

Age Matters Briefing

What older people in Gloucestershire are
telling us now

What Local **Councillors** can do next

Issue 1: September 2026

Fragile Budgets, Difficult Choices

In Gloucestershire:

Of our Voice of Older People Panel:

£40.7m

Unclaimed
Attendance
Allowance

8,267

Local people
may be missing
out on support

57%

Are worried
about the
cost of living

1 in 6

Are making
sacrifices to
heat their home

Without action, more older people will struggle financially this winter, increasing demand on health and care services across our county.

We're calling on you to help



As a Local Councillor you can make a difference now so older people in Gloucestershire can improve their financial situation before the winter months.

You could help us by:

Advocating for an increase in this years Winter Fuel Payment to £200

Including benefit uptake messaging in council communications

Supporting community outreach programmes

Prioritising older people's financial wellbeing within local strategies

Warmth vs Financial Security

Older people in Gloucestershire are making major trade-offs

The impact and why this matters

For the individual

- A cold home creates greater **risk to health**
- Cutting back on social activities leads to **isolation and loneliness**
- A reliance of **food and fuel banks**
- **Decline** in emotional and physical health and wellbeing
- Greater risk of developing **frailty**

For the system

- **Hospital** admissions increase
- **GP** demand rises
- Greater demand on **ambulance** service
- **Social care** needs escalate
- Less money spent in the **local economy**

Every pound of Attendance Allowance claimed supports an older person while reducing pressure elsewhere in the system



£40.7m of Attendance Allowance Benefit goes unclaimed by older people in Gloucestershire every year.

More than 8,000 eligible older people in Gloucestershire may not be claiming Attendance Allowance.

148,000 Gloucestershire residents are aged 65+ with the number increasing.

Thousands of older people in Gloucestershire are being forced to choose between financial security, warmth and wellbeing.

Sources and references

Attendance Allowance claims in Gloucestershire:
<https://stat-xplore.dwp.gov.uk/webapi/jsf/dataCatalogueExplorer.xhtml>

Non take-up of Attendance Allowance Benefits:
<https://policyinpractice.co.uk/publication/unclaimed-aal/>

Age UK Report, Fragile Budgets, Difficult Choices:
<https://www.ageuk.org.uk/siteassets/documents/reports-and-publications/fragile-budgets-difficult-choices--the-cost-of-living-for-pensioners-in-2026.pdf>

Age UK Gloucestershire's Voice of Older People Panel share what really matters to them now

57% of our Panel said they were worried or very worried about the cost of living, with 1 in 6 making sacrifices so they can heat their home.

Older people in Gloucestershire are struggling financially because:

- Energy prices are still increasing, with a rise of **7.4%** between June 25 and May 26
- Quarterly price cap reviews create **uncertainty and worry**.
- The cost of living continues to rise. Food prices have **increased by over 40%** since May 2021.
- They are living on **fixed incomes** which do not keep up with rising costs.
- Many are **unaware** they may be entitled to receive certain **benefits**, or don't know how to claim.

Failure to claim benefits

In Gloucestershire **148,000 people are aged 65+**, more than a fifth of the county's population (**22.1%**), and in some areas such the Cotswolds it is as high as **27.5%**.

A proportion of these older people will be entitled to claim benefits. Many don't.

- In 2025 Age UK Gloucestershire identified **£1.3m** in benefits for older people with **278** Attendance Allowance (AA) applications completed.
- The process of claiming is **lengthy, difficult and overwhelming** for applicants.
- Our Help Team report that many require more than **four hours of support** to complete a 32-page, 63-question AA application form, with payments or a response from the DWP taking as long as **12 weeks**.
- DWP figures show that 18,446 claims are in payment in Gloucestershire.
- A Policy in Practice report suggests that nationally **31.4%** of those eligible for AA do not claim.
- This indicates that **8,267** people in Gloucestershire **eligible for AA do not claim**.
- The average award in Gloucestershire is **£94.49** per week.
- This represents **£40.7m per annum of unclaimed AA in Gloucestershire**.

Local Voices

What our Help Team are hearing from older people

I'm retired, I was in the Services. I only have a fan and wall heater, they're too expensive to keep on. I only cook in my air fryer to try and save money

I rely on a state pension and it's not enough to pay my bills. I'm struggling alot with my health and my finances. I need help

I'm struggling to manage. I can't afford much food and I don't have a working fridge or washing machine. I'm a breast cancer survivor and finding things hard after my therapy

Age UK Gloucestershire's Voice of Older People Panel currently consists of over 300 local people aged 50+ who provide their thoughts, views and opinions on a range of things which matter to them. The Panel receive a quarterly Tracker Survey and take part in qualitative and quantitative research. We are continuing to grow our Panel.

Find out more from older people in Gloucestershire:

- **Access our Voice of Older People Panel**
- **Ask a question in our next Tracker Survey**



For comments, questions, and for more information about accessing our Voice of Older People Panel:

Email: supporters@ageukgloucestershire.org.uk

Call: 01452 422660

Visit: ageuk.org.uk/gloucestershire/agematters

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