

# Cold at home: How older people are managing during the first winter after Winter Fuel Payment reform

February 2025

## Overview

Since the Government announced major changes to the Winter Fuel Payment (WFP) in July 2024, Age UK has consistently raised concerns about the impact of this decision on older people. We have repeatedly warned that at least 2.5 million older people would struggle without it and would find it very difficult to afford to stay adequately warm in their homes.<sup>1</sup>

The way that the policy has been introduced – with virtually no notice and no mitigation for people on low incomes and who do not claim Pension Credit – fails to protect pensioners on low incomes or who are living in vulnerable circumstances. Age UK continues to call on the Government to introduce support measures so that older people can afford to stay warm both now and in winters to come.

Since January 2023 we have gauged older people's experiences of and attitudes towards the cost of energy through UK-wide polling. The most recent polling data, from respondents of State Pension age or older (aged 66+),<sup>2</sup> was collected between 6 and 16 January 2025.<sup>3</sup> Overall, they show that the situation appears to have gotten worse for many people since last year. Below are some of the key findings from the recent polling.

### **1. Even more people than this time last year are worried about energy bills and keeping warm.**

We asked, 'Thinking about your finances at the moment, how worried, if at all, are you about each of the following?'

- Nearly half (48%) of pensioners were worried about 'Being able to heat my home when I want to.'
- 44% were worried about 'The impact of energy prices on my health.'

Concerningly, the proportion of pensioners worried about the impact of energy prices on their health was noticeably higher than last year (January 2024) when 1 in 3 (33%) said they were worried.

## **2. Many older people are cutting back on how much energy they use, and feel their home is too cold.**

From a list of things that people could potentially cut back on, the most cited one was energy use. Four in 10 (41%) pensioners said recently they or a member of their household had to 'Cut back on heating or powering your home (e.g. turning off your boiler, heating your home less or turning off lights or appliances more than usual).'

We asked, 'Thinking about energy prices at the moment, how often is your home colder than you would like it to be?' A full 3 in 4 (75%) pensioners said their home was colder than they would like it to be some, most of or all the time – equivalent to 9.1 million people.

Private renters were particularly likely to struggle, with 1 in 3 (34%) saying their home was colder than they would like most of or all the time. And among pensioners on low to modest household incomes of £20,000 or less, 35% said their home was too cold most of or all the time.

## **3. There is broad public support for policy changes to help people stay warm, especially extending the Winter Fuel Payment to disabled people.**

We asked to what extent people agree or disagreed with various policy options. While there was broad support for all, there was a clear 'favourite' –

- 85% of pensioners agreed that 'Pensioners with a disability should get the Winter Fuel Payment.'
- 72% agreed that 'The government should provide additional funding to households on lower incomes so they can gain access to household energy efficiency improvements (e.g. loft insulation, double glazing).'

### **Age UK's position on the Winter Fuel Payment**

Age UK regrets the Government's decision to reform the WFP in the way it did and at such short notice. We are hugely concerned about the impact this is having on older people's health this winter. However, we believe the Government can take further action to mitigate the impacts on older people and the NHS.

The Government should:

- Extend eligibility for the WFP to pensioners who receive other benefits, including Housing Benefit, Council Tax Support, Attendance Allowance and Carer's Allowance.
- Adopt a sustained and strategic approach to tackle the persistently low take-up of Pension Credit and other pensioner benefits.
- Implement an energy social tariff which provides a unit-based discount to those with low-incomes, disabilities and for unpaid carers. It should also facilitate the continued funding of independent energy advice and support services.
- Bring forward the Warm Homes Plan as soon as possible, and ensuring those living in cold, damp and mouldy homes are prioritised for support.

<sup>1</sup> Age UK, 2024. New Age UK Analysis shows 2.5 million older people on low incomes – a higher number than first estimated – are set to lose their Winter Fuel Payment and will struggle without it. Available at: <https://www.ageuk.org.uk/latest-press/articles/new-age-uk-analysis-shows-2.5-million-older-people-on-low-incomes---a-higher-number-than-first-estimated---are-set-to-lose-their-winter-fuel-payment-and-will-struggle-without-it/>

<sup>2</sup> 66 is the current State Pension age, so everyone polled is a 'pensioner'.

<sup>3</sup> Research conducted by Opinium on behalf of Age UK via an online and CATI survey between 6<sup>th</sup> and 16<sup>th</sup> January 2025 (2,575 UK adults aged 66+). Sample is weighted to be nationally representative of the 66+ UK population based on age, gender and region.