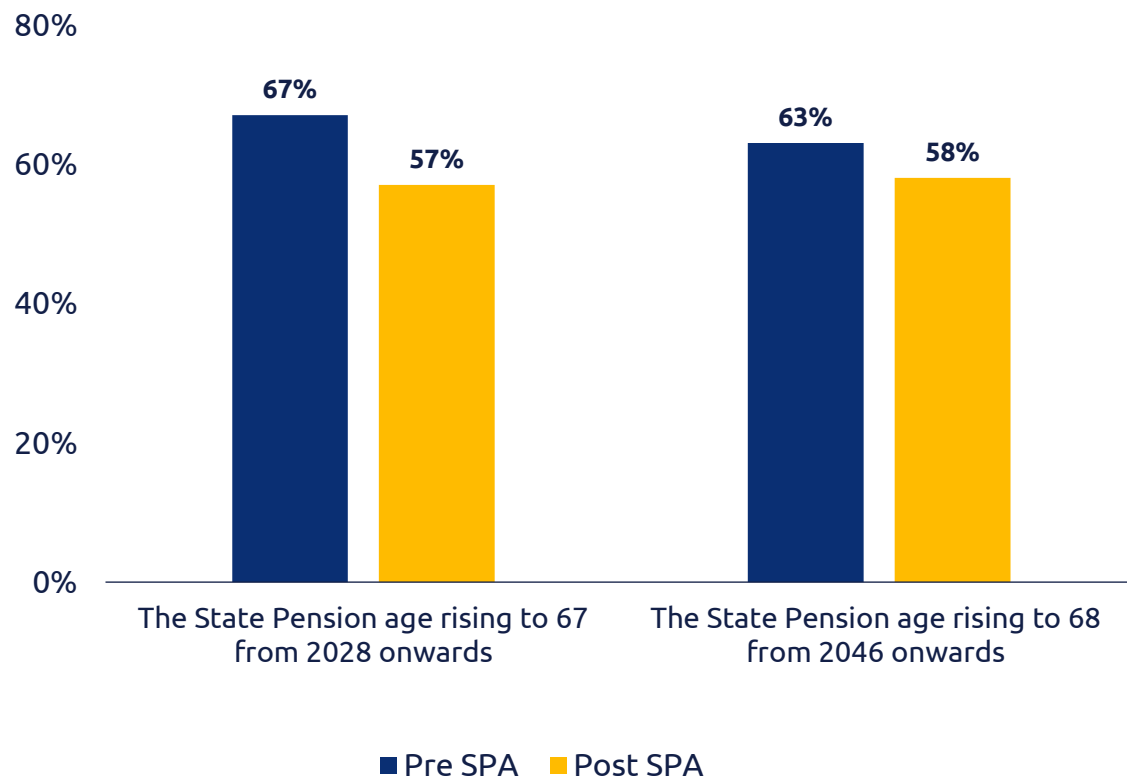
**Which words best describe how people feel about the rise in the State Pension age?**  
*(Survey respondents chose from a five-point scale, e.g. from 'very secure' to 'very insecure')*



Question: The State Pension age is rising from 66 to 67 over the next two years. Which of the following words, if any, best describe how you feel about upcoming changes to the State Pension age? 5 point scale (mid-way group not shown)

# Most people in their 60s oppose planned increases to the State Pension age

## Proportion of people in their 60s who oppose raising the SPA



**64% of people in their 60s oppose the plan to increase the SPA to 67 from 2028 onwards. Only 15% support the policy.**

Unsurprisingly, the group affected are more likely to oppose the policy (67%) than those already above the State Pension age (57%). However, 62% of people in their 60s oppose plans to raise the SPA to 68 from 2046, which will not affect them personally. Again, only 15% support the policy.

Women are more likely than men to oppose both policies:

- 69% of women oppose raising the SPA to 67 from 2028 (58% of men)
- 67% of women oppose raising the SPA to 68 from 2046 (56% of men)

**“They decide it’s because you’re living longer, but that’s not our fault, is it? It just seems that you pay, pay, pay, pay, and by the time you draw it, you probably end up disabled... or you can’t spend it because you can’t go out.”**

Woman, 63, London



Question: To what extent would you support or oppose the following upcoming policy changes?

# Opposition to a higher State Pension age among people in their 60s is strong even when rising life expectancy and tax rises are mentioned

## Views on raising the SPA in the context of rising life expectancy



Question: Which of the following comes closest to your view?

## Preference between a higher SPA and higher taxes



Question: Because people are living for longer and the average age of people in the UK is increasing, it costs more each year for the government to pay the state pension. If forced to choose, which of the following would you prefer?

**Most people in their 60s remain opposed to raising the SPA even when life expectancy and tax are mentioned.**

Two thirds of 60- to 69-year-olds think the State Pension age should stay the same regardless of rising life expectancy.

Even when people are reminded that the fiscal cost of the State Pension is increasing, the majority would prefer freezing the State Pension age, although 30% say they would prefer to freeze taxes instead, if forced to choose.

Higher earners are more likely to opt for a rise in the SPA than a rise in tax; and more likely to think that the SPA should rise with life expectancy.

# Extra information on longevity and the cost to taxpayers did not change people’s views on whether the State Pension age rise is necessary

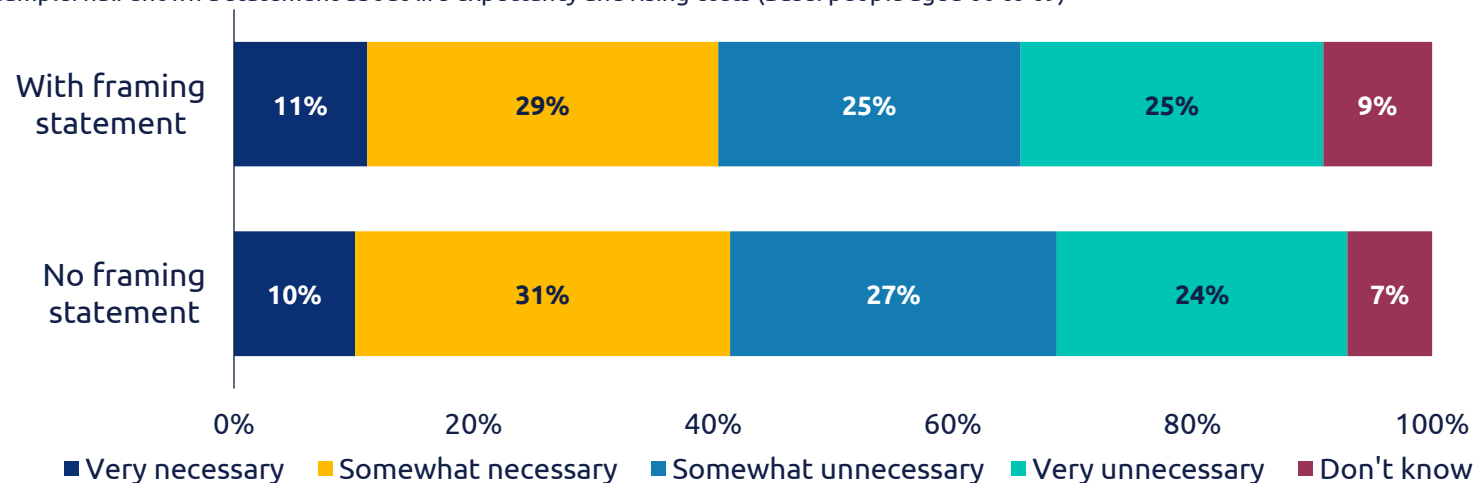
## Polling experiment one

We ran an experiment to see how people respond to statements framing the cost of the State Pension. We found it made no difference to people’s views. Half the respondents saw the following statement before answering a question about whether they thought the upcoming rise was necessary:

**Statement: “People in the UK are living for longer than in the past which means that the amount of time a typical person receives a State Pension for is getting longer as well, increasing the cost to taxpayers.”**

**To what extent do you think the upcoming increase in State Pension age from 66 to 67 is necessary?**

Split sample: half shown a statement about life expectancy and rising costs (Base: people aged 60 to 69)



Some interviewees did acknowledge the impact of longer life expectancy on the feasibility of the former State Pension age:

**“I can understand the need for it to rise, because we’re all living a lot longer and it's got to be paid for somehow. And if everybody's taking the State Pension and not contributing, there's not going to be enough money to go around. But it's just a bit unfortunate it's happened with my generation.”**

Man, 64, East of England

**“There isn't enough money to give the people the [State] Pension at 60. But I think people are healthier and they live better lives, healthier lives... And therefore, you know, maybe the [State] Pension age does need to increase to deal with it.”**

Woman, 65, South East



# Almost no one in their 60s changes their mind about the fairness of their own State Pension age when told about their own life expectancy

## Polling experiment two

In a second experiment we asked the same question twice, before and after telling people their percentage probability of living until 80 and 90, drawing on ONS life expectancy data based on their current age and gender.

The number saying that their own State Pension age was 'fair' only increased marginally, by two percentage points, following this additional information.

**44%** of people in their 60s believe their own State Pension age is 'fair'

**46%** believe it is 'fair' when they are told about their own estimated life expectancy

Questions - BEFORE: 'How fair do you think your own state pension age is?'; AFTER: 'In light of this information, how fair do you think your own state pension age is?'

Some interviewees drew a distinction between longer lives and the quality of those lives:

**"It'd be better if healthcare was keeping pace, and people weren't just being subjected to huge waits for treatment... More people are obviously going to need [that]. A certain percentage won't be able to do the jobs without the additional health services that they'll need."**

Man, 63, South West

For another, the unfairness stemmed from the fact that expectations had shifted:

**"If you've got women who expected to retire at 65 you can't tell them in their 64th year that actually they're going to retire at 70..."**

**They've now got another six years of working, but they would have done all their financial planning for their mortgages and everything else for 65."**

Woman, 65, South West



# 07

## Conclusion

### **People in their 60s know that the State Pension is rising and they don't like it**

This research was conducted just months before the State Pension age starts to increase from 66 to 67 in April 2026. It is a timely snapshot of what people in their 60s in the UK think about a crucial policy decision that is likely to impact the start of their retirement.

Three quarters of those impacted by the rise know it is coming, and most oppose the policy. Our results show that their views are entrenched, even when they are presented with reasons for the change.

### **The rising State Pension age has real impacts**

Most people affected expect the rise to impact their finances, retirement choices or health, and are making changes to adapt – working longer, saving more, or drawing down on savings.

While some can adapt to these changes, others will face real financial hardship. 11% of all 60- to 65-year-olds have gone without basic essentials in the past year. Women are significantly more impacted than men, as are lower earners.

The impacts go beyond finances and work, with many saying the change makes them feel pressured, anxious or insecure.

### **What do we need to do?**

We need to help those still unaware of the upcoming changes, and support those most at risk of financial hardship resulting from the rise. We also need to plan ahead for any future changes to the State Pension age, including the rise to 68, taking into account the very real impacts on people's health, work and finances.

# Research methodology

## Qualitative stage

Public First conducted 10 in-depth interviews with people born between 6 April 1960 and 5 April 1963 (aged between 63 and 65) across the UK via video call or telephone from 9 to 20 February 2026. Interviews lasted approximately 45 minutes.

We spoke to 6 men and 4 women and used quotas to achieve a broad mix of people in terms of housing tenure, employment circumstances, household income and private pension status.

## Notes on definitions

- In this report, when we refer to people who are “retired”, this means people who described themselves as retired in the survey (we asked people to select one option from ‘retired’, ‘semi-retired’ or ‘not retired’)
- When we refer to social grade, this uses a standard survey question based on the NRS social grade system (ABC1C2DE)
- When we refer to earnings, this means the level of individual earnings per year from paid work reported by survey respondents. We asked retired respondents to tell us their earnings from their last paid job before retiring.

## Quantitative stage

Public First carried out an anonymous online survey of 3,030 adults aged 60 to 69 from 9 to 26 February 2026. The sample was recruited from a range of online survey panels and participants were given minimal information about the topic before starting to reduce response bias.

Quotas for age/gender group, region, education level (graduate vs. non-graduate) and housing tenure were applied, and the sample was weighted to make it representative of 60- to 69-year-olds across the UK.

We over-sampled people whose State Pension age will fall between 66 and 67 (born between 6 April 1960 and 5 March 1961 inclusive), boosting this cohort to 500 of the 3,030 respondents. For analysis this group was weighted down, and other age groups were weighted up, so that results accurately reflect the whole age group overall.

All differences between groups discussed in the text are statistically significant (at 95% confidence interval). Differences between chart data points may not always be statistically significant.

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