

# Winter Fuel Payment Survey 2025

A report by Age UK Redbridge, Barking & Havering



April 2025

“Nobody should have to struggle to pay bills or sit in the cold.”

Local Older Person

# Contents

	Page
1. Introduction	5
2. Background	5
3. Methodology	5
4. Strengths & Limitations	5
5. Executive Summary	6
6. Analysis of Feedback	7
7. Glossary of Terms	36
8. Distribution and Comment	36
Demographics	Appendix 1

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## 1. Introduction

Age UK Redbridge, Barking & Dagenham and Havering is a local charity, which has been working with older people for over 50 years. We have dedicated, trained staff who are making a positive difference to the lives of older people through a variety of services. This includes the Voices of Experience Project, giving older people in Redbridge the opportunity to give their feedback.

## 2. Background

Everywhere people are talking about the fact that the new Government has made the Winter Fuel Payment means-tested. This has a wide impact on pensioners, especially those who just miss out on being eligible for Pension Credit and therefore now lose the Winter Fuel Payment too. Therefore, Age UK RBH has decided to survey Redbridge residents about their thoughts and views on the matter, to give them a voice and to report the findings to local MPs and other professionals.

Independent Age has found that 44% of older people (65+) in England think losing the Winter Fuel Payment will negatively impact their physical health. The new polling also shows that many people in later life feel they will be forced to change their behaviour this winter due to losing the payment:

The latest UK Government figures estimate that only 65% of eligible older people receive Pension Credit, meaning up to 760,000 eligible households will lose the Winter Fuel Payment this year. There is also concern for the older people whose income is just above the Pension Credit threshold. This group live on a low income but will still lose the Winter Fuel Payment.

## 3. Methodology

Participants who could access the internet were emailed a link to an online survey. Additionally we sent paper copies in the post. Some participants even gave their feedback over the phone. We also visited supported living establishments and community groups to collect their feedback.

## 4. Strengths & Limitations

The flexibility of our approach in gathering feedback from people, and the variety of methods used are among the project's strengths.

## 5. Executive Summary of Findings

During January - March 2025, 169 older people in Redbridge completed our survey on the Winter Fuel Payment (WFP).

This section summarises key findings - see section 6 for findings in full.

### Survey Response

#### Eligibility

- 17% of respondents currently qualify to receive the Winter Fuel Payment.
- Around a fifth (6%) currently receive Pension Credit.

#### Response to the Government Policy...

- Almost two thirds of respondents (63%) do not agree with the Government's decision - to make the Winter Fuel Payment means-tested.

#### Effects of Losing the Winter Fuel Payment?

- Of those losing the Winter Fuel Payment, just over half (54%) say it has affected them, in some way.
- On specific affects, the ability to keep warm is the biggest issue (46%) along with finances (38%). There are associated consequences for mental wellbeing (16%), physical health (12%) and social life (11%).
- A sizeable number of respondents (38%) plan to only heat, or spend time in one room.
- Almost half of respondents (46%) currently wear outdoor clothes, indoors.
- Three quarters (75%) regularly use hot water bottles/throws or other items to keep warm.
- A third of respondents (33%) leave their homes, to find a warm space elsewhere.
- 16% have had to make a choice - between heating or eating.

#### Impact on Specific Groups

Our analysis finds that certain groups of people are more impacted, than others.

- Respondents in poorer health are more affected generally, with struggles to keep warm and pay bills. This has knock-on effects for physical and emotional health.
- Women are far more likely than men, to feel the cold. According to responses, they are more likely to wear outside clothes (such as jackets) indoors, use supplements such as blankets and hot water bottles, and leave the home - to find warmth elsewhere.
- It is evident that those living in houses are feeling the impact to a much larger extent than those in smaller accommodation.
- On age, respondents of later working age (50 - 64) are most likely to have chosen 'heating over eating' however respondents in recent retirement (65 - 74) are also feeling the impact.

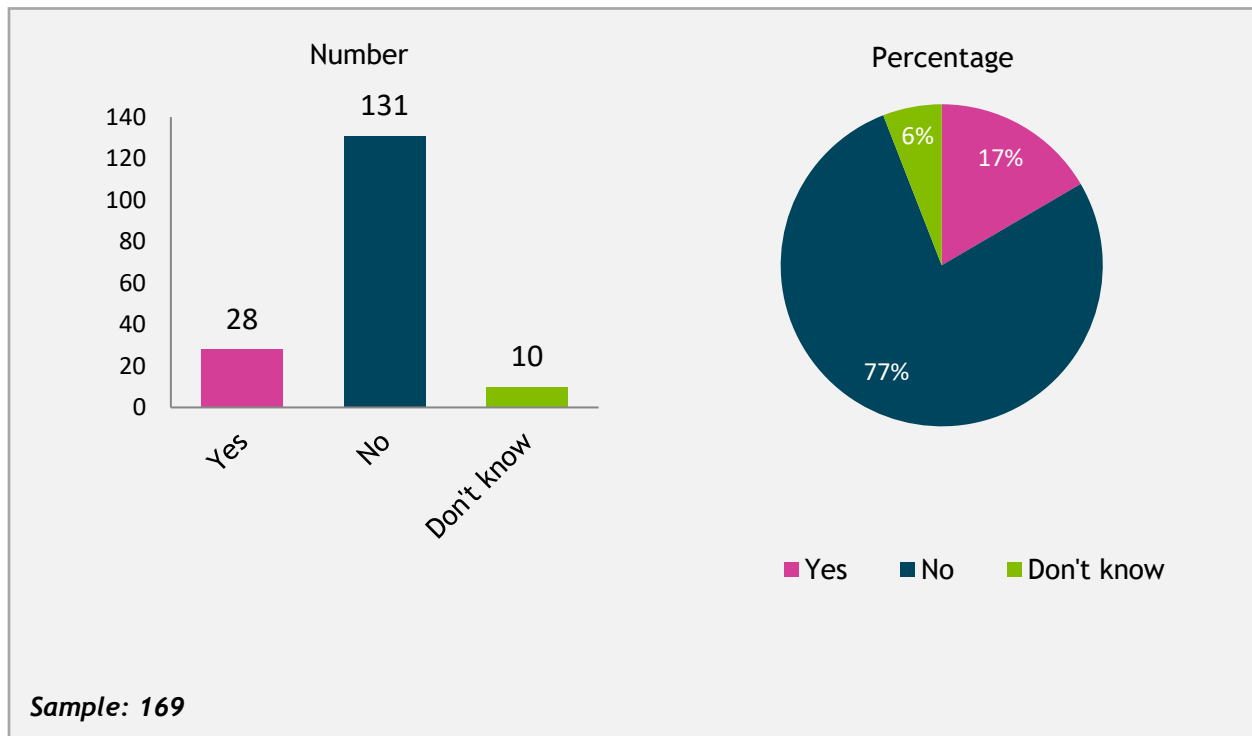
## 6. Our Survey - Analysis of Feedback

During January - March 2025, 169 older people in Redbridge completed our survey on the Winter Fuel Payment (WFP).

We asked participants for their views - on the policy to means-test the payment, and assessed how it has affected them personally - on ability to keep warm inside their home, and more generally. Additionally, we explored any wider effects on mental wellbeing, physical health and on social activity.

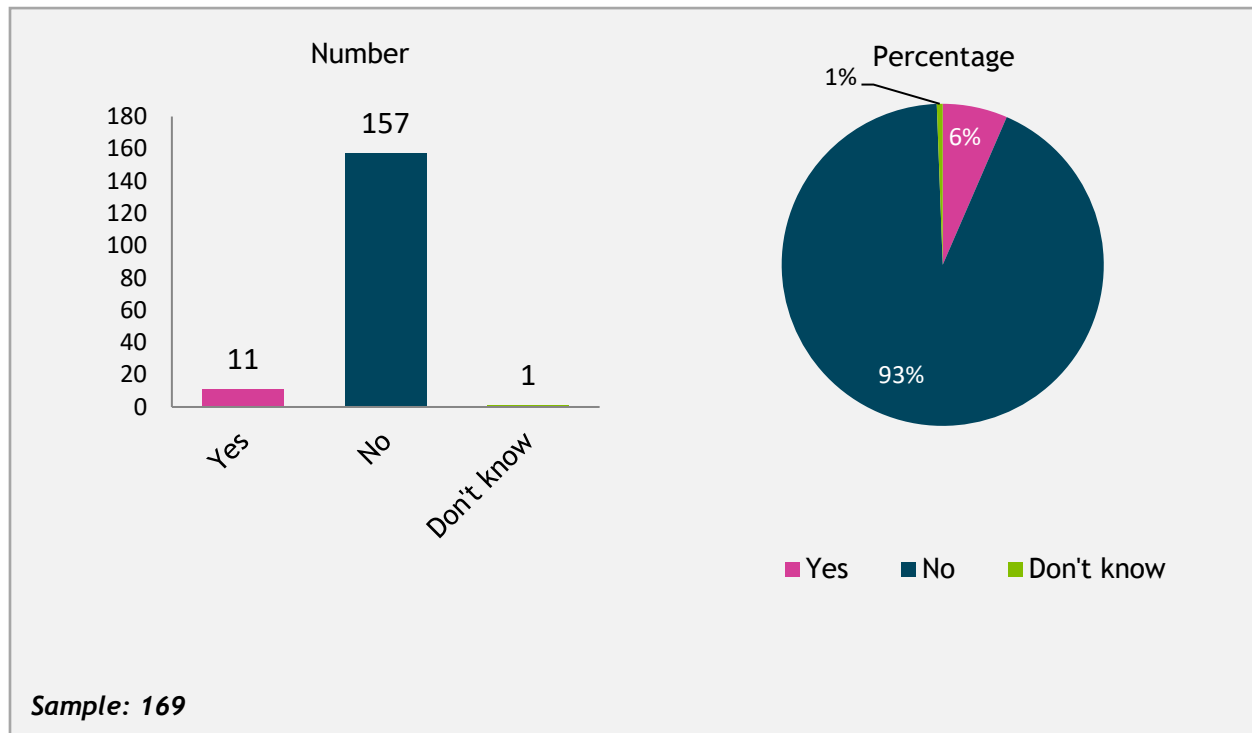
The majority of questions had a free-text option, enabling participants to fully detail their opinions and experiences.

### ***6.1 Do you currently qualify to receive the Winter Fuel Payment issued by the Government?***



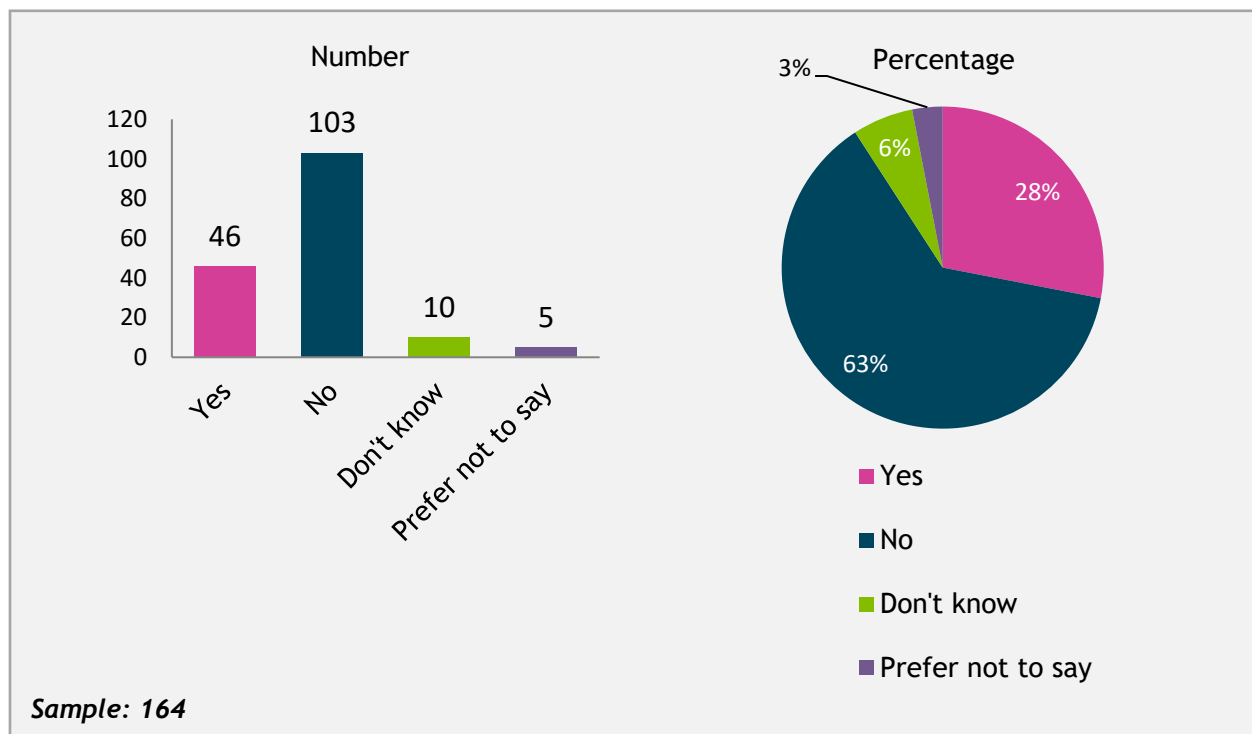
17% of respondents currently qualify to receive the Winter Fuel Payment.

## 6.2 Are you currently in receipt of Pension Credit?



Around a fifth (6%) currently receive pension credit.

## 6.3 Do you agree with the Government's decision to make the Winter Fuel Payment means-tested?



Almost two thirds of respondents (63%) do not agree with the Government's decision - to make the Winter Fuel Payment means-tested.



When reviewing feedback we detect a level of resentment - many respondents feel that their life-long contribution to society - having worked, served and paid tax, entitles them to receive ongoing support.

One person describes the policy as 'divisive'. Others say it is a political choice, rather than a necessity.

#### Selected Feedback

*"I think the Government must pay the Winter Fuel Payment to every pensioner, especially over 70 years of age."*

*"All people should have the payment or none at all."*

*"I think it is a disgrace that the elderly have to miss out as they have paid their taxes but when they need help they are ignored."*

*"I think older people have paid enough income tax to the Government. They should never have touched the payment in the first place."*

*"Most older people have worked most of their lives and paid in for the state pension which is one of the lowest in Europe and means that instead of a retirement where you can sit back and enjoy life it is a time of worry and concern trying to make ends meet. We have very high energy prices together with ever increasing cost of living prices to contend with and have to watch every part of the population, apart from us, receiving help from the Government when some have not paid a penny in taxes and National Insurance. It is a form of discrimination towards the elderly. Those of us that are not in receipt of Pension Credit have been responsible enough to have paid in for a private pension or have saved instead of spending and being irresponsible are now being penalised for being responsible."*

*"Everyone has paid taxes all their lives and often paid twice on the same thing. All pensioners should get the payment. It should not be divisive."*

*"It is a drop in the ocean and an insult to pensioners."*

*"This decision is totally wrong and is a disgrace. There seems always money to be found for other dubious schemes."*

Not everybody shares this view, however. A number of respondents feel that means-testing is necessary, so that money gets to 'those who need it most', phrased by one respondent as the 'right people'.

It is noted that the state pension is rising above the rate of inflation, and suggested that Winter Fuel Payments were never intended as a permanent scheme.

### Selected Feedback

*"It's a more just policy to give it to those who need it most."*

*"Make sure that the right people get the money to keep warm."*

*"It is more likely to reach the most affected."*

*"It is quite unacceptable that comfortably off pensioners (of which I am one) should have this privilege."*

*"It is ridiculous for higher income families to receive a general benefit which they can spend on an evening out!"*

*"Pensioners have been treated very well by the Government, with the triple lock which meant pensioners received an 8% increase last year and are due to get 4% this year, well above inflation. There are also many schemes by Energy Companies, Councils and the Government to help those who are struggling."*

*"I really don't think the loss of £200 - £300 will dramatically affect people, bearing in mind that under the triple lock pensions went up."*

*"Anyway, surely it was never meant as a permanent arrangement for everyone."*

On implementation, a lack of communication and time to prepare is highlighted.

### Selected Feedback

*"More notice of the change should have been given to allow those who need it most to register for Pension Credit etc."*

*"To introduce it without consultation, that was bad enough, but to launch it in their first year was vicious. Plus, because the introducing team obviously had no experience of the cost of living biting. The roll out should have been slowly and tapered."*

There is frustration that the threshold to receive Pension Credit may be too low, with many people 'just above the cut off level' - some by just '£2'. We hear that those with a state pension alone, or with a 'small' private pension have also not qualified.

### Selected Feedback

*"Those in power don't understand that those just above the pension credit qualifying figure are also struggling."*

*"Too many people are just above the cut off level which hugely impacts on their life."*

*"I only have a state pension, but I'm just above the eligibility for pension credit."*

*"I am over by £2 so not entitled to pension credit."*

*"I have a small private pension, so cannot apply for pension credit."*

*"I am not of pension age, but work with disabled and vulnerable people. I see firsthand what impact not receiving the winter fuel payment is making to the lives of older people on a daily basis. It doesn't make sense where you could have someone on pension credit receiving the same amount of money as someone on their full state pension. But because they are receiving their full state pension they do not qualify for the winter fuel payment. These people aren't financially better off. There needs to be a better way of working it out. If it must be means tested the current threshold just isn't fit for purpose."*

*"Well off people can manage without. But more should be included in the winter fuel payment. They could just exclude people who pay above a certain level of tax and so have good incomes - they know who they are."*

*"Difficult one this. Maybe a bit drastic and might have been better to reduce payment to £100 across the board (couples too)."*

The application form is problematic, according to one person.

#### **Selected Feedback**

*"Some people will not be able to fill in the lengthy application form."*

The cost of living, in particular high (and rising) energy prices is a worry for some - who are now 'struggling', have to spend money 'very carefully', and 'dig into savings to pay bills'.

Quality of life will be 'poorer as a result', we hear.

#### **Selected Feedback**

*"The cost of gas and electric has risen considerably, well beyond pensioners income."*

*"It is very unfair that pensioners have been put in this position, lots of pensioners rely on the allowance and miss it - energy bills are very high."*

*"Most of us have to be very careful how we spend our pension, we worry about putting the heating on for too long. Is this fair?"*

*"I have struggled greatly this winter without it."*

*"I'm just above the pension credit threshold and my utilities bills are the same as folks who can claim. Its making being retired a full time financial headache not a relaxing future it should be."*

*"By losing winter fuel payment it means that I have to dig into my savings to pay my bills."*

*"I think it was an unfair decision as I am really affected by the drastic nature - as it has meant my quality of life is poor. I can't afford to make maintenance changes in my property, such as I have a leak in my house and it affects my daughter who has asthma."*

The importance of keeping warm is underscored.

#### **Selected Feedback**

*"I am 89 this year and need the house to be warm."*

*"Older inactive pensioners need warmth to keep healthy."*

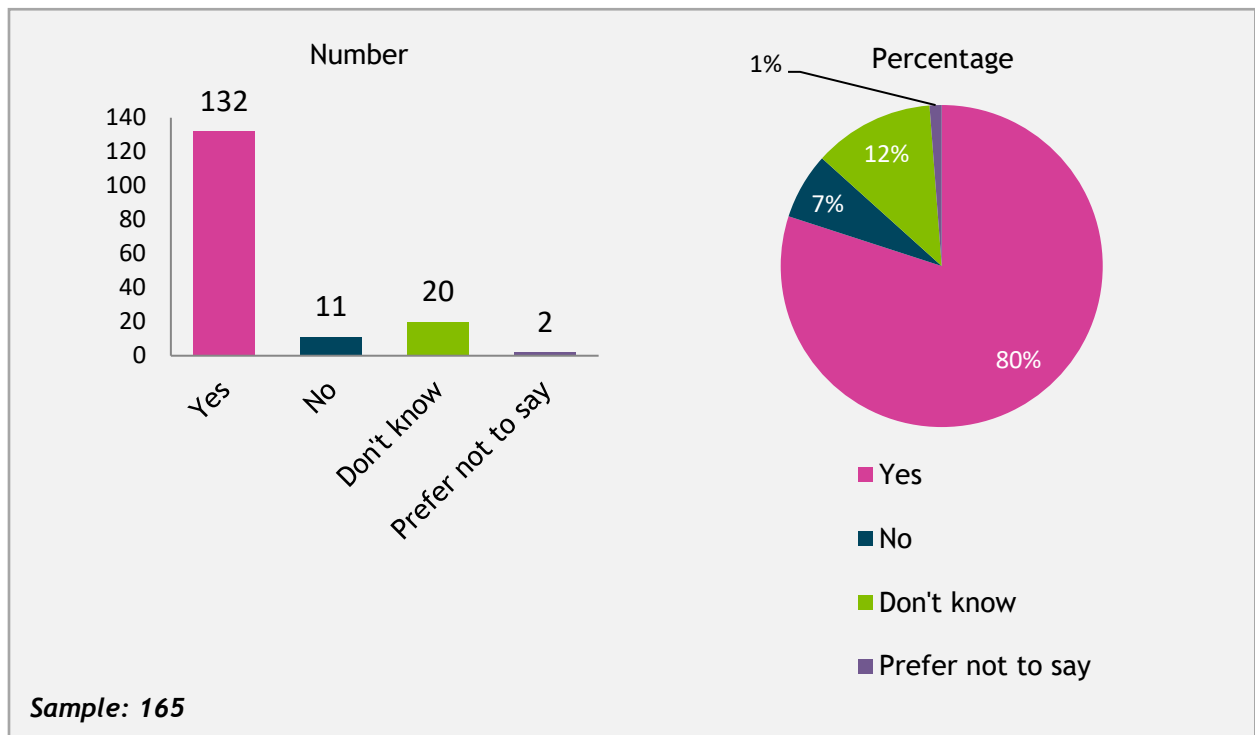
*"Keeping warm is fundamental to people's health & safety, particularly for the elderly, most fall just above the financial level, therefore and unfair policy."*

It is also noted that any resulting illness, will place a burden on health services.

#### **Selected Feedback**

*"There may be people who are just above the amount they allow. They should have enough to heat their home. Most of these people would have paid their taxes. When these people get ill, that is a burden to the NHS."*

**6.4 Do you think that Redbridge Council should be offering some financial support to older people who are struggling with their energy bills?**



A broad majority of respondents (80%) feel that the Council should offer financial support - to those who may be struggling with their energy bills.

We hear that there should be financial support locally, and also some consistency between councils.

**Selected Feedback**

*“Redbridge Council collect enough revenue in council tax so should support their residents.”*

*“Some other Councils are helping their elderly if one can do it they all should.”*

It is felt by many however, that the Council has inadequate resources - and any support may lead to cuts elsewhere, or to Council Tax rises.

Central Government and utility companies are expected to contribute.

**Selected Feedback**

*“In the real world, council budgets are very squeezed.”*

*"Yes if they have the funds but not sure what they might have to cut to make funds available."*

*"If the council pays fuel payment, it will increase council rates, which are already too much."*

*"I don't think councils can afford to do this, unless it comes from Government."*

*"I'm not sure if this should be completely down to Redbridge Council. The Government should be held to account as well."*

*"I agree, but this really should be supported at Government level and a large contribution from the various utilities companies."*

*"No, the onus should be put on the companies. Redbridge Council already have diminishing Government money for needy services."*

There are suggestions for targeted support - helping the very old, those struggling with bills, and adjusting Council Tax in colder months. Any support would be 'cost effective in health terms' one person feels.

#### **Selected Feedback**

*"The over 80s or those with health problems should be able to apply to the Council for assistance."*

*"For people who struggle to meet payments."*

*"Perhaps a reduction in council tax during the coldest months."*

*"Though expensive, this would in the long run be cost effective in health terms."*

Some respondents outline their own personal struggles - such as with bills, lack of savings, heating and health challenges.

#### **Selected Feedback**

*"Being short of money is a problem at old age with no income."*

*"It is not fair that older people have to use their hard earned savings to survive and savings will run out eventually."*

*"A lot of people may not have had well paid jobs, I did not. Their priorities may not have allowed savings."*

*"Energy bills are so expensive now and the elderly shouldn't have to sit in a cold house because they are scared to have the heating on."*

*“Many older people have a small pension but with the cost of living, it no longer covers all the bills, so I now have to cut the hours I put my heating on and use a blanket instead.”*

*“Last year I received £500, so I could relax about putting my heating on. This year, I will use a blanket to try and keep warm.”*

*“The winter months are a nightmare for me. I have one cold after another. At the moment I have a chest infection with a hacking cough.”*

A level of support already exists - respondents cite the household support grant, hardship fund, and warm spaces (hubs).

#### **Selected Feedback**

*“They do - the household support grant.”*

*“I think all councils should have a hardship fund (some already do) for older people struggling with energy bills.”*

*“Places to go to keep warm have been available and advertised, so that has been helpful for the financially strapped.”*

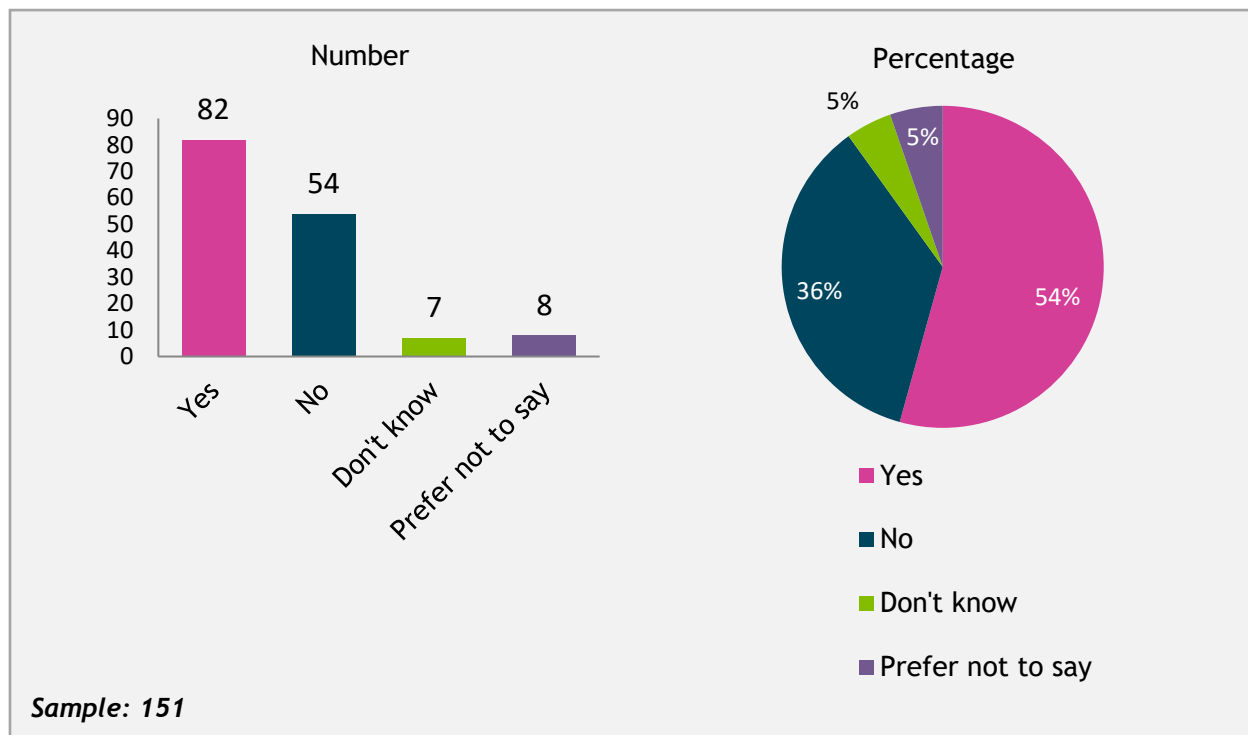
However, these may not be adequately advertised.

#### **Selected Feedback**

*“It needs to be well advertised and accessible.”*

*“Yes they do but not everyone knows about it.”*

### 6.5 If you have lost the Winter Fuel payment, has this affected you at all?



Of those losing the Winter Fuel Payment, just over half (54%) say it has affected them, in some way.

#### 6.5.1 Affected by losing the Winter Fuel Payment:

	% Yes
Aged 65 - 74	70%
Aged 50 - 64	57%
All Respondents (Baseline)	54%
Aged 75 - 89	52%
Aged 90 or over	38%

By far, the most impacted group are respondents of recent retirement age (65 - 74), with 70% feeling affected. This compares with 38% of those aged 90 or over (the least impacted).

Household - Living with others	58%
Household - Just you	56%
All Respondents (Baseline)	54%



Those living with others are slightly more affected (58%) than sole occupants (56%).

House	62%
All Respondents (Baseline)	54%
Flat	48%

Houses (62%) present much more of a challenge than flats (48%).

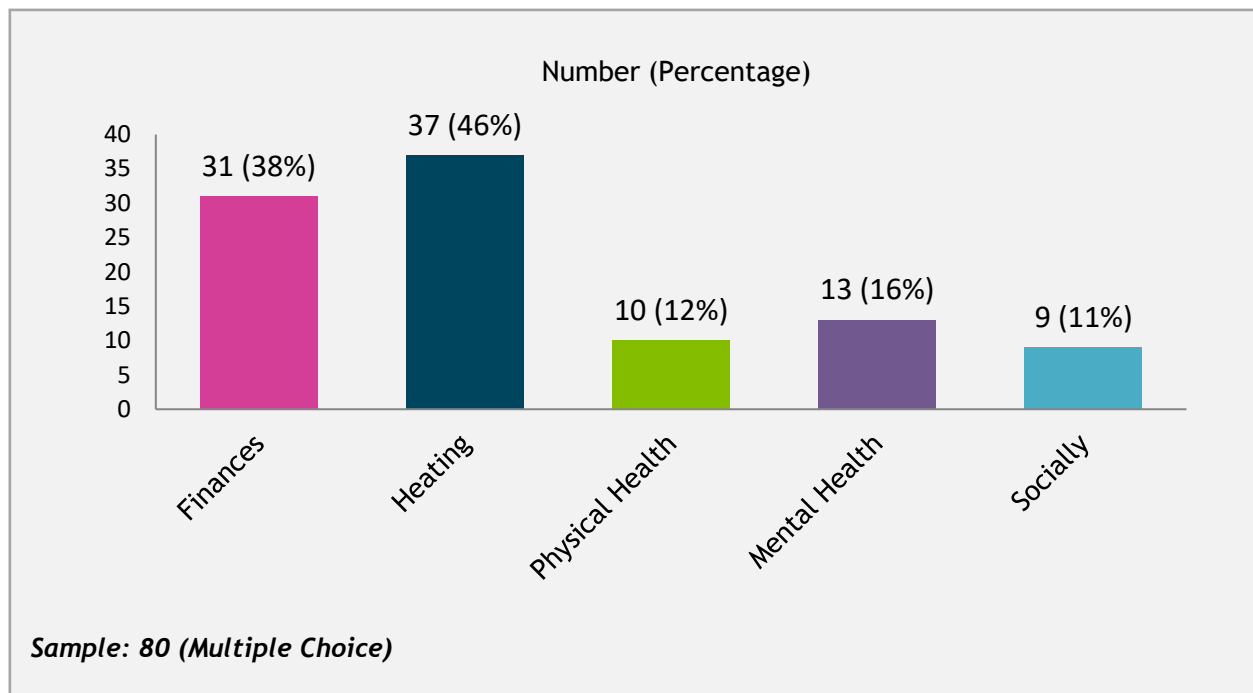
Female respondents	57%
All Respondents (Baseline)	54%
Male respondents	53%

Women are marginally more affected than men.

Poor Health	69%
Fair Health	57%
All Respondents (Baseline)	54%
Good Health	47%

Those in poor health feel much more affected (69%) than respondents in good health (47%).

### 6.5.2 How has this affected you (please tell us more)?



On specific affects, the ability to keep warm is the biggest issue (46%) along with finances (38%). There are associated consequences for mental wellbeing (16%), physical health (12%) and social life (11%).

We hear that heating is being rationed - used less often or not at all, and people are wrapping-up inside to keep warm (blankets and extra clothing) and going to bed earlier than usual.

#### Selected Feedback

*"Have to restrict heating."*

*"I am more aware of when to put the heating on."*

*"As soon as I get out of bed, I can see I'm going to be very cold walking about my small flat."*

*"Try to limit use of electric heater. Very difficult to shower in winter as it is too cold. I don't have central heating, hence damp."*

*"I sit with extra clothes on and blankets over me instead of heating on."*

*"Sometimes I do feel the cold but I wrap up warm in a fleece and a fleece blanket. I watch the smart meter - but do put up my heating for visitors."*

*"I go to bed very early to stay warm."*

Cost is widely mentioned.

#### Selected Feedback

*"My home is cold. I do not put heating on due to electric & gas bills."*

*"Putting up being cold to minimise rising utility & food bills."*

*"I look at my smart meter and feel I must turn my heating down or sometimes off."*

Feedback illustrates that people are more mindful of spending more generally, with some having to make cutbacks - including for essentials (such as home care support).

Savings are being 'relied on' and used in some cases - to pay for heating.

There is anxiety about future price rises.

#### Selected Feedback

*"Being more careful as to what I spend."*

*"Higher cost of energy bills, less finance to spend on other day to day living products."*

*"I find it very hard as I am a single person and every day is on the increase."*

*"Was without heating for 10 days and now in arrears to pay for my carer who dresses me."*

*"I now rely on my savings."*

*"I find I cannot pay all my bills out of my pension so have to use money from my savings every month."*

*"Have had to dip into savings for energy bills."*

*"Mentally it has affected me. I dread the increase in April."*

A lack of heating, and of disposable income, has affected social life - people are going out less, and receiving visitors less often (due to cold homes). Those with additional essential costs - such as the disabled, are especially challenged.

We receive accounts of mental health challenges - including of feeling 'cold, lonely and miserable'.

## Selected Feedback

*"It's affected me mentally and socially. Rather stay home in one room and drastically reduce my essentials."*

*"Costs - water, heat, our most basic needs have increased disproportionately to income, which I personally cannot cut down due to disability etc. Therefore, due to less funds, I cannot afford to socialise as before, so affected me both physically and mentally."*

*"Shopping will be cut, eating less. Cannot go out - no money Staying home is terribly lonely & cold."*

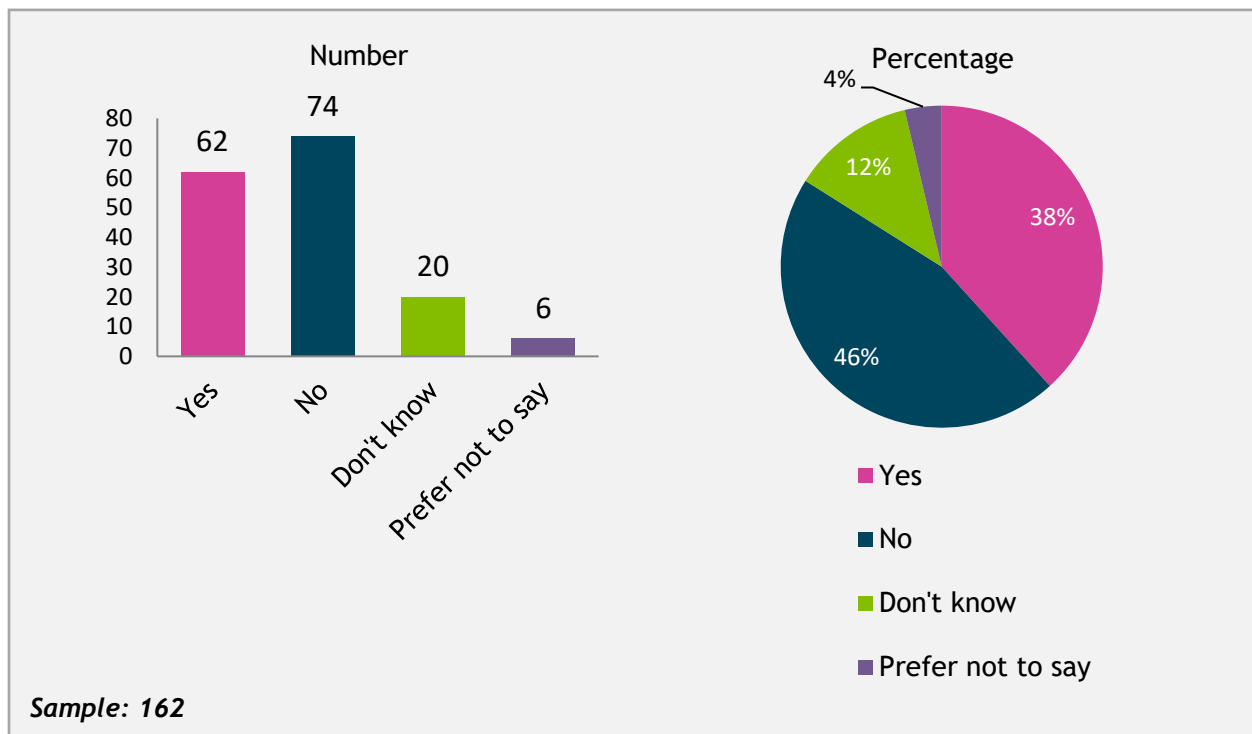
*"Walking around my flat is very cold and makes me feel miserable."*

*"We use blankets during the day and go to bed earlier. We also try not to have friends and family pop in during the day."*

*"I am very careful what I spend normally, but now it is hard to stay indoors when you're worried about going out and spending anything. It's no fun staying indoors in a freezing cold dwelling because you're worried about going out. I feel that I am missing out on meeting friends and having the companionship of others."*

*"It has reduced my quality of life."*

### 6.6 Do you currently, or plan to do so in the future, to only heat and spend time in one room of your home?



A sizeable number of respondents (38%) plan to only heat, or spend time in one room.

### 6.6.1 Plan to only heat and spend time in one room of the home:

	% Yes
Aged 50 - 64	50%
Aged 65 - 74	41%
Aged 75 - 89	39%
All Respondents (Baseline)	38%
Aged 90 or over	36%

Respondents of later working age (50 - 64) are most likely to only heat and spend time in one room. This compares with 36% of those aged 90 or over (the least likely to).

Household - Just you	44%
All Respondents (Baseline)	38%
Household - Living with others	27%

Sole occupants are much more likely to only heat and spend time in one room (44%) compared with those living with others (27%).

Flat	41%
House	38%
All Respondents (Baseline)	38%

There is just a 3% difference - between respondents in flats or houses.

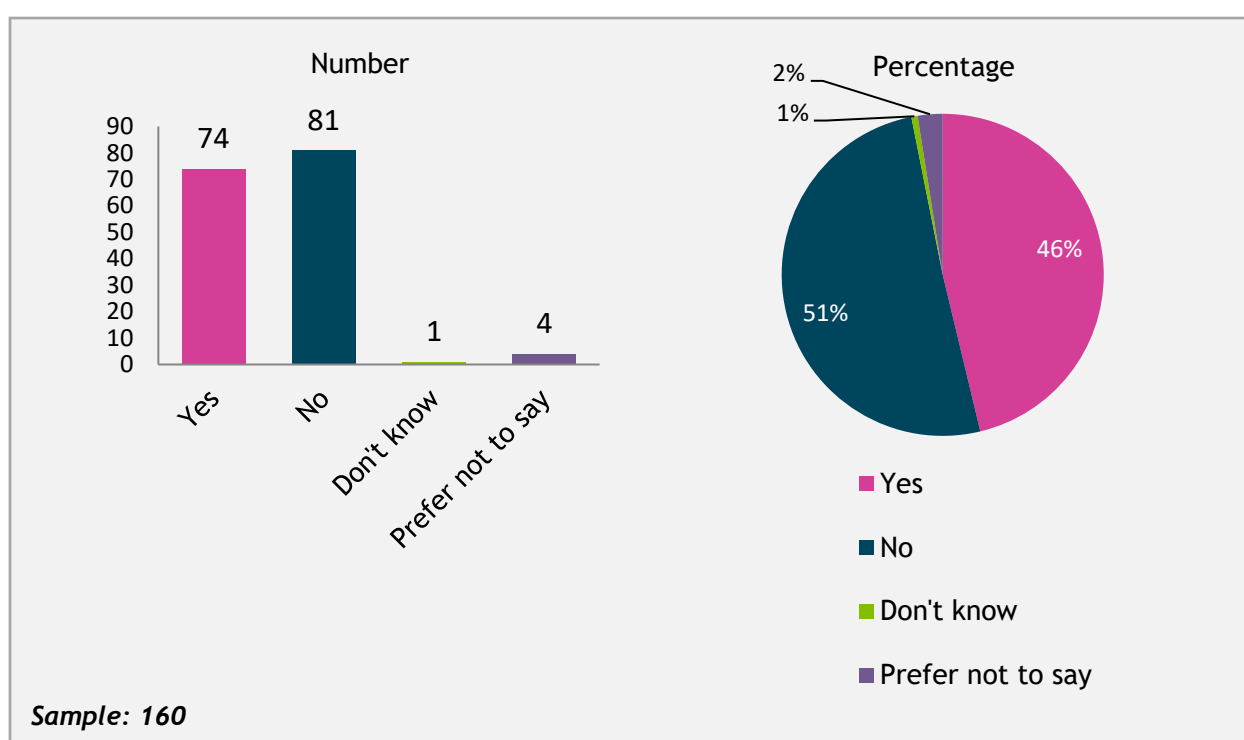
Female respondents	41%
All Respondents (Baseline)	38%
Male respondents	27%

Women are much more likely to only heat and spend time in one room (41%), than men (27%).

Poor Health	44%
Fair Health	44%
All Respondents (Baseline)	38%
Good Health	30%

44% of respondents in either fair or poor health are likely to only heat and spend time in one room, comparing with 30% of those in good health.

### 6.7 Do you currently wear outdoor clothes indoors/ E.G. hat, scarf, coat or gloves?



Almost half of respondents (46%) currently wear outdoor clothes, indoors.

### 6.7.1 Currently wear outdoor clothes indoors:

	% Yes
Aged 65 - 74	64%
All Respondents (Baseline)	46%
Aged 50 - 64	44%
Aged 90 or over	43%
Aged 75 - 89	39%

Respondents of recent retirement age (65 - 74) are 20% more likely than those in other age groups, to wear outdoor clothes indoors.

Household - Just you	49%
Household - Living with others	46%
All Respondents (Baseline)	46%

There is little difference between sole occupants, and those living with others.

House	52%
All Respondents (Baseline)	46%
Flat	39%

Feedback suggests that houses (52%) are much colder environments, than flats (39%).

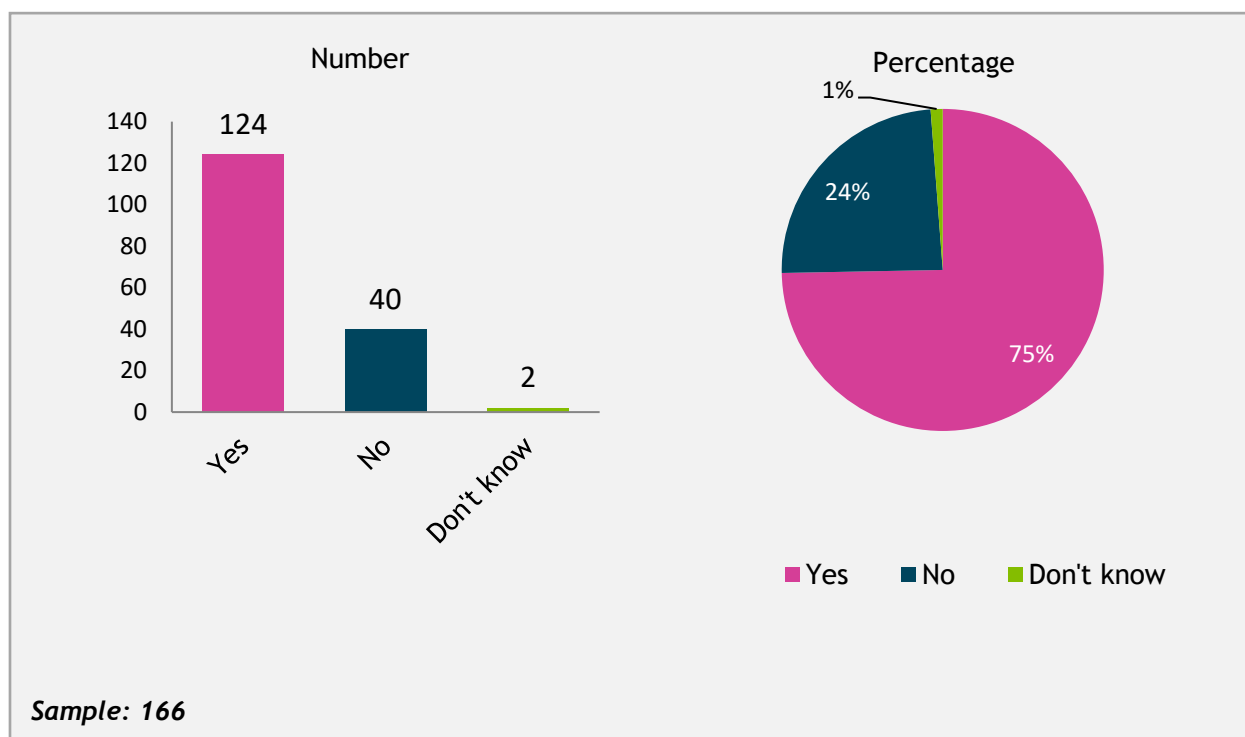
Female respondents	50%
All Respondents (Baseline)	46%
Male respondents	35%

Women are much more likely to wear outdoor clothes indoors (50%), than men (35%).

Poor Health	67%
All Respondents (Baseline)	46%
Fair Health	41%
Good Health	41%

Respondents in poor health are more likely (46%) than those in fair or good health (41%) to wear outdoor clothes, indoors.

### 6.8 Do you regularly use hot water bottles/throws or other items to keep warm?



Three quarters of respondents (75%) regularly use hot water bottles/throws or other items to keep warm.



### 6.8.1 Regularly use hot water bottles/throws or other items to keep warm:

	% Yes
Aged 65 - 74	82%
Aged 50 - 64	78%
All Respondents (Baseline)	75%
Aged 75 - 89	74%
Aged 90 or over	67%

Respondents of recent retirement age (65 - 74) are marginally most likely to regularly use hot water bottles/throws or other items to keep warm.

Household - Just you	77%
All Respondents (Baseline)	75%
Household - Living with others	72%

Sole occupants are 5% more likely than those living with others, to regularly use hot water bottles/throws or other items to keep warm.

House	80%
All Respondents (Baseline)	75%
Flat	68%

Again, feedback suggests that houses are much colder environments (80%) than flats (68%).

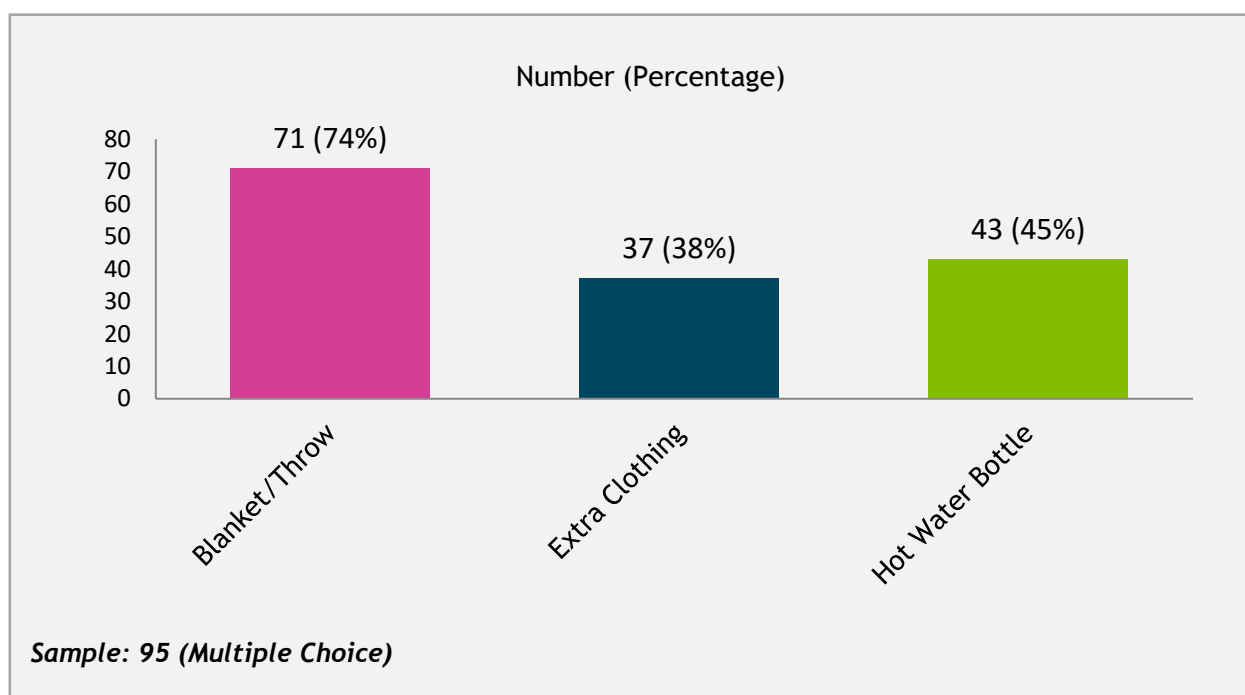
Female respondents	84%
All Respondents (Baseline)	75%
Male respondents	34%

Women are significantly more likely to regularly use hot water bottles/throws or other items to keep warm (84%), than men (34%).

Poor Health	83%
All Respondents (Baseline)	75%
Fair Health	79%
Good Health	63%

Respondents in poor health are 20% more likely to regularly use hot water bottles/throws or other items to keep warm, than those in good health.

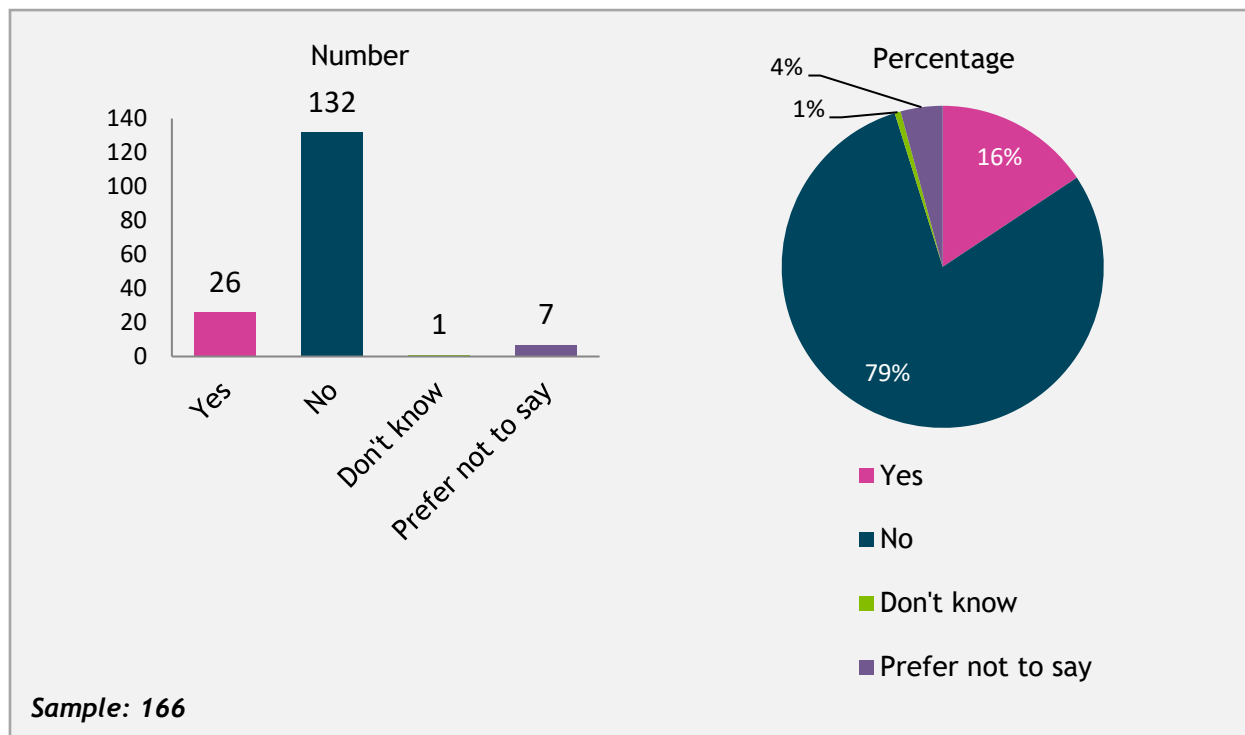
#### 6.8.2 If you have ticked yes, please specify what you tend to use?



At 74%, blankets and throws are by far, the most commonly used items. 45% of respondents use a hot water bottle, while 38% wear additional clothing.

Garments mentioned include jackets, dressing gowns, pullovers, leggings, socks (in bed), hats, gloves and scarves.

## 6.9 Have you ever had to make a choice between heating or eating?



16% of respondents have had to make a choice - between heating or eating.

### 6.9.1 Have had to make a choice between heating or eating:

	% Yes
Aged 50 - 64	40%
Aged 65 - 74	28%
All Respondents (Baseline)	16%
Aged 90 or over	13%
Aged 75 - 89	8%

At 40%, respondents of later working age (50 - 64) are significantly most likely to have made a choice between heating or eating. This compares with 28% for the next most-affected group (65 - 74 year olds).

Household - Living with others	18%
Household - Just you	16%
All Respondents (Baseline)	16%

There is little difference between sole occupants, and those living with others.

House	21%
All Respondents (Baseline)	16%
Flat	8%

Respondents living in houses are almost three times as likely - as those living in flats, to have skipped meals (21% comparing with 8%).

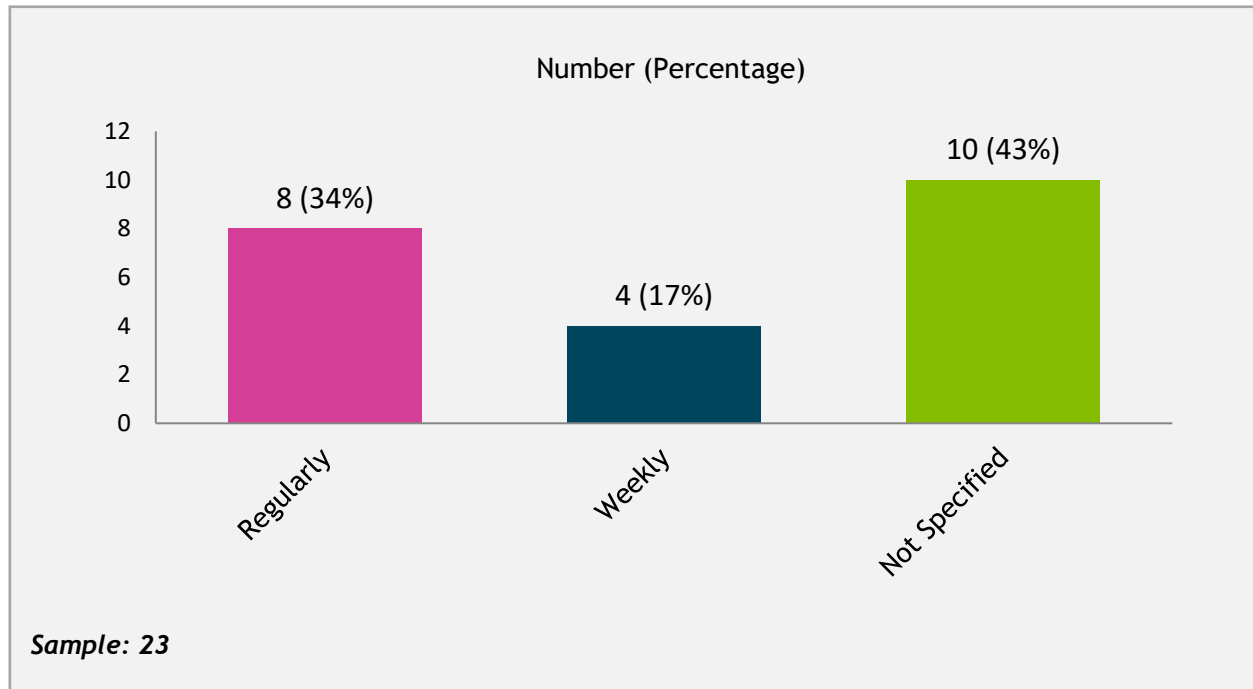
Male respondents	19%
Female respondents	16%
All Respondents (Baseline)	16%

There is a marginal difference (3%) between genders.

Poor Health	31%
All Respondents (Baseline)	16%
Fair Health	12%
Good Health	11%

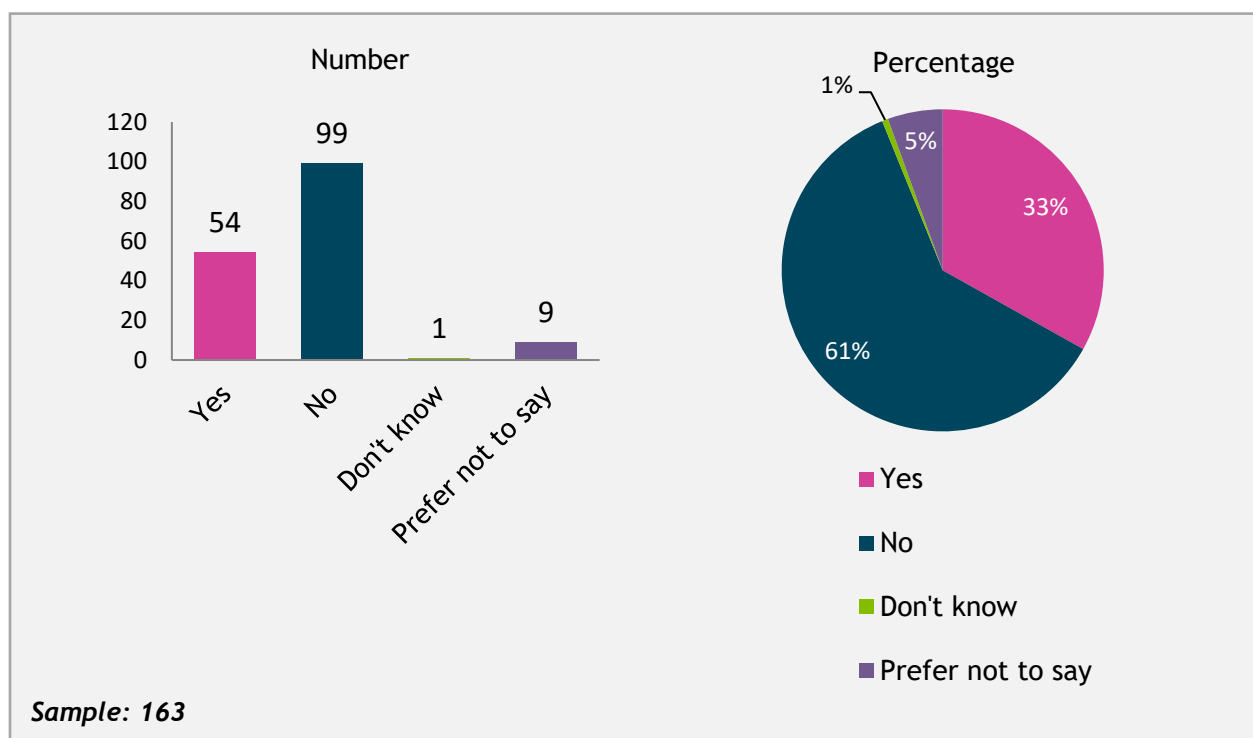
Respondents in poor health are much more likely to have skipped meals, than those in fair or good health (31% comparing with around 12%).

### 6.9.2 If you ticked yes, is that once, once a week or on a regular basis?



Of those skipping meals, 34% have done so regularly, with an additional 17% weekly. 43% did not say how often this is.

### 6.10 Do you leave your home to spend time in a warm space or elsewhere, in order to save money on heating your own home?



A third of respondents (33%) leave their homes, to find a warm space elsewhere.

### 6.10.1 Leave the home to spend time in a warm space:

	% Yes
Aged 65 - 74	54%
Aged 50 - 64	44%
All Respondents (Baseline)	33%
Aged 90 or over	29%
Aged 75 - 89	26%

Respondents of recent retirement age (65 - 74) or later working age (50 - 60) are noticeably most likely to leave their home, to find a warm space elsewhere.

Household - Just you	37%
All Respondents (Baseline)	33%
Household - Living with others	24%

Sole occupants are much more likely than those living with others to leave their home, to find a warm space elsewhere (37% comparing with 24%).

House	35%
All Respondents (Baseline)	33%
Flat	30%

Respondents living in houses are 5% more likely to leave their home, to find a warm space elsewhere (35% comparing with 30%).

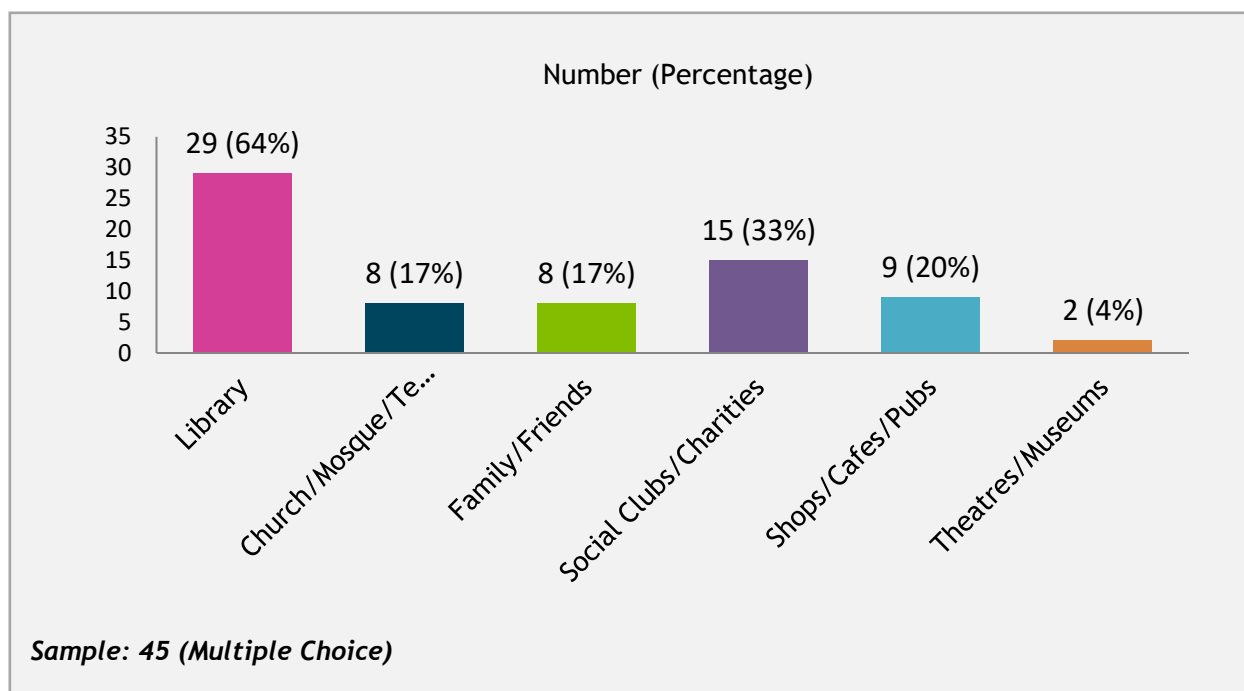
Female respondents	36%
All Respondents (Baseline)	33%
Male respondents	27%

Women are 9% more likely than men to leave their home, to find a warm space elsewhere (36% comparing with 27%).

Good Health	33%
Fair Health	32%
All Respondents (Baseline)	33%
Poor Health	31%

Feedback suggests that health is not a main consideration.

#### 6.10.2 If you said yes, where do you go?



At 64%, libraries are by far the most visited. Also mentioned are social clubs and charities (33%), shops, cafes and pubs (20%), places of worship (17%), family and friends (17%) and theatres and museums (4%).

#### 6.11 What else would you like to say to the Government about the Winter Fuel Payment?

When asking for any other feedback, many respondents, through general comments or statements - are urging the Government to reconsider their policy on the Winter Fuel Payment (53 mentions). Financial pressures and eligibility issues are raised (14 mentions).

It is also noted, that the policy may lead to poorer health, and have a negative impact on health services (8 mentions).

Some respondents feel that means-testing is required - to target resources, on those most in need (16 mentions).

## Selected Feedback

### General Comments/Statements

- Help should be given to the elderly they deserve it.
- When people pass into retirement, and in my case after working for 45 years, we were brought up to think the Government would look after us.
- Would the politicians be happy with their grandparents being cold.
- I just don't understand why the chancellor has picked on the elderly!
- It is a disgrace to treat your elderly in this way.
- Older people need winter fuel payment.
- All pensioners should be entitled to winter fuel payment.
- Taking away the Winter Fuel Payment from older people is Cruel and Inconsiderate. It is leaving thousands of older people to either starve to death or freeze to death. Shame on you. It is a national disgrace.
- Government should go back to pay all pensioners winter fuel payment.
- They are not "listening". They need to experience living in the 'older people's' lifestyle for 3 months to have some 'empathy' before making policy changes with no consideration.
- Give it back.
- Please keep paying.
- Please return the Winter Fuel Payment.
- When talking to my friends, we all think the same. The person who took away our winter fuel benefit is sitting in a nice warm office and when she goes home is quite happy taking off her coat as her home is nice and warm, unlike ours!
- Give it back to use for heating. Old people are made to feel a nuisance/obsolete. I feel the Government would like the elderly to fade away.
- Government must pay winter fuel payment to all elderly citizens.
- Put the fuel payment back. Old people need this. They worked all their lives. The Government have got to get old. How will they feel?
- Why have you done this to elderly people who need to budget their heating bill due to the rise in energy prices. So many of my friends have had a heavy cold this winter. Two having to go into hospital. I've had a cold for a long time this winter.
- Instead of giving billions as aid to countries that don't need it, perhaps the Government ought to think about the people in this country who also need help?
- I think it is absolutely DISGUSTING. I feel as if this Government is trying to KILL the older generation. I would ask how many MPs have to live in almost unheated homes - maybe they should try it!!!
- Why should we give up our fuel payment when the politicians do not give up something, as we indirectly keep them.
- Why should the elderly go without when MPs can apply & get help when running TWO homes i.e. their bills are paid for.
- After just 2 weeks in office, this payment was stopped by the government. Why is it always the older generation taking the hit? Money is short I know, but other areas of government are always funded - we only have our pension to live on (taxed)!
- Never expected the Labour Government to deprive us.
- Keep it just as it was before.
- Heat is a necessity not a privilege. Older people have given enough to the community. They deserve some pay out.
- It's a shame they chose to take it from the poorest people, when the energy companies have openly admitted they were making absorbent profits. That's where



the Government should have looked to find the funds they need. As a labour supporter I was very saddened and ashamed of their actions.

- Look after the British people first!! The elderly have worked hard and some are war veterans - it's the very least they can do. Stop spending our money to fund wars abroad - fix Britain first - stop putting the country into further debt. We are not living in the dark ages it's 2025.
- Shame on you.
- I've worked hard all my life and I should have a comfortable life and not be thinking can I turn the heating on?
- Do you want to kill the OAPs off ASAP?
- Please help us oldies. Who knows how long we might have left, and would you like to spend your final years in a state of deep freeze because you have no option.
- OAPS have worked and saved hard in their whole working life, they don't receive any other financial help from the government except state pension. Seems like they are being pushed aside and forgotten about.
- The government has no interest in the elderly. As long as they are nice and warm , why worry about the elderly. They die and the Government saves some money.
- It's unfair to pick on pensioners who can't go on strike.
- You should be totally ashamed. You took money off the elderly and spent it on migrants and sent it overseas.
- Bring it back, it's not fair. We are being picked on. We are vulnerable.
- We are the generation that worked all our working life or beyond. I worked 50 years with no break and no private pension. So the WFP is a godsend for us. The level should be raised so all pensioners get WFP unless you are in the higher pension bracket.
- Not all family & single person situations are as clear cut as those in authority would like to believe.
- They've alienated the elderly at a stroke and must live with the social, health and political consequences.
- Life is miserable enough on just a state pension, you're not helping.
- To all MPs who have nice warm homes, please invite a pensioner to stay with you for a few days.
- The Government should review this policy on the Winter Fuel Payment to make it fairer for pensioners.
- We deserve it. We have worked hard and paid taxes during our working life.
- The decision of the Government has been made to be divisive. Rich and poor have paid their taxes over their lifetimes. Therefore all pensioners should receive this payment.
- It was nice to have, because you could leave your heating on low when you went out and came home to a warm welcome.
- These poor old people who are really suffering and don't ask for nothing, please help them.
- They don't care.
- Disgusting!
- An appalling knee jerk decision that has a huge impact on especially the older generation. We have mostly all paid taxes all our lives yet have to see illegal immigrants given food/accommodation, phones etc., who haven't paid a penny or contributed in any way to this country!
- Stop spending OUR money abroad to other countries and look after the people here who have worked for this country etc.
- Please reconsider the older people again.
- All should get the payment. If they scrap the bill it's for all.

## Finances/Eligibility

- Please give us the winter Fuel Payment because electricity and gas are very expensive. If we get it, it will be a great help towards the bills.
- They need to gain more insight into what it means to manage on state pension only but not qualify for pension credit. Surely some of the very rich if polled would be willing to give up their state pensions & benefits to build up a fund for the needy.
- Reinstate it so nobody suffers from the cold or worry about bills.
- Should increase the amount of income level before OAPs are affected by winter fuel payment.
- A reduction would have been better.
- The fact that older people may spend more time at home using heating and fuel for cooking etc. The cost of fuel goes up in January each year, more rises may occur during the year.
- Older people may also, in some cases, be paying for their social care. Applications for pension credit should be made easier. All financial help is appreciated. Being older incurs more expenses! The winter fuel allowance was very helpful.
- I think it would be a good idea if they gave it to the over 80s. If you lose £200/£300 it is hard to go down to nothing. Even a £100 per year would be appreciated.
- Pensioners who are in receipt of state pension have worked hard all their working lives, paid into the contribution system. Current levels of pensions are not enough to live on under this current living crisis, with every bill going up and no support at all.
- I can understand the reasons they took this decision, but it was done too rapidly, information should have been made in advance so that OAPs did not feel targeted. Many people relied on the payment to organise their budget, the "cut off" point should be higher to help those on the threshold. Having said that, there will always be people on the threshold, wherever it is placed.
- Try and live on 12k with no extras!
- I think it's a disgrace for energy prices to rise as they have.
- I rely on this. Everything is more expensive & I feel forgotten about despite many years serving the NHS.
- Give it back and stop making folk who have worked all their lives to have to fill in umpteen forms to be told you are pennies over the limit for pension credit.

## Wider Health

- Winter fuel needs to be reinstated to minimise hospitals being overcrowded.
- Be aware of the impact of not getting it, how difficult it is to function and stay healthy.
- It needs to be reinstated.
- You're leaving some people in a position where they have to stay cold and possibly get ill or even die. I don't think you would let that happen to a friend or relative of yours. There must be plenty of other ways to save money without depriving the elderly as soon as you get in power.
- Older people need to keep warm to keep healthy.
- It has affected a lot of people and winter time is the most crucial for older people to stay warm and safe, avoid colds & coughs etc. This in turn puts pressure on the NHS.
- Is it possible that some of the people in or waiting to get into hospital is due to the "chill" or "damp" experienced in the last 6 weeks?
- I am registered sight impaired and have various other health problems

### Means Testing/Targeted Support

- Unfortunately difficult choices have to be made by someone.
- I am absolutely in agreement that should be restricted to those who need it rather than given automatically to the age relevant.
- More time should be spent finding those who really need the payment and it should be set at a level to make a significant impact on their health.
- Changes like this must be thought through more and compensating options prepared in advance. Also why is it always the poorer end of society that has to suffer. There are some very rich people in this country that never seem to be targeted.
- Be generous to those who need this payment most - it is in the spirit of British culture and tradition.
- The people most in need are known to the Social Services, Community, NHS & other visitors. They should be consulted rather than the office bound civil servants.
- Why take it in one foul swoop, over a very low threshold? It seems they do not understand tax. They should tax it and taper it - above a higher threshold.
- Means - testing is fine by me.
- Some people on benefits get more than those of us who have a private works pension & a retirement pension. I think it would be fairer for everyone eligible age wise for the Winter Fuel Payment to be means tested.
- I think it is fair for it to be means tested. Those who need it should get it.
- Only give it to the pensioners who need it.
- I think it should be available to more people in need.
- It was started because of the sudden big increase in fuel charges and I did not expect it to be permanent.
- Payment could have stopped for the titled, and reduced the payment by maybe halving payment to all, with people on benefits getting the full amount.
- It would be fairer if means tested so the money used for WFP could be shared out to those who need it - more than are getting it after the last changes.
- I feel it is necessary for the Government to find money to finance the huge lacks in so many of our national services - such as the NHS.

### Other

- I had a problem with my supplier. Had a smart meter put in last May 2024. Found out it had not been connected, so I worry what my bill will be. I've got a monthly debit.
- Don't give subsidies to fossil fuel - invest in renewables to cut energy costs in the longer term.
- Age UK helped me. I never wanted to apply but they talked me into it and I'm so pleased they did. There must be loads like me thinking there are many worse off, so don't deserve it, but they do. Cold is a terrible thing.
- Use the savings obtained from curtailing the Winter Fuel Payment responsibly, so that eligible people can apply for other types of payment needed.

## 7. Glossary of Terms

WFP                      Winter Fuel Payment

## 8. Distribution and Comment

This report is available to the general public, and is shared with our statutory and community partners. Accessible formats are available.

If you have any comments on this report or wish to share your views and experiences, please contact us.

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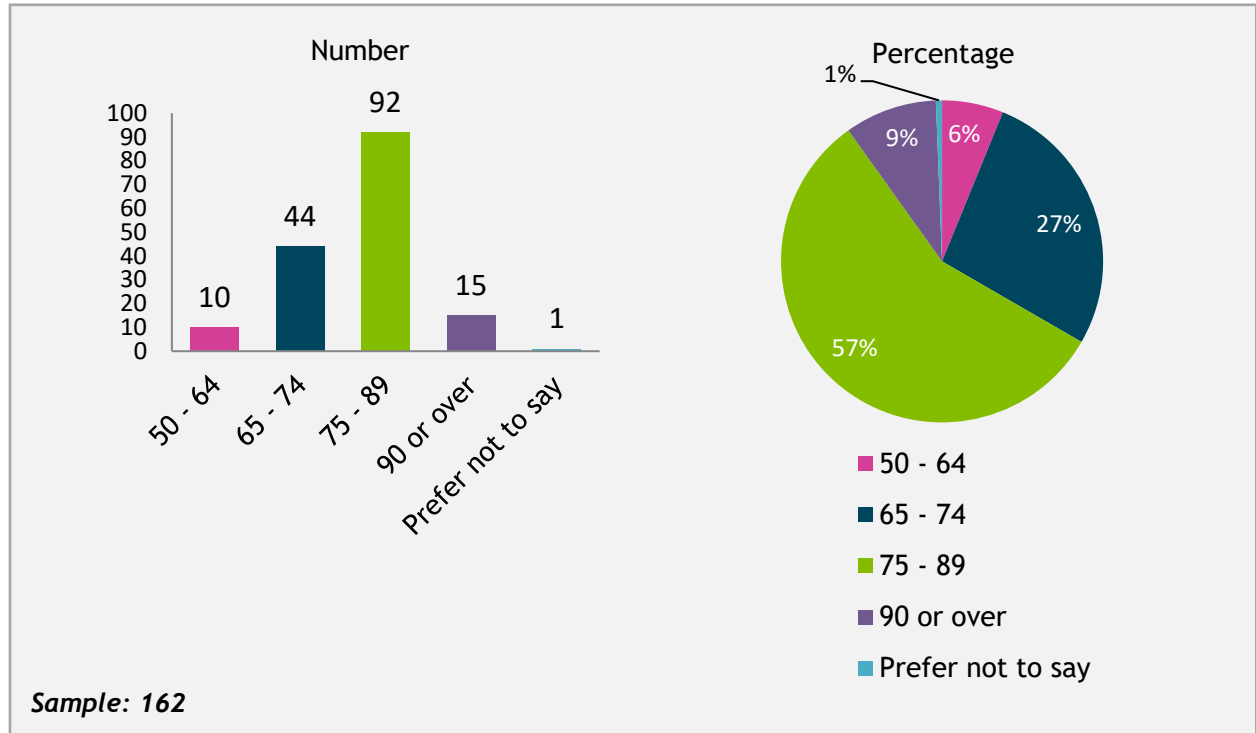
Email: [admin@ageukrbh.org.uk](mailto:admin@ageukrbh.org.uk)

Registered Charity Number: 1088435

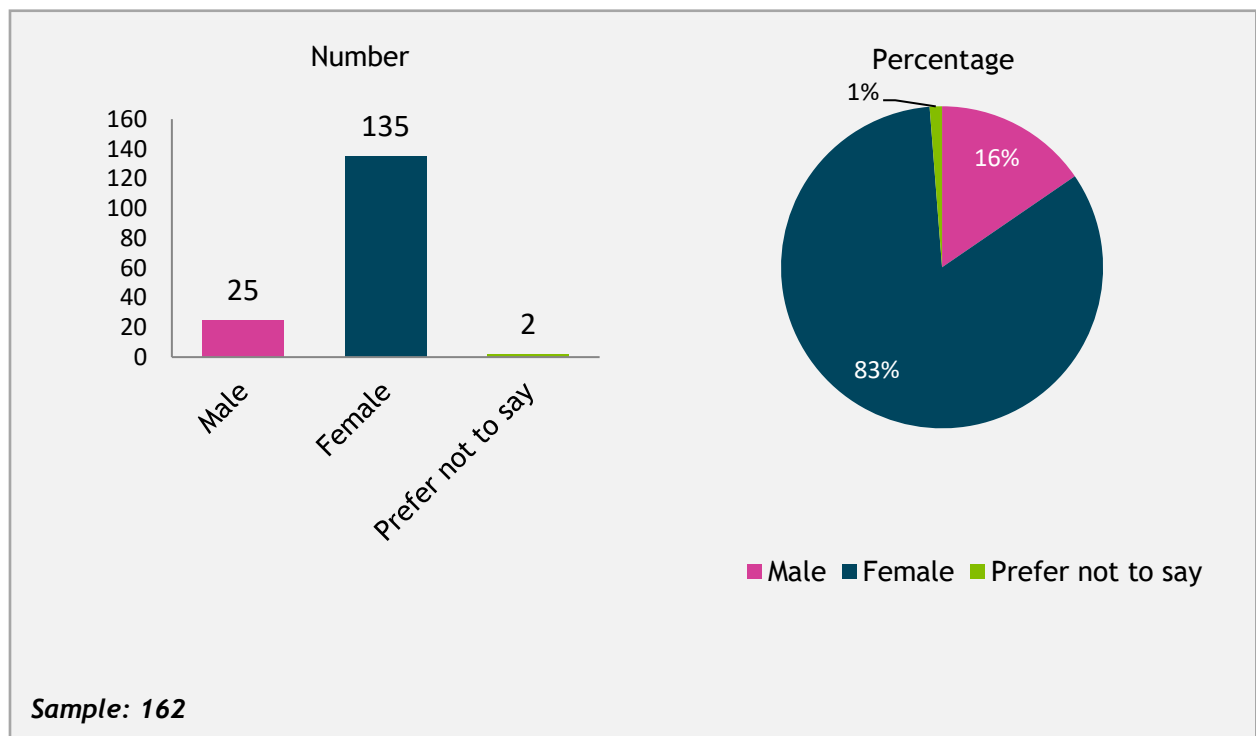
## Appendix - Demographics

The demographics of participants are stated as follows:

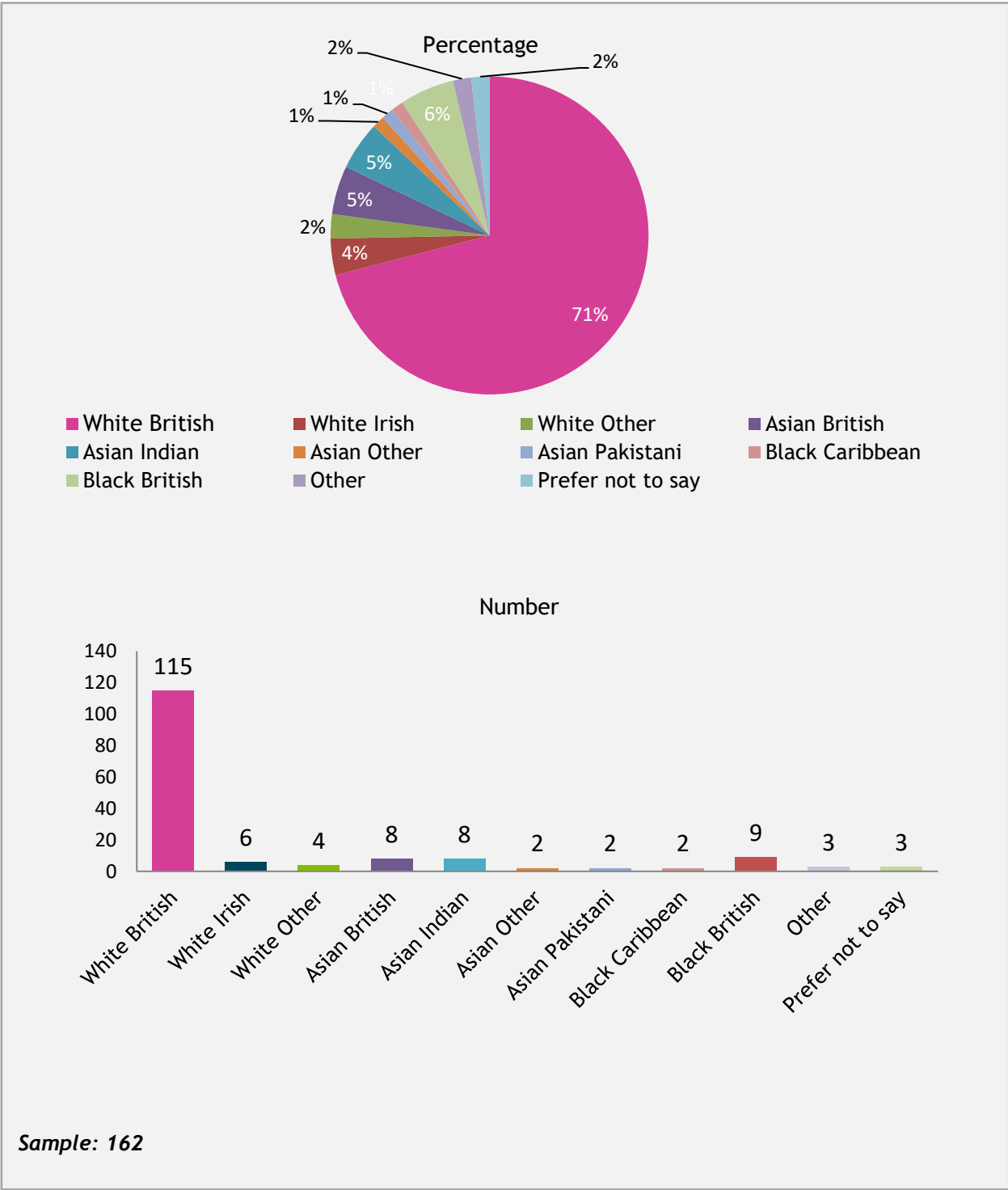
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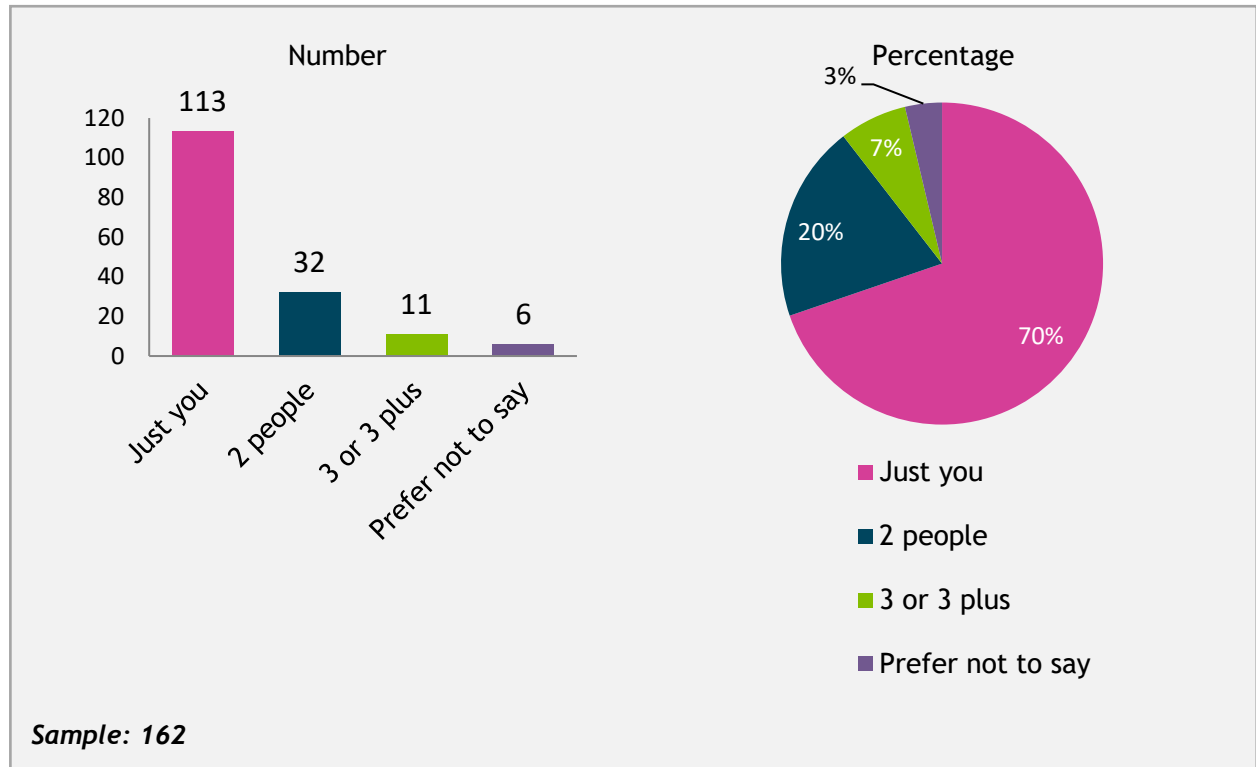
### Gender



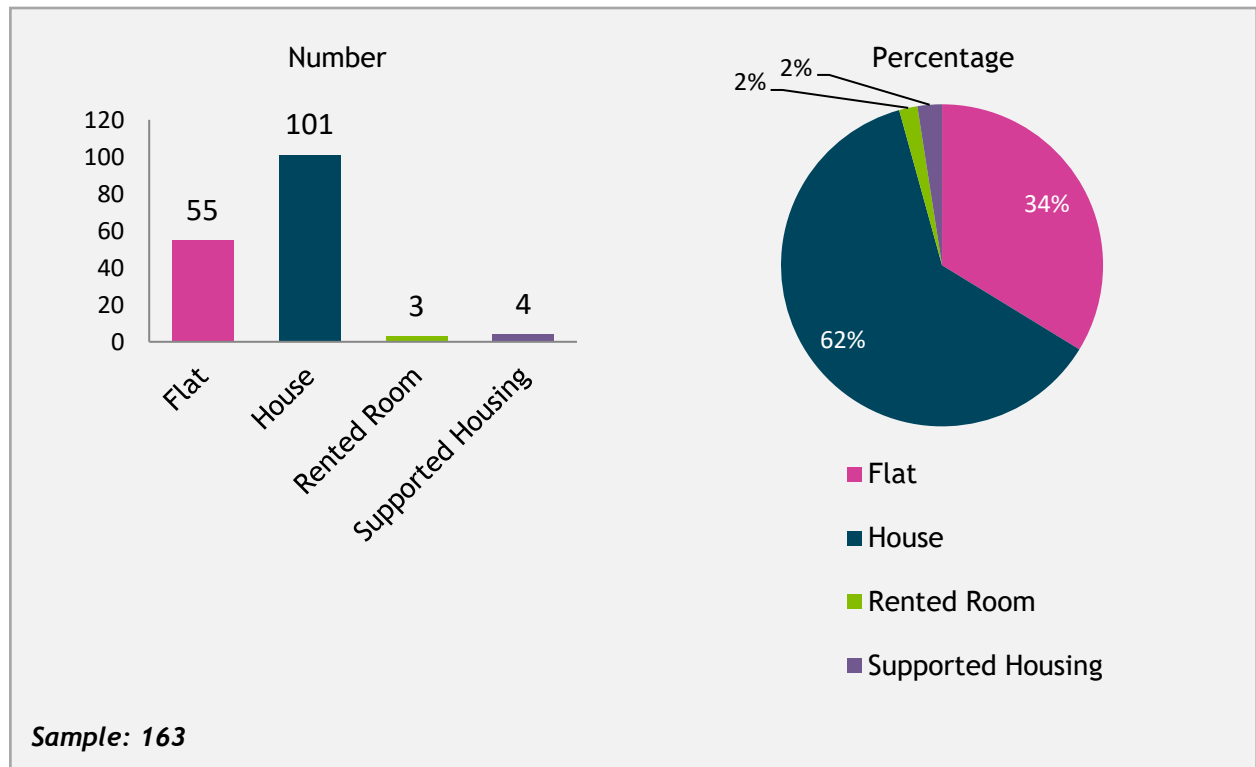
Ethnicity



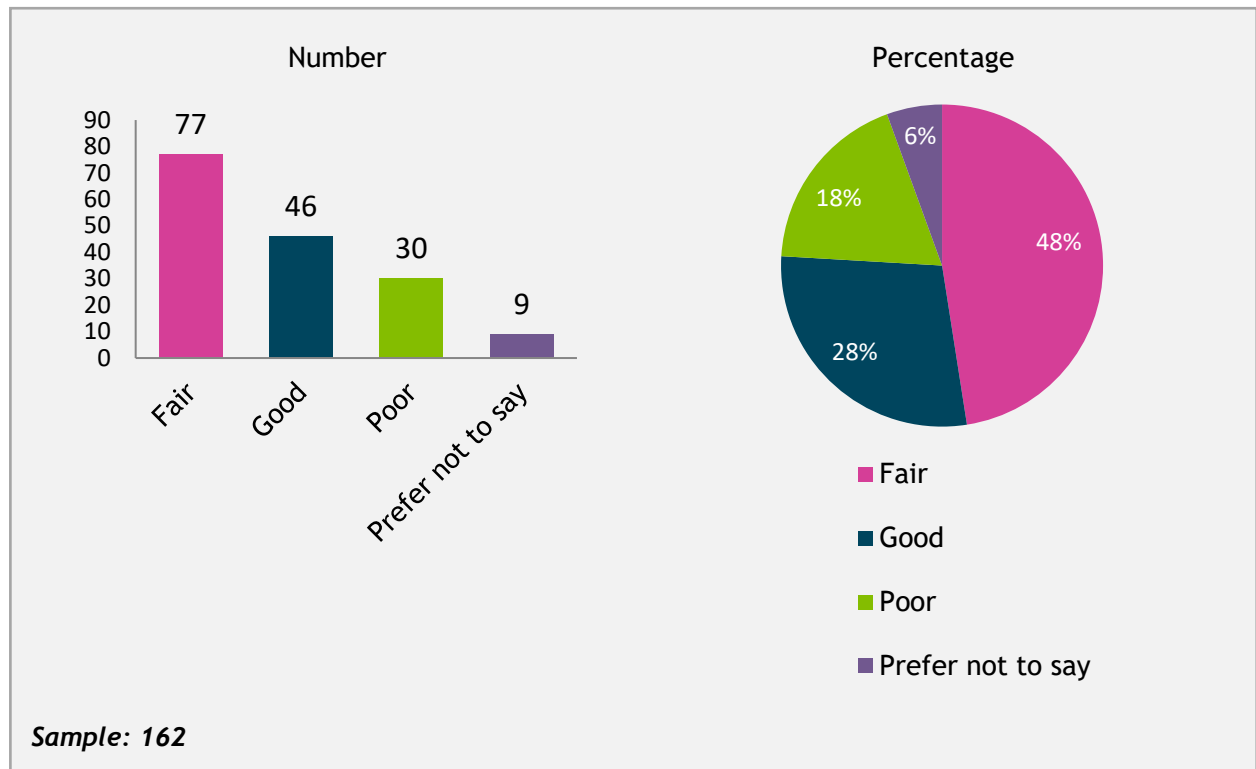
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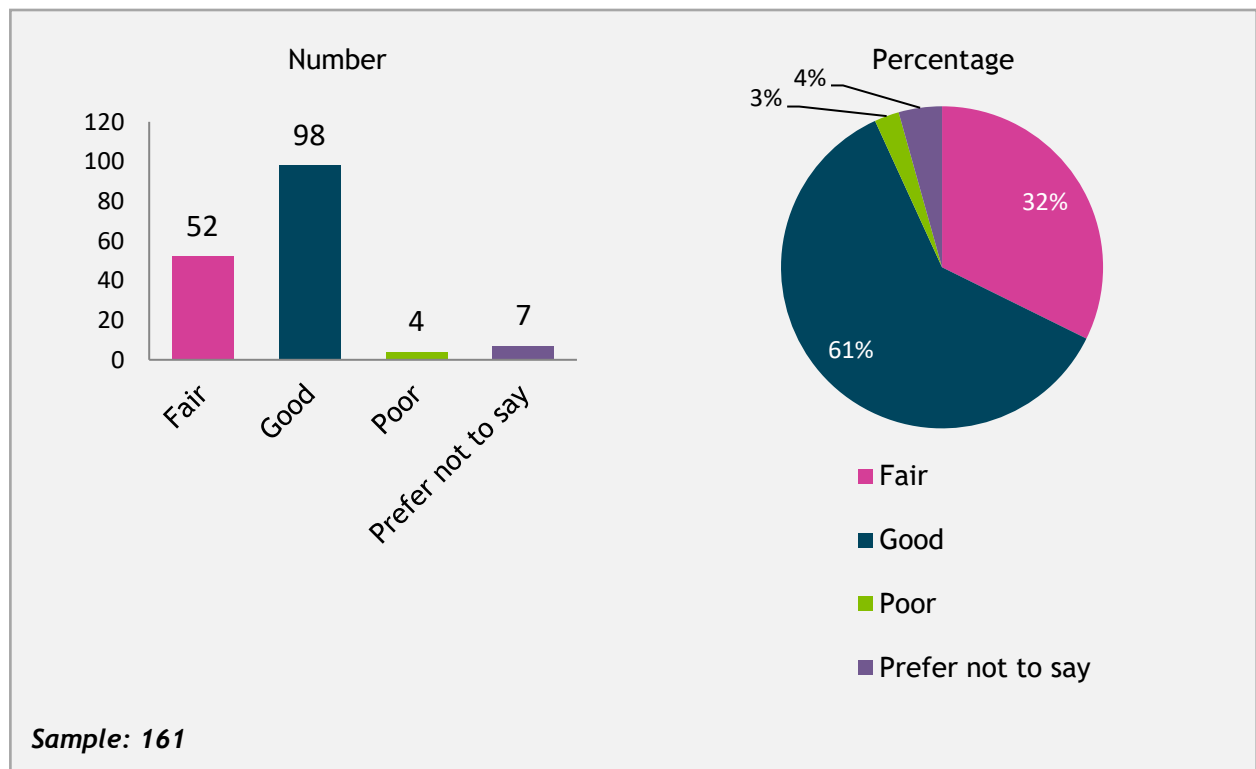
## Accommodation



## Physical Health

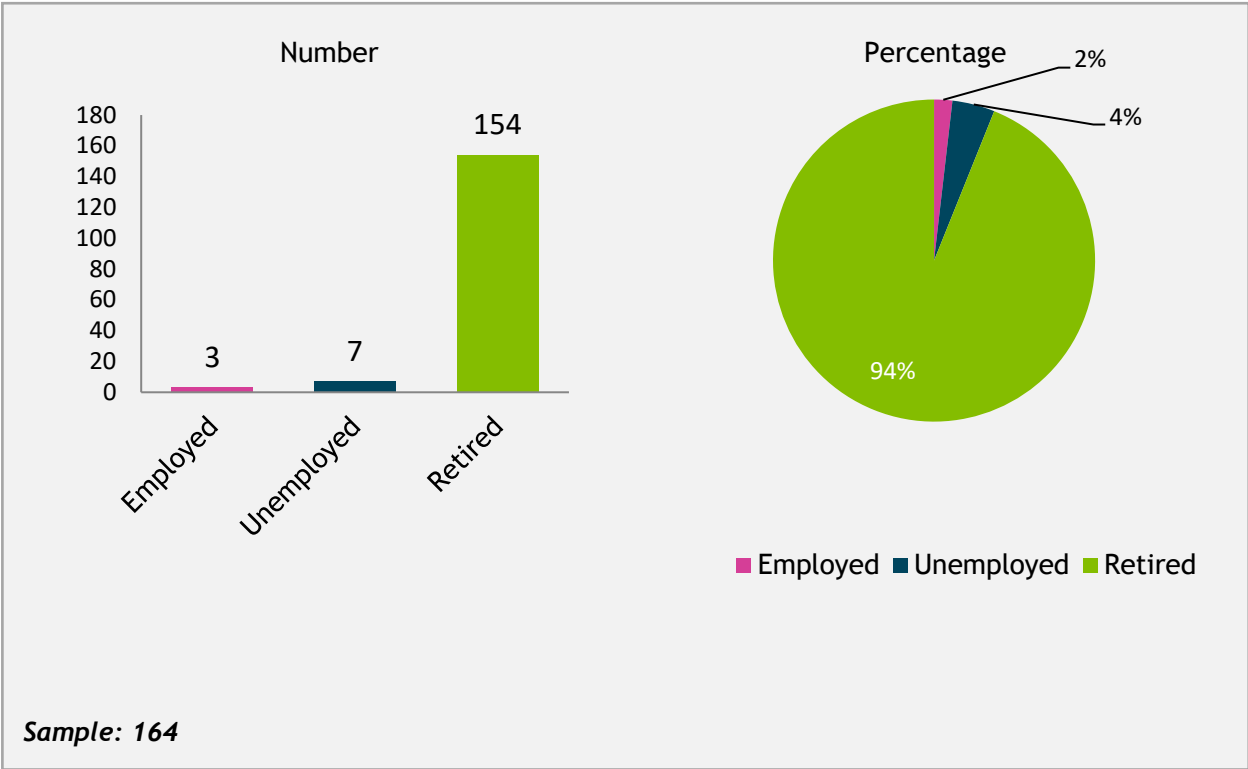


## Mental Health

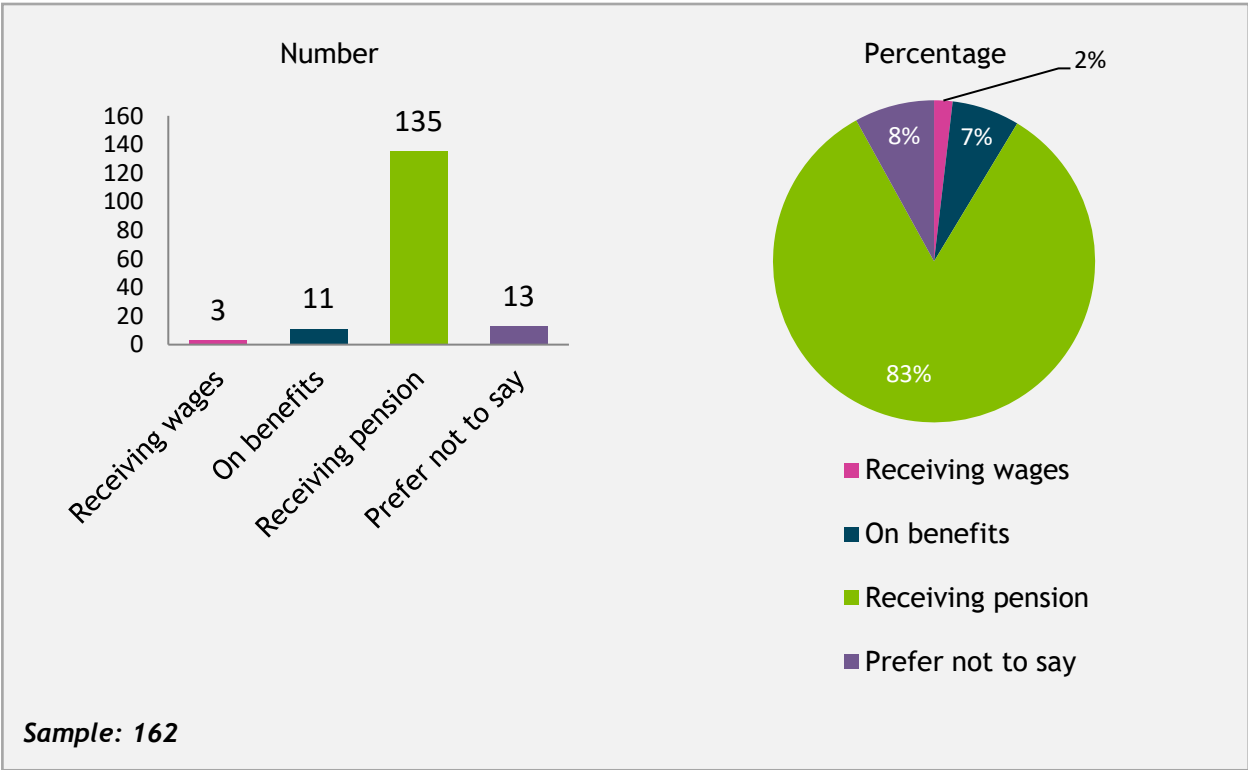




Employment Status



Income



“Age UK helped me.

I never wanted to apply but they talked me into it and I'm so pleased they did.

There must be loads like me thinking there are many worse off, so don't deserve it, but they do.

Cold is a terrible thing.”

Local Older Person