

Cost of Living Survey 2026

A report by Age UK Redbridge, Barking & Havering



April 2026

“Raise the threshold so pensioners don't pay tax.

While there are two of us to pay the bills, I am alright. However, if I was on my own without my husband's pension, I would worry.”

Local Resident

Contents

	Page
1. Introduction	5
2. Background	5
3. Methodology	5
4. Strengths & Limitations	5
5. Executive Summary	6
6. Analysis of Feedback	8
7. Glossary of Terms	35
8. Distribution and Comment	35
Demographics	Appendix 1

This page is intentionally blank.

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

This survey aims to gather evidence on how the cost of living and recent budget decisions are affecting people aged 50+.

The findings will help us to influence local government, central government and the NHS to improve support for older people.

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 2026, 222 local people in Redbridge completed our survey on the cost of living, and associated pressures.

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

Survey Response - In Summary

Financial status:

- On main sources of income, a broad majority of respondents (81%) are using a state pension, and over half (58%) have a private pension. A quarter (25%) use savings, 16% are on some form of benefit, and a tenth (10%) have earnings from work.
- A fifth of respondents (6%) are in receipt of Pension Credit.

Current financial situation:

- A marginal majority of respondents (54%) are 'comfortable' with their current financial situation. A third (33%) are 'just about managing' and a tenth (11%) are 'finding it difficult'.
- Respondents of retirement age (65 and over) are feeling notably more comfortable with their current finances, than those of later working age (50 - 64) - 60% compared with 35%.
- Those in good physical health are twice as likely as respondents in poor health, to feel comfortable (70% compared with 35%). On mental health, this gap is even larger - 64% of those in good mental health feel comfortable, comparing with just 13% of those with poor mental health.

How have things changed, in the last year?

- A tenth of respondents (10%) feel that their financial situation has improved, compared with last year. For 44% it is about the same, while a similar number (43%) feel that their financial situation is now worse.
- The oldest respondents (aged 90 or over) and those of later working age (50 - 64) are most likely to report a worsening financial situation - compared with last year.
- Those living with others are more likely to report a worsening financial situation, than sole occupants (44% compared with 39%).
- Respondents in poor mental health are more than twice as likely as those with good mental health, to report a worsening financial situation (73% compared with 34%). The difference between good and poor physical health is also significant (50% comparing with 30%).

Managing future finances?

- Looking ahead, three quarters of respondents (75%) feel confident in managing their finances over the next year. A quarter (24%) say they are not feeling confident.
- The oldest respondents (aged 75 and over) are noticeably feeling the most confident with their future finances.

- Those with good mental health are twice as likely as respondents in poor mental health, to feel confident with future finances (83% compared with 42%). The difference between good and poor physical health is also very noticeable (84% comparing with 61%).

Cost pressures:

- In terms of inflation, respondents feel that food and grocery costs have risen the most over the last year (82%) and this is followed closely by energy bills (79%). Council Tax (63%) and water bills (60%) have also noticeably increased.
- A majority of respondents (61%) are finding it difficult to pay their energy bills (2% of which are in debt or arrears). A third (32%) say it is not difficult.
- Almost three quarters (72%) have had to make some form of cutback, in the last year. 48% have cut back on holidays, 42% on heating, 38% on clothing, 34% on social or leisure activities and 33% on food quality or quantity.
- A third of respondents (34%) feel that recent government decisions have made a 'difference' to their finances.
- On future financial worries, respondents were asked to choose a maximum of three topics. Fuel and heating inflation (69%) is clearly the biggest worry going into the future, followed by rising health and care costs (44%), and retirement income and support in later life (both at 34%).

Impact on health and wellbeing...

- On health and wellbeing, respondents say that financial worries have resulted in poorer sleep (30%) and increased stress and anxiety (29%). 14% of respondents are feeling more isolated or depressed and same number cite deteriorating health conditions. 8% are eating less.

Suggestions for national support:

- We asked what the Government should do - to better support older people during the cost of living crisis.
- On pensions, respondents would like an increase in the basic rate, the triple-lock to be retained, and the tax threshold to be raised, or abolished.
- On financial support, topics most mentioned include retaining the Freedom Pass, and help with food and energy costs in particular. A reduction in the TV Licence fee is also widely desired.
- Wider community topics include housing, local opportunities (for activities and learning), wider use of community centres and hubs, and easier access to information and appointments - such as less reliance on the internet.

Suggestions for local (council) support:

- Very clearly, Council Tax is the most mentioned topic. For older people (pensioners), respondents feel it should be either frozen, reduced, or abolished completely. Charging by property band, rather than household size - is largely viewed as unfair.
- On community support, respondents would like greater levels of support generally - this could be from the council, charities, or simply from neighbours and residents. Wider use of community centres and hubs is urged, along with more, and better communication. Information needs to be clear, with services and support accessible.
- Respondents would also like a better built-environment - pavements and roads to be cleaner, tidier and safer. Housing and council management (bureaucracy) is also commented on.

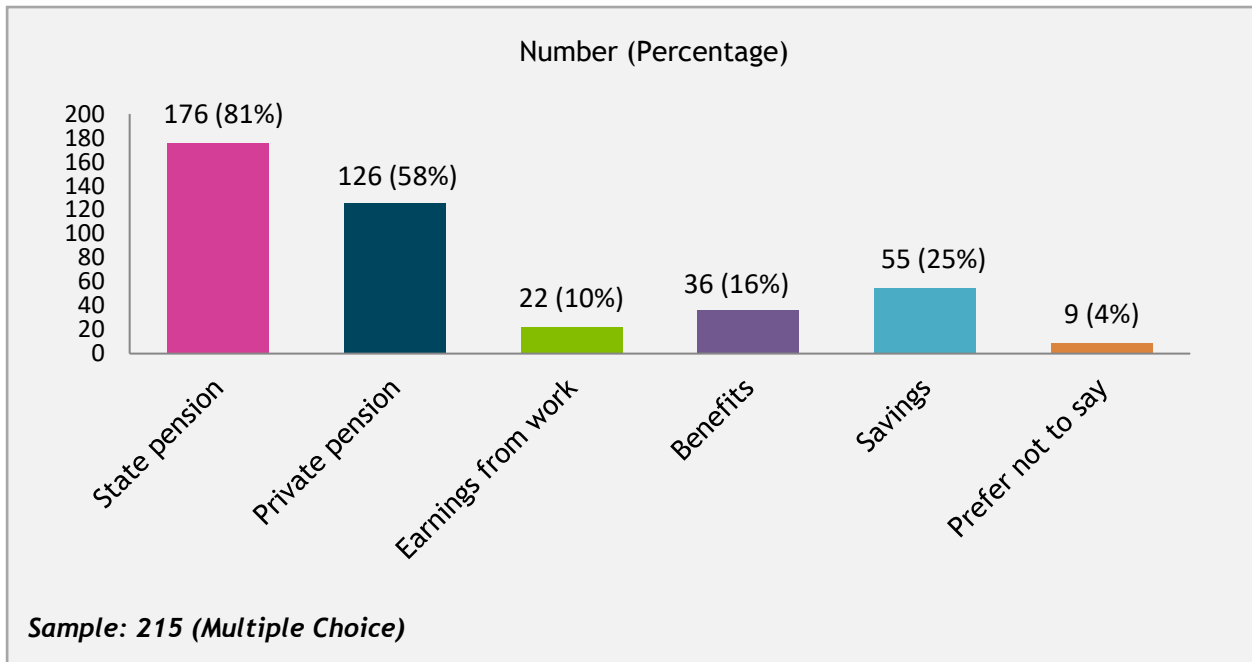
6. Our Survey - Analysis of Feedback

During January - March 2026, 222 local people in Redbridge completed our survey on the cost of living, and associated pressures.

We asked participants about their current finances, how they compare with recent years, and how they are anticipated to change - in the coming months.

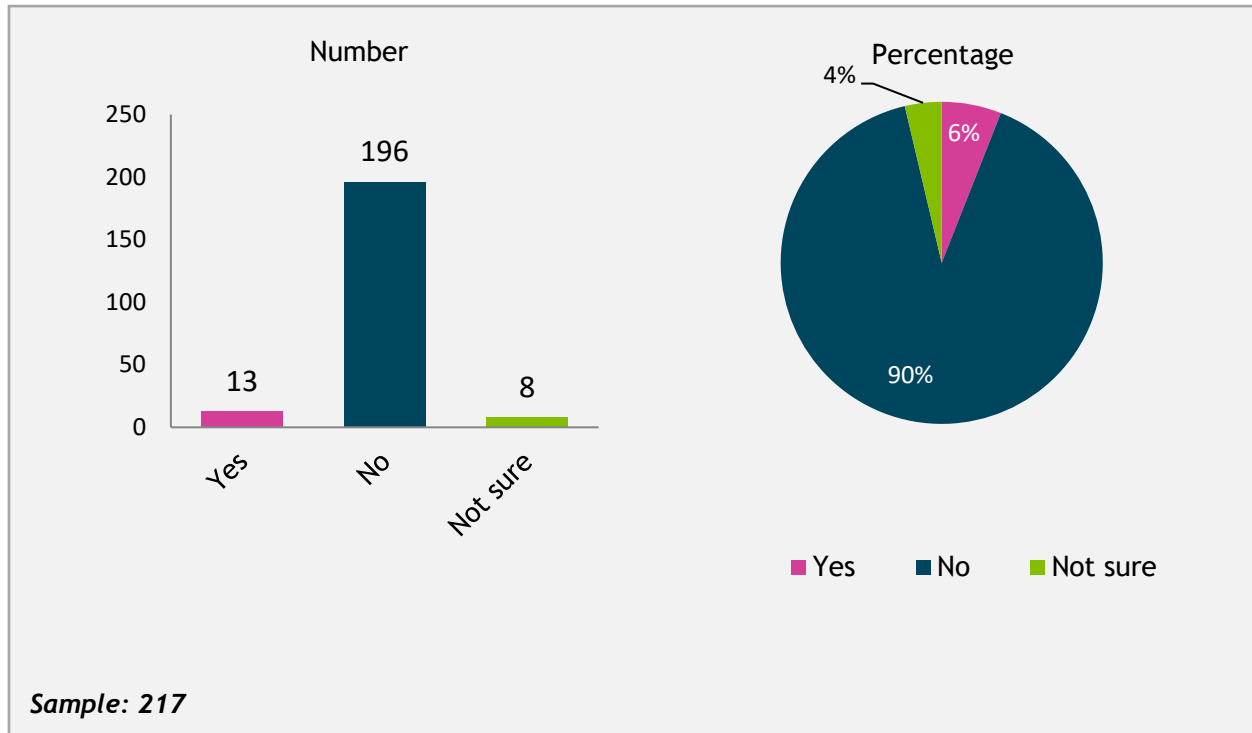
Looking at the cost of living more widely, we examined changes in spending and habits, explored impact on mental wellbeing and physical health, and sought views on recent government decisions, and on potential solutions to current pressures.

6.1 What are your main sources of income?



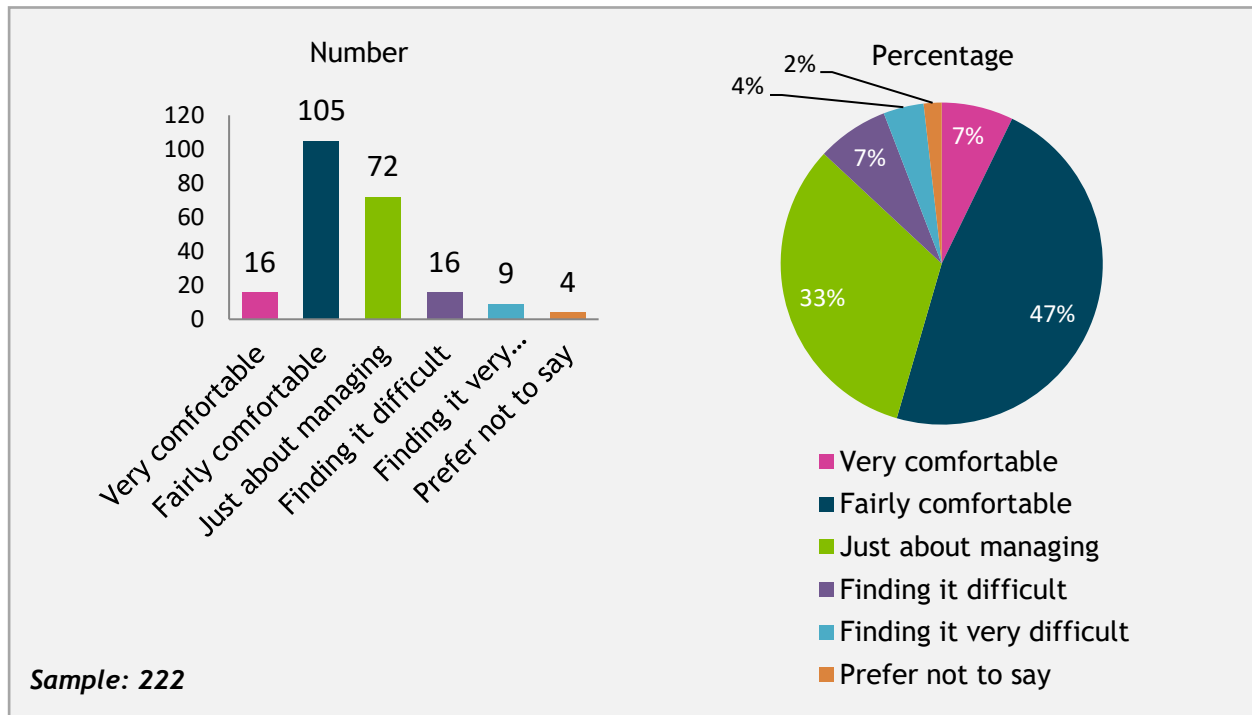
On main sources of income, a broad majority of respondents (81%) are using a state pension, and over half (58%) have a private pension. A quarter (25%) use savings, 16% are on some form of benefit, and a tenth (10%) have earnings from work.

6.2 Are you receiving Pension Credit?



A fifth of respondents (6%) are in receipt of Pension Credit.

6.3 How would you describe your current financial situation?



A marginal majority of respondents (54%) are 'comfortable' with their current financial situation. A third (33%) are 'just about managing' and a tenth (11%) are 'finding it difficult'.

6.3.1 Feeling 'comfortable' with current financial situation:

	% Yes
Aged 90 or over	60%
Aged 75 - 89	59%
Aged 65 - 74	58%
All Respondents (Baseline)	54%
Aged 50 - 64	35%

Respondents of retirement age (65 and over) are feeling notably more comfortable with their current finances, than those of later working age (50 - 64) - 60% compared with 35%.

Household - Just you	58%
All Respondents (Baseline)	54%
Household - Living with others	52%

Single occupants are feeling 6% more comfortable, than those living with others - 58% comparing with 52%.

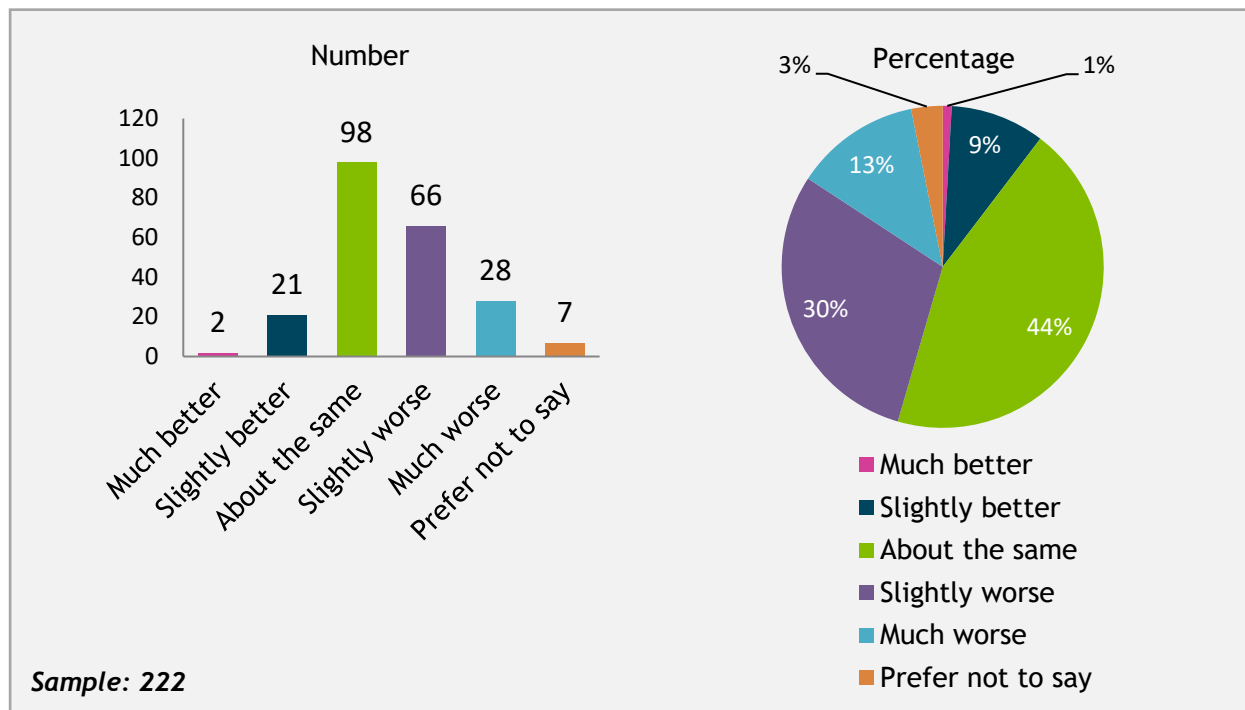
Female respondents	56%
Male respondents	54%
All Respondents (Baseline)	54%

Women feel marginally more comfortable with their current finances, than men (56% compared with 54%).

In good physical health	70%
Good mental health	64%
All Respondents (Baseline)	54%
In poor physical health	35%
Poor mental health	13%

Those in good physical health are twice as likely as respondents in poor health, to feel comfortable (70% compared with 35%). On mental health, this gap is even larger - 64% of those in good mental health feel comfortable, comparing with just 13% of those with poor mental health.

6.4 Compared to a year ago, how has your financial situation changed?



A tenth of respondents (10%) feel that their financial situation has improved, compared with last year. For 44% it is about the same, while a similar number (43%) feel that their financial situation is now worse.

6.4.1 Financial situation is 'worse', compared with last year:

	% Yes
Aged 90 or over	53%
Aged 50 - 64	48%
All Respondents (Baseline)	43%
Aged 65 - 74	42%
Aged 75 - 89	40%

The oldest respondents (aged 90 or over) and those of later working age (50 - 64) are most likely to report a worsening financial situation - compared with last year.

Household - Living with others	44%
All Respondents (Baseline)	43%
Household - Just you	39%

Those living with others are more likely to report a worsening financial situation, than sole occupants (44% compared with 39%).

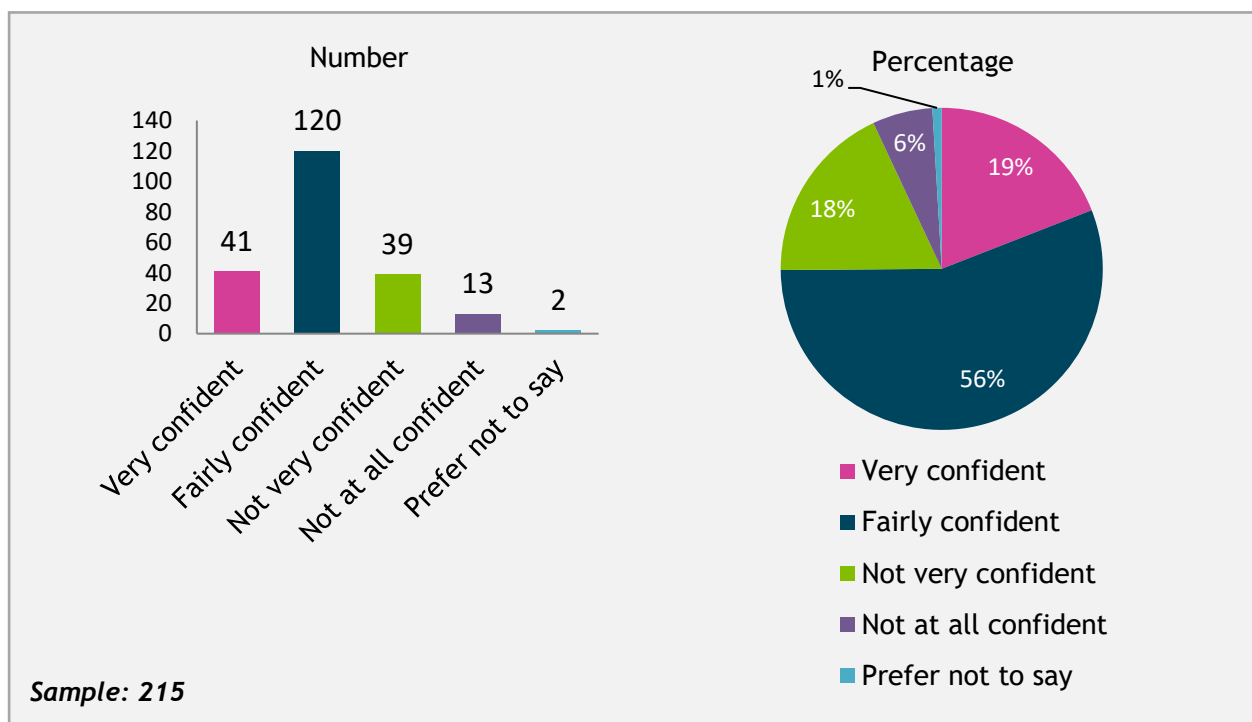
Female respondents	43%
All Respondents (Baseline)	43%
Male respondents	38%

Women are more likely than men, to report a worsening financial situation (43% comparing with 38%).

Poor mental health	73%
In poor physical health	50%
All Respondents (Baseline)	43%
In good physical health	30%
Good mental health	34%

Respondents in poor mental health are more than twice as likely as those with good mental health, to report a worsening financial situation (73% compared with 34%). The difference between good and poor physical health is also significant (50% comparing with 30%).

6.5 How confident do you feel about managing your finances over the next year?



Looking ahead, three quarters of respondents (75%) feel confident in managing their finances over the next year. A quarter (24%) say they are not feeling confident.

6.5.1 Feeling 'confident' with future financial situation

	% Yes
Aged 90 or over	80%
Aged 75 - 89	79%
All Respondents (Baseline)	75%
Aged 65 - 74	71%
Aged 50 - 64	64%

The oldest respondents (aged 75 and over) are noticeably feeling the most confident with their future finances.

Household - Living with others	78%
All Respondents (Baseline)	75%
Household - Just you	74%

Those living with others are feeling more confident, than sole occupants (78% compared with 74%).

Female respondents	77%
All Respondents (Baseline)	75%
Male respondents	72%

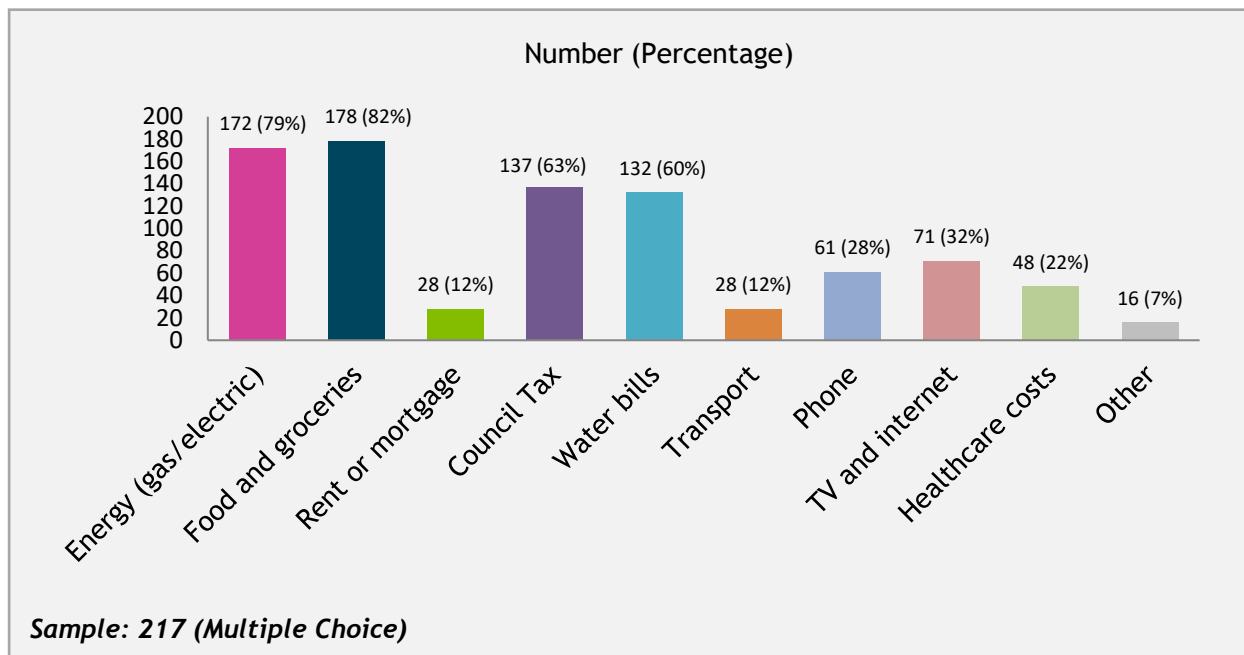
Women are feeling more confident than men (77% comparing with 72%).

In good physical health	84%
Good mental health	83%
All Respondents (Baseline)	75%
In poor physical health	61%
Poor mental health	42%

Respondents with good mental health are twice as likely as those in poor mental health, to feel confident with future finances (83% compared with 42%). The

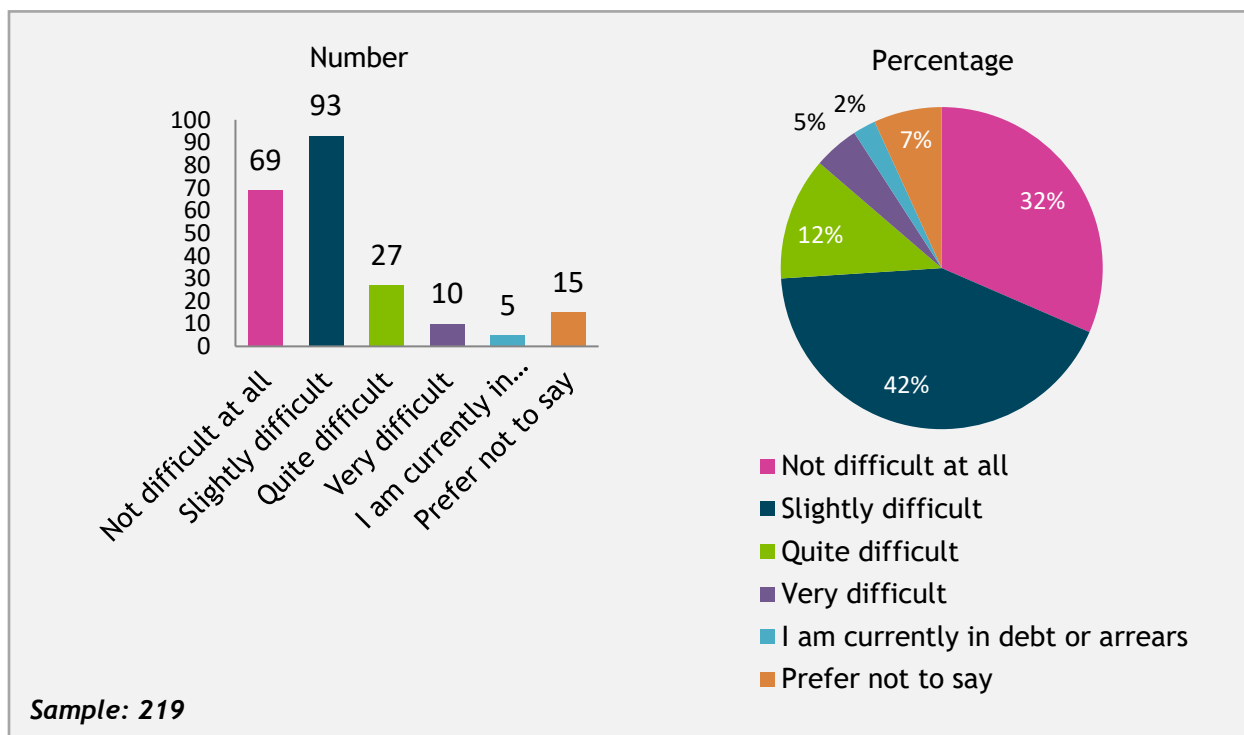
difference between good and poor physical health is also significant (84% comparing with 61%).

6.6 Which household costs have increased the most for you in the past year?



In terms of inflation, respondents feel that food and grocery costs have risen the most over the last year (82%) and this is followed closely by energy bills (79%). Council Tax (63%) and water bills (60%) have also noticeably increased, according to responses.

6.7 How difficult do you find it to pay your energy bills?



A majority of respondents (61%) are finding it difficult to pay their energy bills (2% of which are in debt or arrears). A third (32%) say it is not difficult.

6.7.1 Find it 'difficult' to pay energy bills

	% Yes
Aged 90 or over	80%
Aged 50 - 64	70%
All Respondents (Baseline)	61%
Aged 75 - 89	59%
Aged 65 - 74	57%

The oldest respondents (aged 90 or over) and those of later working age (50 - 64) find it noticeably 'most difficult' to pay their energy bills.

Household - Living with others	62%
All Respondents (Baseline)	61%
Household - Just you	58%

Those living with others find it more difficult than sole occupants (62% compared with 58%).

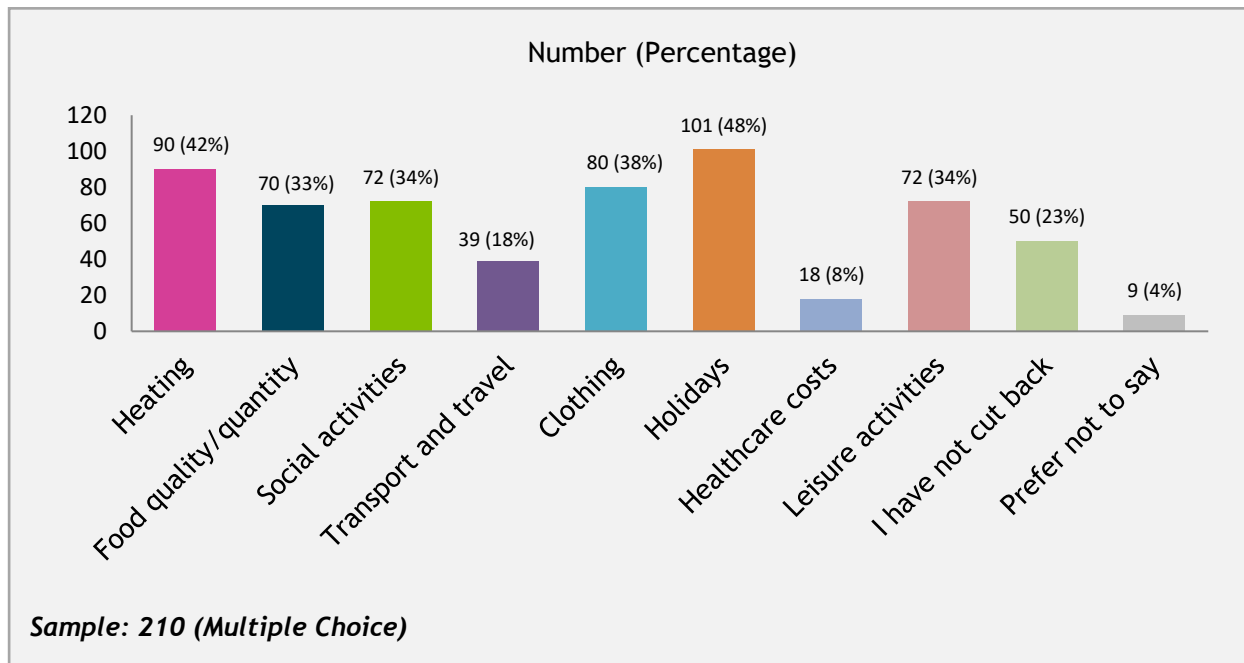
Female respondents	61%
All Respondents (Baseline)	61%
Male respondents	60%

There is a marginal difference of 1% between women and men.

In good physical health	84%
Good mental health	83%
In poor physical health	61%
All Respondents (Baseline)	61%
Poor mental health	42%

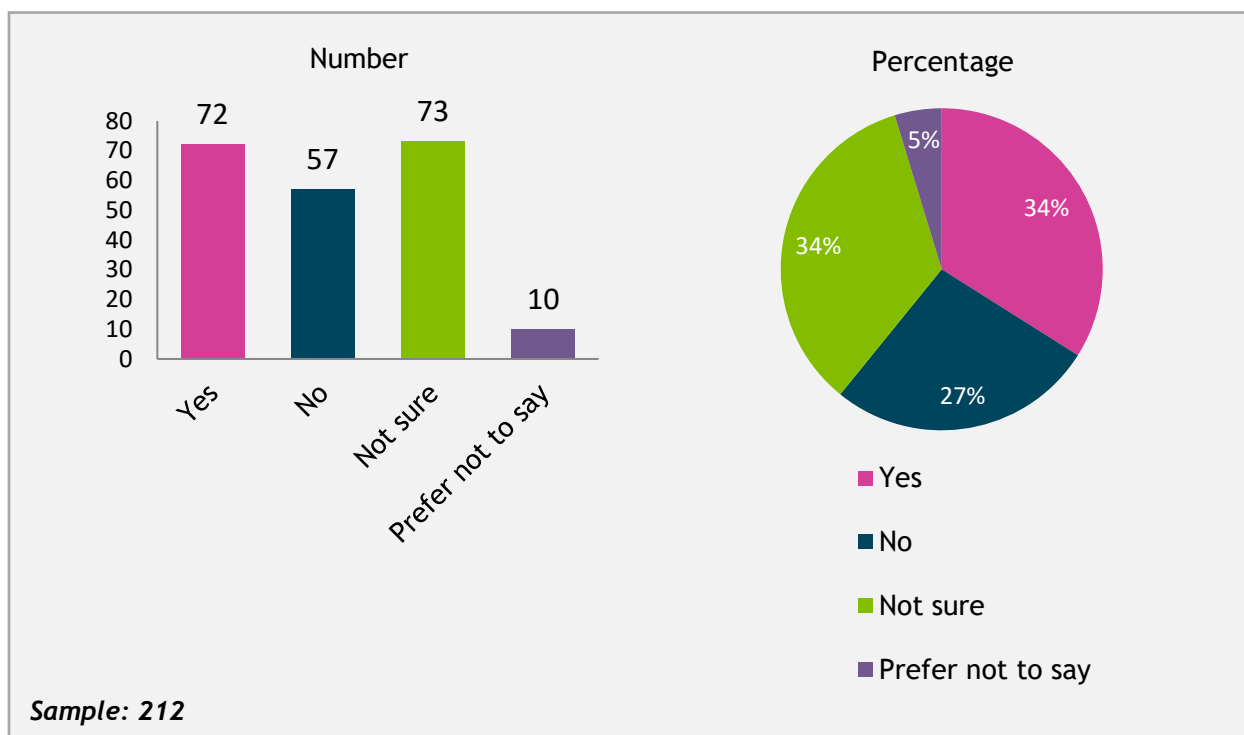
Those with poor mental health are twice as likely as respondents in good mental health, to find it difficult to pay their energy bills (83% compared with 42%). On good and poor physical health, there is also a significant difference (84% compared with 61%).

6.8 In the last 12 months, have you had to cut back on any of the following because of money worries?



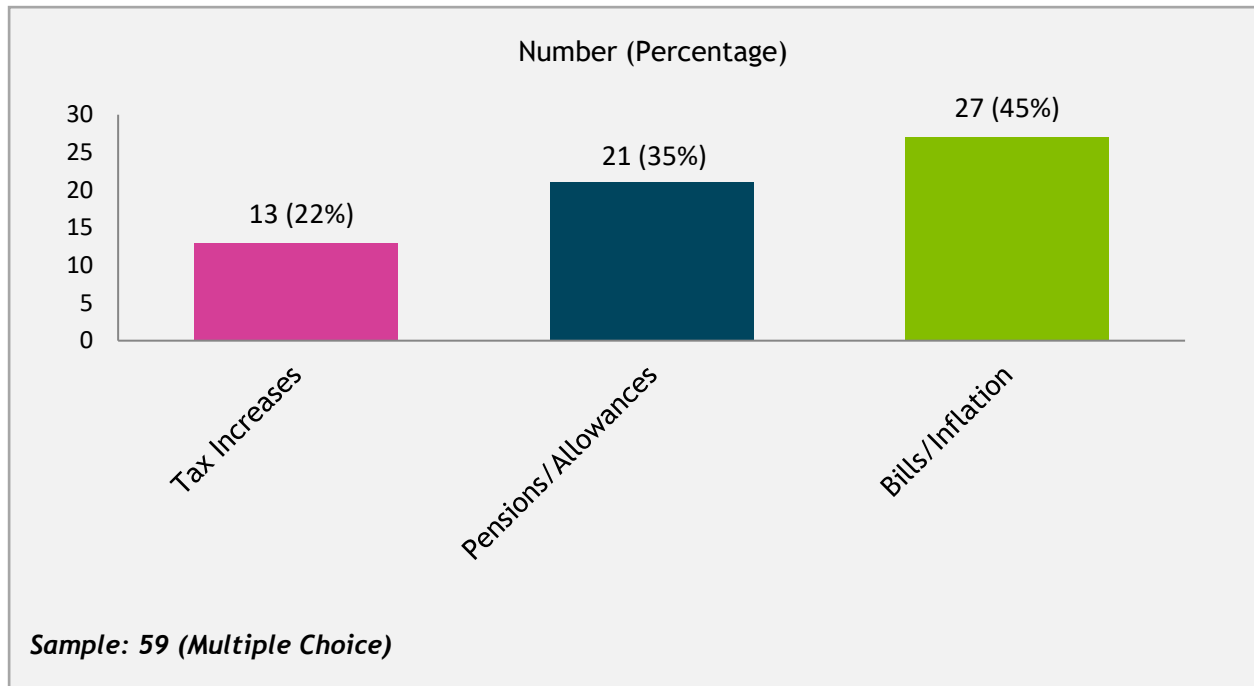
Almost three quarters of respondents (72%) have had to make some form of cutback, in the last year. 48% have cut back on holidays, 42% on heating, 38% on clothing, 34% on social or leisure activities and 33% on food quality or quantity.

6.9 Have recent government budget decisions made a difference to your finances?



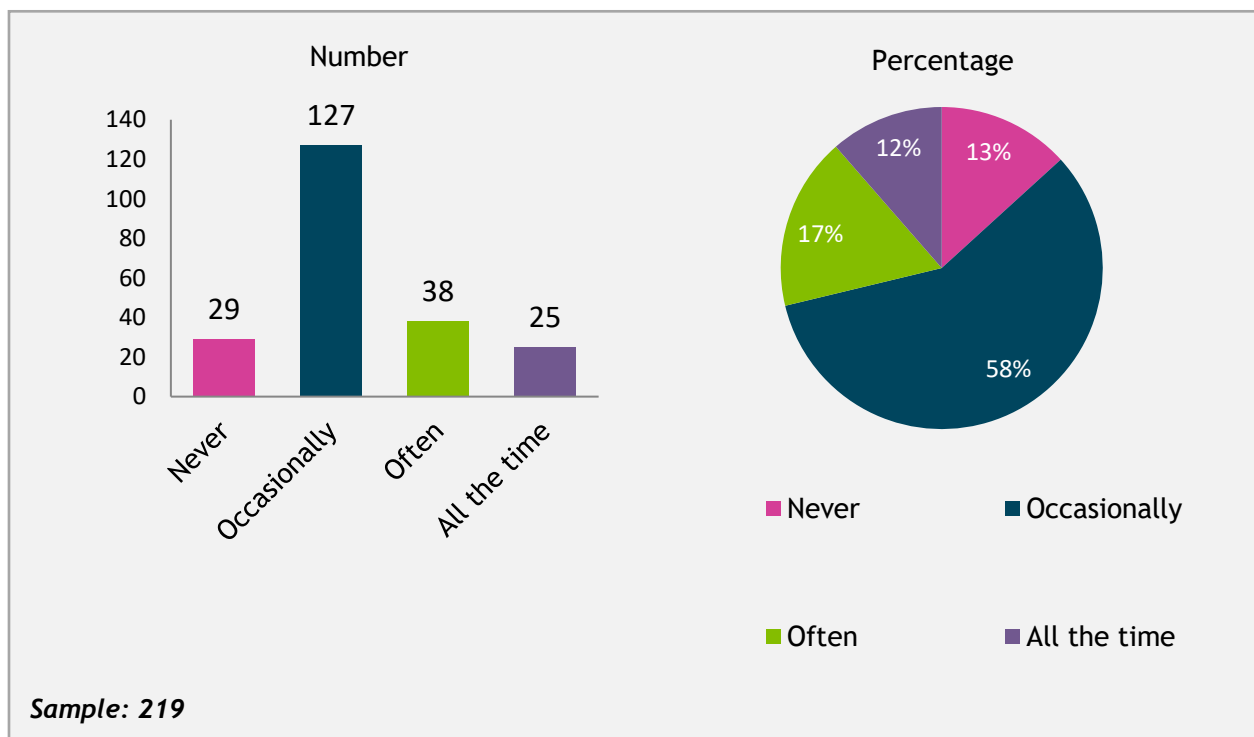
A third of respondents (34%) feel that recent government decisions have made a 'difference' to their finances.

6.9.1 If yes, please tell us how:



When asking how specifically, respondents cite rising bills and costs (45%), pension rates and personal allowance thresholds (35%), and tax increases (22%).

6.10 How often do you worry about money?



A clear majority of respondents (87%) worry about money. 58% worry ‘occasionally’, 17% worry ‘often’ and for 12% it is ‘all the time’. Just 13% of respondents do not worry about money.

6.10.1 Worry about money ‘often’ or ‘all the time’:

	% Yes
Aged 50 - 64	57%
Aged 65 - 74	35%
All Respondents (Baseline)	29%
Aged 90 or over	27%
Aged 75 - 89	18%

Those of later working age (50 - 64) are by far, the most likely to often worry about money.

Household - Just you	29%
All Respondents (Baseline)	29%
Household - Living with others	22%

Respondents living alone are notably more likely to often worry about money, than those living with others (29% compared with 22%).

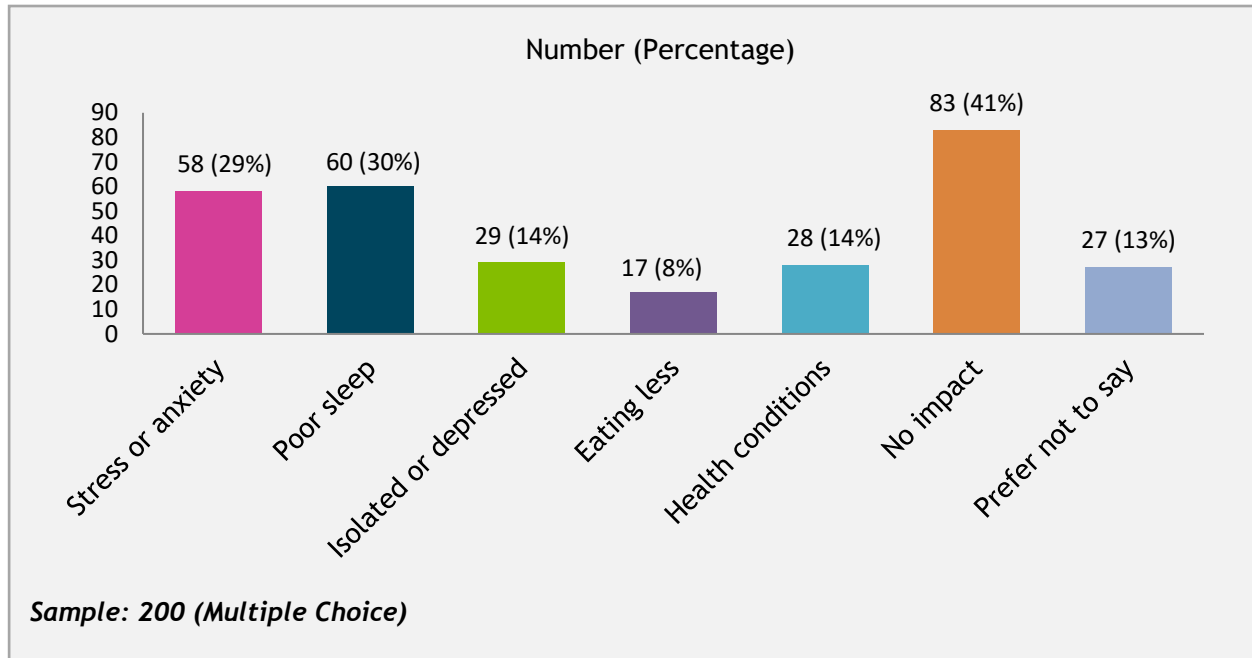
Female respondents	29%
All Respondents (Baseline)	29%
Male respondents	22%

A similar difference is recorded between women and men (29% comparing with 22%).

Poor mental health	93%
In poor physical health	59%
All Respondents (Baseline)	29%
Good mental health	19%
In good physical health	17%

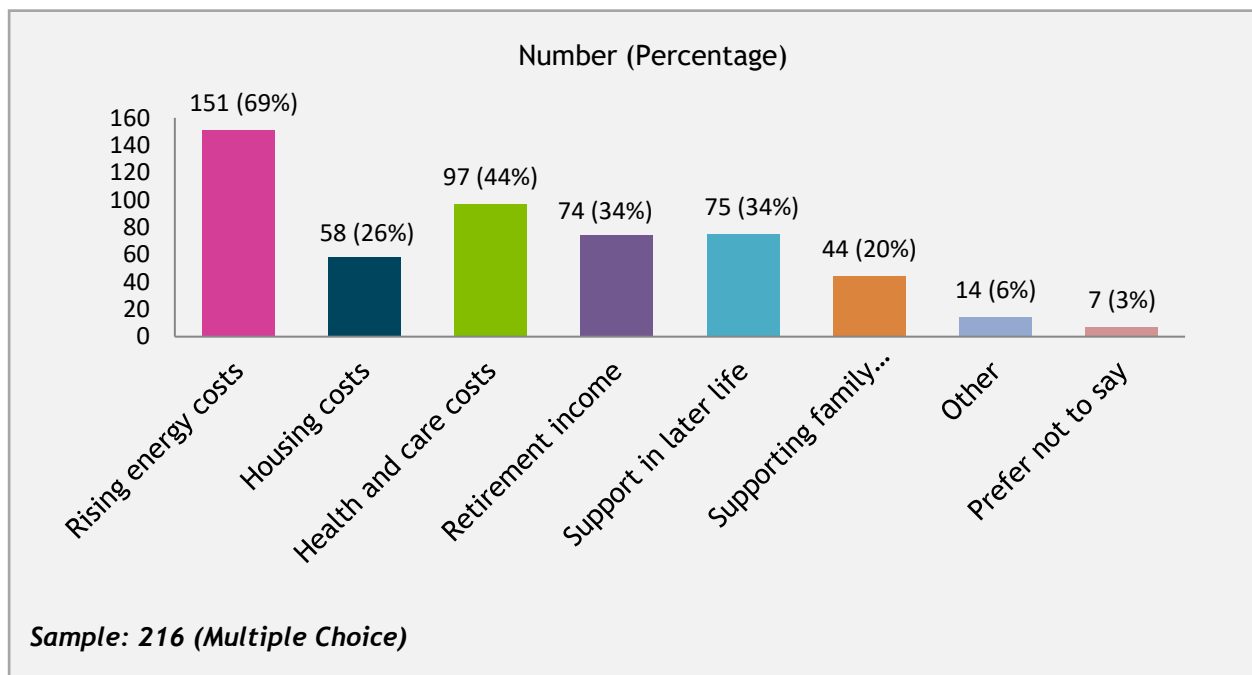
Almost all respondents with poor mental health (93%) often worry about money. Those in poor physical health are also noticeably more likely than respondents in good health, to worry often (59%) compared with 19%).

6.11 Has financial pressure affected your health or wellbeing?



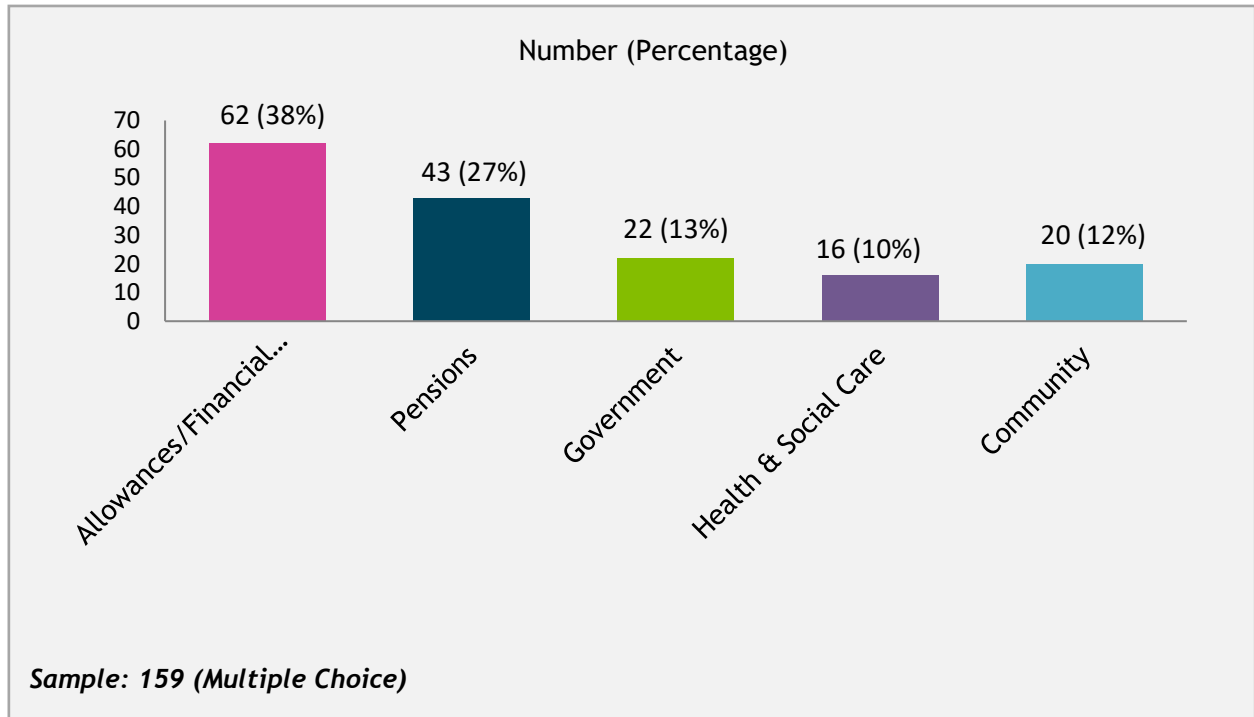
On health and wellbeing, respondents say that financial worries have resulted in poorer sleep (30%) and increased stress and anxiety (29%). 14% of respondents are feeling more isolated or depressed and same number cite deteriorating health conditions. 8% are eating less.

6.12 What are your biggest financial worries for the future?



On future financial worries, respondents were asked to choose a maximum of three topics. Fuel and heating inflation (69%) is clearly the biggest worry going into the future, followed by rising health and care costs (44%), and retirement income and support in later life (both at 34%).

6.13 What do you think the Government should do to better support older people during the cost of living crisis?



We asked what the Government should do - to better support older people during the cost of living crisis. Respondents are most concerned about allowances and financial support (38%) and pensions (27%) - including the rate and tax threshold. Government policy, the local community and health and social care are also mentioned.

- Help with a food subsidy. Help with energy and water costs.
- More support with housing costs like rent and mortgages, support with energy bills - gas and electric.
- The TV Licence should be free as so many older people stay indoors and watch all day. Stop letting gas and electricity firms keep putting costs up and stop huge bonuses for managers.
- Help the older people who have only the state pension to rely on.
- More flexibility on means-testing benefits and fair treatment. More concessions.
- No VAT on energy and keep the Freedom Pass.
- Make sure they are in a position to buy the food they need.
- Help with heating the house as the cold can kill.
- Give us our full Fuel Payment back.
- Discounts on healthy activities, eating out, costs of water, gas, electricity, TV Licence, house insurances as people are at home more. Help to reduce food prices.
- Bring down fuel prices. When 30 year olds are in shorts at 5°C us oldies are in triple layers with arctic anoraks on top. Our joints are too painful to move. Leaving us lonely too.
- Maintain the water payments.
- Discounted 'means tested' fuel discounts.
- Extend the heating payment to all and keep a check on rising food costs.
- Provide more financial support for those who are struggling.
- Make energy companies charge a reduced tariff for the elderly (of retirement age) during winter months.
- Reinstate the warm home discount.
- Help them with their fuel bills and allow them to use their Freedom Pass at any time.
- Realistically having sufficient means to exist on. Not luxuries but basics.
- Means-tested tariffs for older people in terms of utilities and Council Tax.
- Lower food prices and stop legally the practice of raising prices whilst lowering the weight of goods.

6.13.2 Pensions: Topics

On pensions, respondents would like an increase in the basic rate, the triple-lock to be retained, and the tax threshold to be raised, or abolished.

Selected Feedback: Pensions

- Pension increase.
- Keep the triple lock on the state pension.
- The tax on pensions should be reduced.
- The state pension shouldn't be taxed - benefits are not!
- Increase personal allowances for the pensioners, at least, so that pension income should be available tax free, up to the level of the average income of a British citizen.
- Raise the threshold so pensioners don't pay tax. While there are two of us to pay the bills, I am alright. However, if I was on my own without my husband's pension, I would worry.
- Cut tax on pension earnings.
- Not tax their private pension of which they are entitled and have paid in National Insurance.

- Women receive less pension than men and this needs to be addressed.
- Make the threshold higher.
- The government should look after senior people rather than taxing their pension. That pension has already been taxed while the person was working.
- Reduce the pension age for women.
- They could increase the state pension which is very low compared to other countries.
- Stop older people having to pay tax on pensions.
- Increase the state pension.
- Do away with Pension Credit and pay a decent pension to everyone. It seems to me Pension Credit opens doors to more money while other people who are not entitled to it have to struggle to pay the bills.
- Boost Pension Credit.
- Reassurance about pensions.
- Increase Pension Credit and offer rebates or discounts.

6.13.3 Government: Topics

Topics are diverse, ranging from immigration to general taxation.

Selected Feedback: Government

- Consider lowering and abolishing some taxes.
- Reduce spending/sending money overseas! (Foreign Aid)
- Reduce the support for immigrants and support this country's people.
- Increase taxation of the most wealthy to support care and health services.
- Share costs between everyone. We work all life. Then when old, they take what we work for away.
- The government is failing to get on top of the cost of living crisis.
- Stop Foreign Aid.
- Should do better.
- Pay "top dogs" less.
- Stop penalising people who are saving.
- I think they already have this in hand.
- Make the cost of living lower.
- Tax the rich more to help the poorest pensioners.
- These are the people who put money in the Government's pot and now they are penalised for saving a little bit.
- Reverse the net zero madness. Drill North Sea oil and the cost of living will reduce.
- Reduce general taxes over the whole spectrum.
- Keep inflation under control and maintain/increase benefit levels for qualifying people.
- Cut down on taxes for older people.
- All the utility companies estimate future cost of water/gas/electricity and charge accordingly. This can be inaccurate and overestimations causing needless stress - this needs to be investigated.

6.13.4 Health & Social Care: Topics

Topics include social, residential and home care, help with costs, dentistry, and digital exclusion.

Selected Feedback: Health & Social Care

- Help with care costs.
- More social worker input.
- Support older people living on their own.
- Ensure that the health service is a good service.
- Better medical care.
- Help with things online, not always able to make a medical booking.
- Make sure that they have sufficient income to pay for care in their own home.
- Massive investment in care homes (quality and quantity) and care visitors. Also make it clearer to people what services are available and how much they cost.
- Health care should be a priority - I paid for it all my working life.
- Access to 'supported living' if necessary and free places in care homes.
- More help to make it easier to find out if you need help with health needs.
- The government should support the care for older people who have worked hard - but when it comes to it, we have to pay.
- Tackle social care.
- Help with care costs.
- Get on speedily with merging healthcare and social care.
- Help with dental costs.
- NHS services should be improved.

6.13.5 Community: Topics

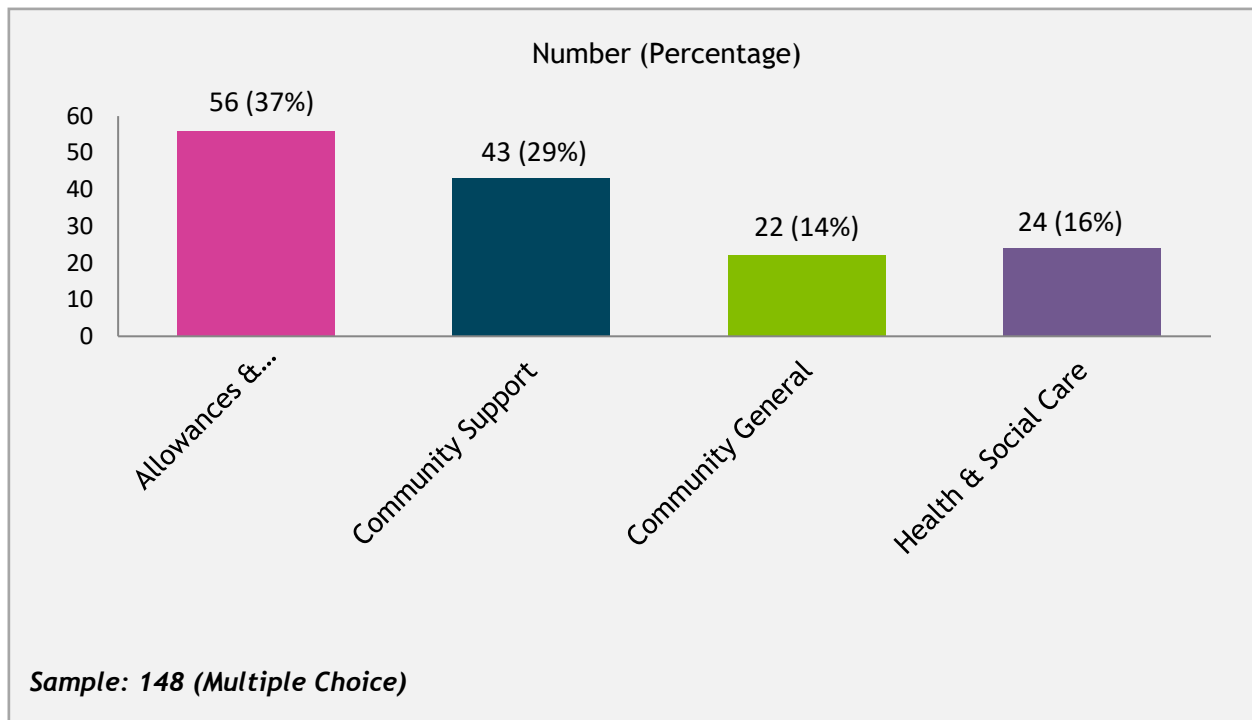
Topics include housing, local opportunities (for activities and learning), wider use of community centres and hubs, and easier access to information and appointments - such as less reliance on the internet.

Selected Feedback: Community

- Adequate housing.
- Ensure housing conditions and home insulation and maintenance are prioritised.
- Help with insulation.
- Allow us to move with no stamp duty in the last property.
- Learning opportunities for brain stimulation and social activities.
- Give more support and understanding.
- More awareness.
- Give more support to the elderly.
- Help maintain human contact for advice/help rather than being told to look for a website.
- What I think does not matter. It will probably not change in my lifetime.
- Make more facilities 'easy access' - not dependent on access to the internet.
- Make it easier for them to access information and support.

- Uniform help across all boroughs. Some boroughs provide more than others.
- Make people more aware of any benefits available.
- Allow people to access face-to-face appointments.
- Give easier access to financial support and not a rabbit warren.
- Premises/centres where they can meet for a cup of tea/coffee & reasonable lunch, where they can afford to meet with their friends etc. Basic healthy living!
- Fund community support hubs - improve energy efficiency in homes.
- Better core services.
- Stop using technology for contact.

6.14 What do you think Redbridge Council should do to better support older people during the cost of living crisis?



We asked what Redbridge Council should do - to better support older people during the cost of living crisis. Respondents would most like help with allowances and costs (37%) and also better support with local living (29%).

On community support, respondents would like greater levels of support generally - this could be from the council, charities, or simply from neighbours and residents. Wider use of community centres and hubs is urged, along with more, and better communication. Information needs to be clear, with services and support accessible.

Selected Feedback: Community Support

- Support the community centres and libraries.
- Provide free staff (foodbanks are very good).
- Offer more day care centres like Age UK in Wanstead.
- Advice to elderly how to manage heating bills and how to insulate the house, without extra stress and anxiety.
- Organise meetings with residents of Redbridge to hear their concerns on the matter of the cost of living crisis.
- Encourage, facilitate, support community facilities with low charges to promote engagement, activity, friendship and mutual support.
- Listen to older people and ask for help in any discussion which affects us.
- Open some advice and help centres for the old people, especially pensioners, where they can receive some help and advice regarding various government and non-government grants and other assistance available to them.
- More awareness for schemes, especially for those who stay home.
- Let old people do as many activity classes as they want to do, to help people affected by poor health and loneliness, will cost the government less in the long run.
- Grants to local charities for lunch clubs etc.
- Keep the libraries open longer in the evening, so there is a warm place to sit.
- Get together for tea & chat in libraries and churches, charging a nominal fee, to prevent isolation.
- Find support groups who help older people get out of loneliness and those with disabilities.
- Making more contact with people who are struggling to pay bills.
- Increase availability of Dial-a-Ride to enable people to socialise more. Providing more facilities for people with poor understanding of English.
- Make information easier to find as older people do not always know what is on offer and cannot go online.
- Local advice centres with experts to help folk understand bills (electric, phone, internet etc).
- Checking on elderly people's well-being.
- More free and low cost activities for the elderly.
- Give incentives to people to help their neighbours.
- Advertise and enhance home visit services - this should include medical care, cleaning, gardening, shopping, company, and particularly help with technology.
- Improve and advertise Dial-a-Ride services.
- Reopen 'British Restaurants' as in wartime.
- Keep warm spaces for the elderly to spend time in locally.
- Provide opportunities for older people to contact the council if they need advice - like Age UK does.
- Provide more warm spaces and activity centres and better transport to collect the infirm and disabled.
- Support those living alone by making services known to them.
- Listen to what they are saying.
- Giving help and advice on how to manage daily life.

- Provide more information about what help elderly people can get.
- Ensure the poorest have the most support, warm rooms, foodbanks, don't just leave it to charities.
- A local authority should have more information about local residents, so should be able to target the neediest.
- Have support workshops.
- Awareness of the benefits available.
- I think they are doing a good job. Lots of outreach, advice and support.
- Give advice about finances.
- Support businesses who provide food banks and warm spaces.
- More publicity about food banks and warm spaces.
- Advise all pensioners of lunch clubs or any other events/outings that are available instead of just those on means tested benefits.
- Fund local charities better who plug the gaps in services.
- More free social hubs and classes whether keep fit or meeting for other indoor activities.
- Help to get the homeless off the streets whatever their age.

6.14.3 Community General: Topics

Respondents would like a better built-environment - pavements and roads to be cleaner, tidier and safer. Housing and council management (bureaucracy) is also commented on.

Selected Feedback: Community General

- Stop wasting money planting flowers, then taking them down (area near Town Hall).
- Stop continually digging up the same pavements.
- Stop wasting money on roads - sleeping policemen humps all around the side turnings - they don't work. Speed cameras would be better. Stop producing information in several languages. Get potholes repaired properly.
- I give up with Redbridge Council. All they do is charge horrendous Council Tax.
- Sack the Mayor of London.
- Not much more. They have such pressures and they do well given limited resources.
- Better housing accommodation.
- They should do a lot, they do nothing.
- Check homes to make sure they can be lived in (health & safety, hazards, vermin).
- Maintain all footpaths and roads to avoid falls and costly damage to cars.
- A list of local trades-people to advise on best heating options etc.
- More repairs.
- Spend less on bureaucracy so more money is available for the needy.
- Make sure that the Council Tax is spent wisely and the leisure facilities are reinstated in the borough.
- Making sure their council properties are insulated (cavity wall insulation were necessary).
- More gritting of roads and pavements in freezing weather - Wanstead.
- Get some people who know what they are doing. Stop spending money on vanity projects like lidos.
- Stop wasting money on stupid ideologies.

- Pot holes in the road.
- I think Redbridge Council do nothing for older people.
- A big inconvenience with the Broadmead Road Bridge - should be sorted. With the traffic build up, pollution is horrendous.
- Raise standards to the best of London Boroughs.
- Spend Council Tax money more wisely.
- I think Redbridge Council is pretty good.

6.14.4 Health & Social Care: Topics

On health and social care, topics include help with costs (especially for home care and supported living), wider use of community ‘health hubs’, and easier access to GPs in particular - with better support for those not digitally active, or able.

Selected Feedback: Health & Social Care

- More social worker involvement.
- Reduce (or free) healthcare costs.
- Reduce care costs.
- Invest in the social services, to support residents and ensure their income is maximised.
- Try to support the elderly with domestic and home help.
- Giving older people support by having a group of support workers to visit or paying for transport to take people to centres where they can mix with others, so they don't feel lonely.
- Community health hubs for eyes, ears, feet, itchiness and micro-suction that we can walk to - not having to get two buses to.
- Free dental treatment.
- Ensure means of contacting GPs and hospitals are age proof. Too often new technology is introduced which quite rightly makes services more efficient but at the same time isolates the people who need those services most.
- Drop-in health centres for minor ailments and checks on basic health.
- Not charge for alarm lockets.
- Increase Attendance Allowance and Care Allowance.
- Reduce car parking fees at hospitals.
- A dedicated social worker to look into how to support older people.

6.15 Do you have any other comments about how rising costs are affecting you, or suggestions on how things can be improved?

On ‘any other comments’, we detect themes on allowances & financial support, the local community and on general government policy.

- Raising the limit before taxed.
- Make the food cheaper.
- Lower the inflation.
- I am very lucky to have a private pension but still appreciate my Freedom Pass and wouldn't want that to go.
- Rising costs are affecting everyone as inequalities increase.
- They can help by not raising Council Tax on people who are living on their own and having so many bills to pay.
- Do not water down usage of travel cards
- Insurances become more expensive as you get old.
- I had to get Iain Duncan-Smith involved and he kindly helped me with my gas and electric bills. They would not divulge what they charge for each service. It's amazing how they can alter the figure. Still haven't had it on because I'm afraid of having a debt.
- Don't take my Freedom Pass away.
- My quality of food choice has gone down. I heat the building to the bare minimum. These in turn affect health and in turn it is an additional cost to the health care.
- Just have to go without. I only shop for food and I make sure my bills are paid. I have complex medical needs so I have to keep warm. I owe about £400 to British Gas. I pay by direct debit monthly.
- Cut fuel prices.
- Keep the Freedom Pass. This allows the elderly to go to hospital appointments, go out to visit and to socialise with others, thereby improving mental and physical health.
- The prices on food & drink have increased and on fresh fruit & veg. High prices means some eat tinned food and more processed food - this diet could affect healthy living and life.
- Maybe Council Tax could be worked out on an income scale, especially as it goes up every year and it is very high.
- Cost of food - keep prices down.
- Scrap Council Tax for all pensioners. Do not understand why properties fall into bands.
- Do away with pension and savings credit. This is the most unfair system. Everyone should get the same.
- Social tariff funding to provide discounts of 50% on energy bills for the elderly.
- I tend to be without heating some of the time - so help with heating costs and energy prices.
- General worry about a dwindling fixed pension and increasing cost of living.
- We are cutting back on use of water as huge rises in cost of water supply.
- Higher rate tax bands should be increased - the current level is unrealistic.
- Means-tested tariffs for older people in terms of utilities and Council Tax.

6.15.2 Local Community: Topics

Topics include digital exclusion, housing, the built environment (cleanliness, appeal and safety), greater use of community spaces such as hubs, more support for charities, and council bureaucracy.

Selected Feedback: Local Community

- Be aware that not everyone is online. I am being charged to have paper bills, as I can't receive bills online, due to the fact I have not got a computer.
- House repairs are very expensive.
- If they do more classes and tell old people to give a little money if they can, I don't think they would mind.
- More support for organisations like yourselves.
- Make sure if one person is left due to their partner passing away that they do not start insisting on Council Tax to be paid if they were on Pension Credit, as it takes too long to work out the benefits for the one that is left. In my case over 6 months.
- Help fund charities within the communities to provide more services.
- Get positive messages out there to younger people to look out for their neighbours and elderly.
- Open up more free warm spaces.
- Older folk often enjoy going out every day to shop - often their only contact with people, but our high streets no longer have the buzz and competition to work properly. Not enough selection of shops (butchers etc). Our high streets are dying, making it less appealing for older people to use them. Reduce Council rates for shops, might help. Don't open large retail shopping centres, out of reach for the elderly, because of limited transport.
- Cancel the Valentines Park open air swimming pool project.
- Making sure council properties are well insulated.
- Pavements need to be safe to walk on and they are not. I fell recently and fractured my wrist.
- Keep roads clean and tidy, repair roads and pavements.
- Good lists of reliable people to do repairs, who do not rip you off.
- Better ways of insulating homes.

6.15.3 Other Comments

Other comments are given on government policy, health and social care and pensions.

Selected Feedback: Other Comments

Government:

- Immigration must be solved.
- Zero immigration illegal or legal. Country is overcrowded. Hasn't got infrastructure to support those that are here. Country is tiny compared to others, European & Arab countries, we are being lied to. Totally unfair system especially for elderly, we paid for the next generation. We are now being abandoned.
- Change Government.
- Get Labour out. Stop taxing us for the illegal immigrants. Stop sending money abroad.
- We see benefits given to certain people who don't work by choice, they just spend the allowance.
- The government needs to prioritise subsidies.

- Detect fraudulent benefit claims at the outset, or find them more quickly, so genuine claimants can get benefits quicker, easing conditions for many. Harsher penalties for fraudulent claimants.
- Put more wind farms on the centre of motorways as the traffic would help when there is no wind and it should help lowering electric bills in the future.
- Restrict immigration - Redbridge is already overcrowded, which has an impact on older people, when services are overstretched, which affects their health greatly.
- Tax the rich more and do not allow them to have over-shore accounts and avoid paying taxes.
- Put pressure on the government to subsidise ALL utilities.
- Help farms with energy costs. Encourage manufacturers to eliminate palm oil and support dairy farmers with milk supplies.
- Need to take back ownership.
- Inflation in general is not controlled.

Health & Social Care:

- Social care costs are expensive and will probably rise in April.
- Blood test once a year made easier and walk in centres would help. Seeing a GP would help without filling out forms & going online.
- Ensure Social Care provision is not used elsewhere.
- Lifeline should be installed free of charge for the elderly living alone. Rise from £246 to £286 is totally unacceptable yearly.

Pensions:

- Everything is going up with wages, pensions not following.
- Having pension increased and going into a different band.
- Having pensions increased and then having to pay extra into another tax band.
- Personal tax allowance again, needs to be increased.

Other:

- Have given up thinking about help or thought given to the elderly.
- They will only do what they want to do.
- Things can never be improved, it will be worse off.
- Think more about pensioners who have paid in all their lives.
- Employ people who are capable in the first place.
- Doesn't matter what I say.
- Employment is important and a necessity to lead a healthy life.

7. Glossary of Terms

PIP

Personal Independence Payments

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.

Age UK Redbridge, Barking and Havering, 103 Cranbrook Road, Ilford, IG1 4PU.

Phone: 020 8220 6000

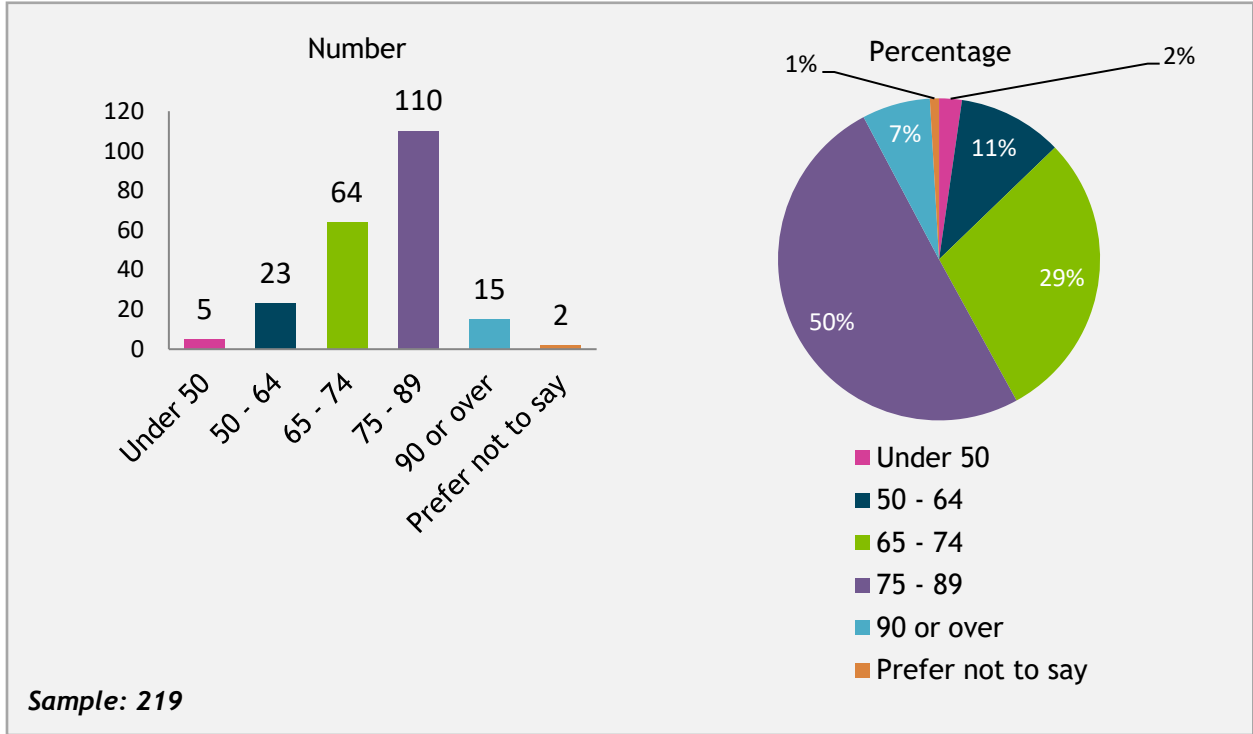
Email: admin@ageukrbh.org.uk

Registered Charity Number: 1088435

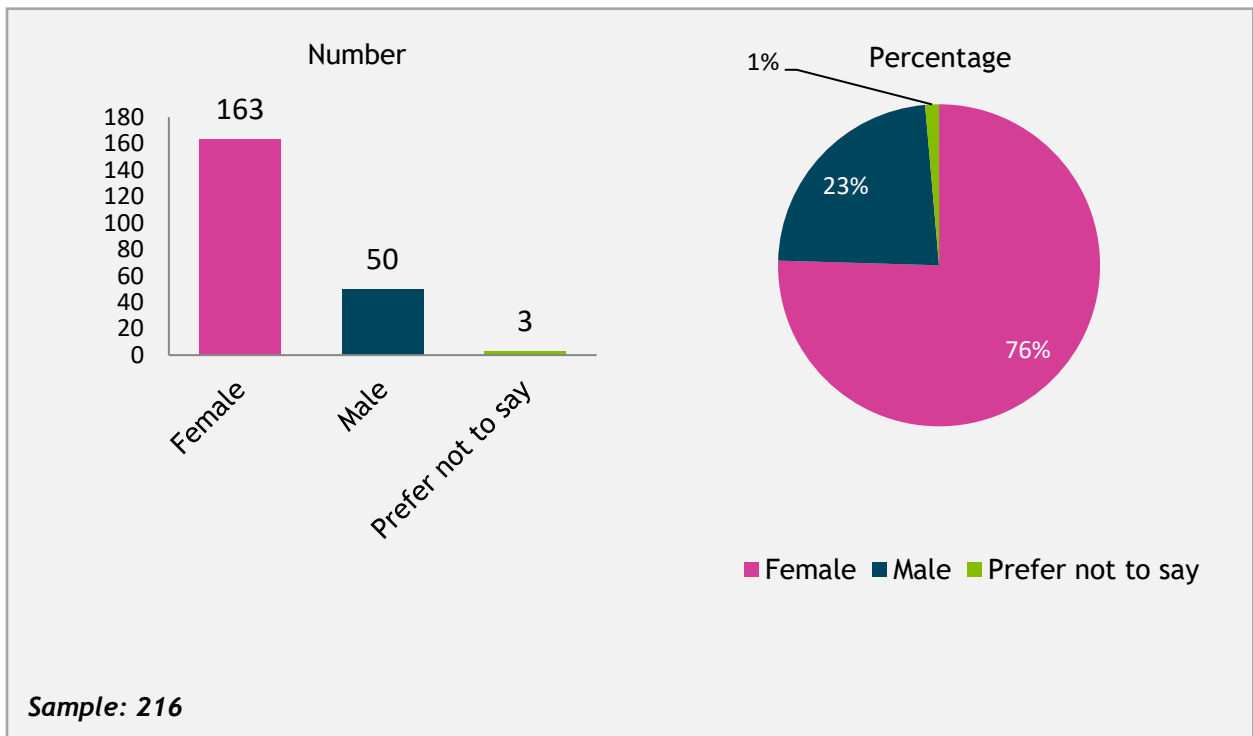
Appendix - Demographics

The demographics of participants are stated as follows:

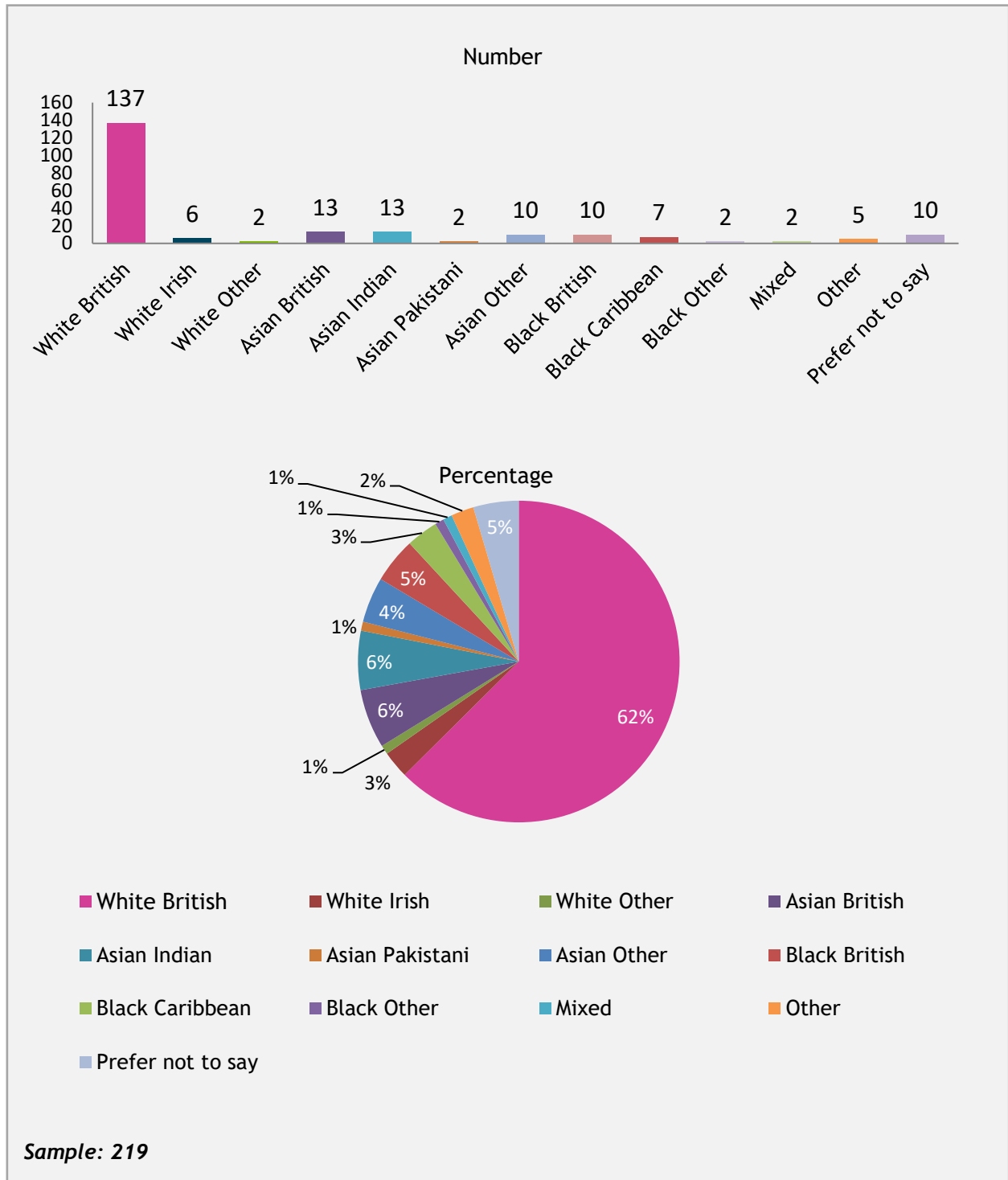
Age



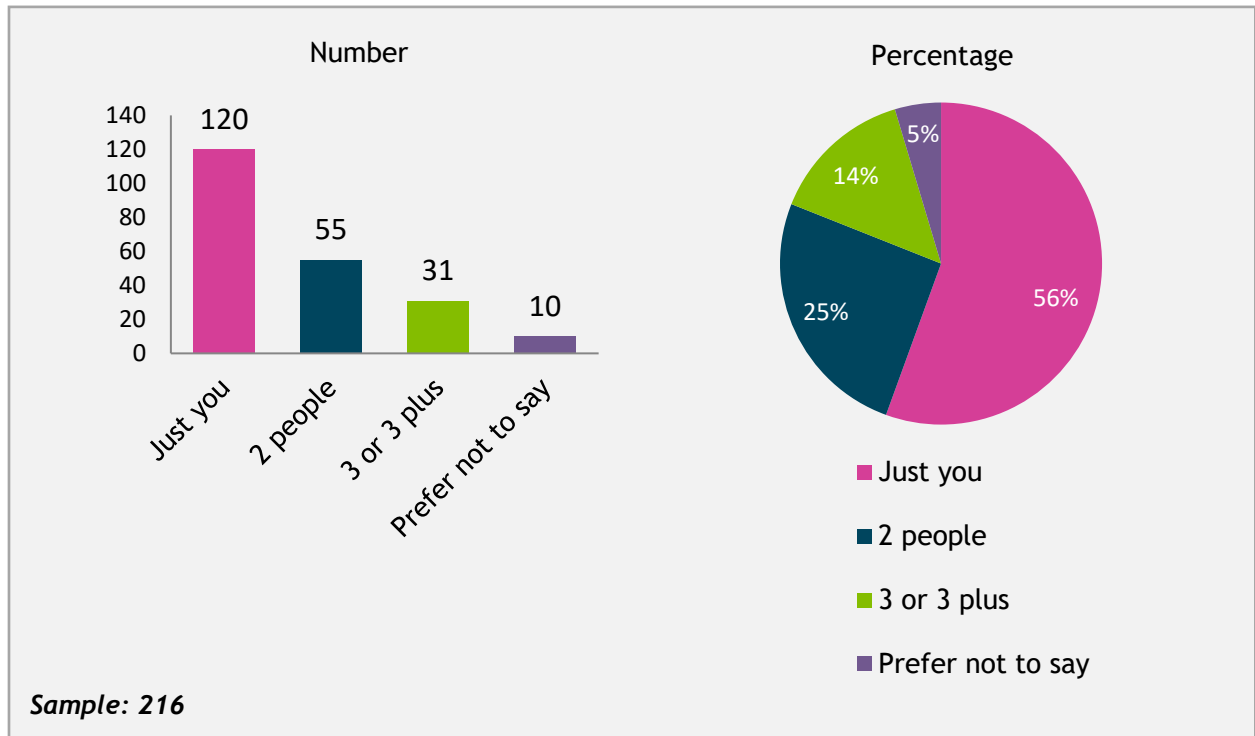
Gender



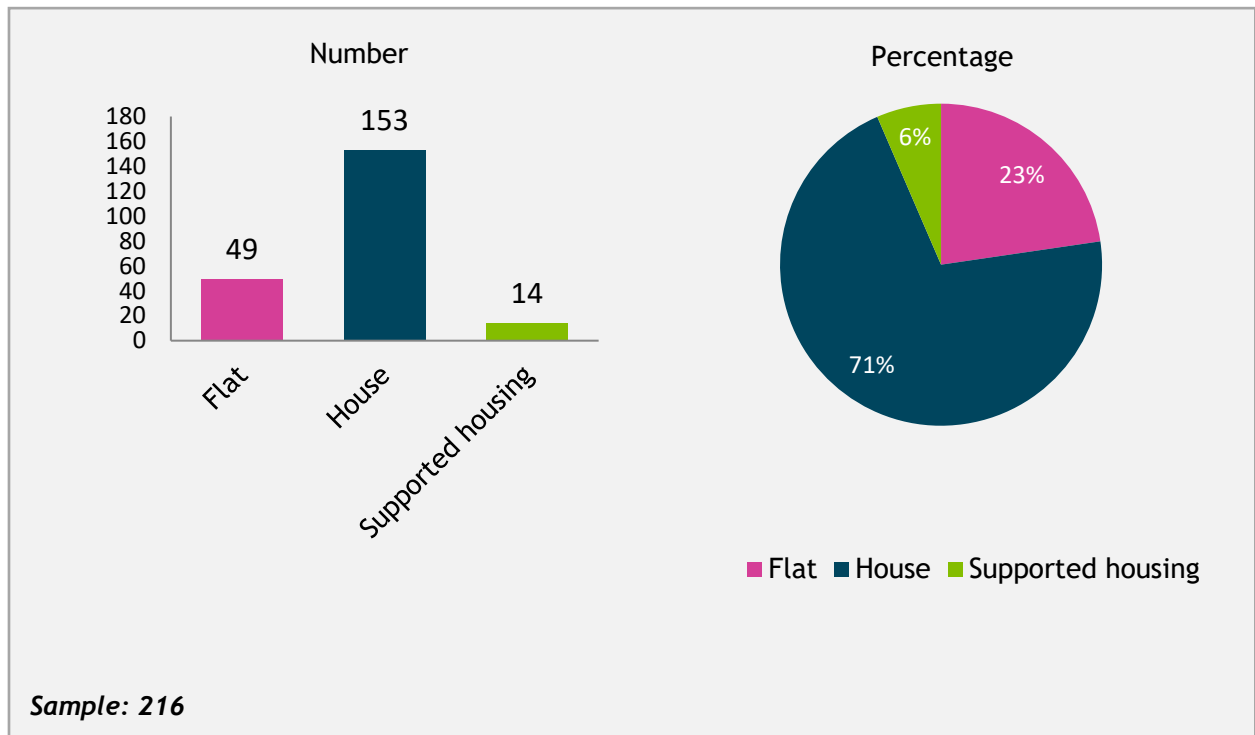
Ethnicity



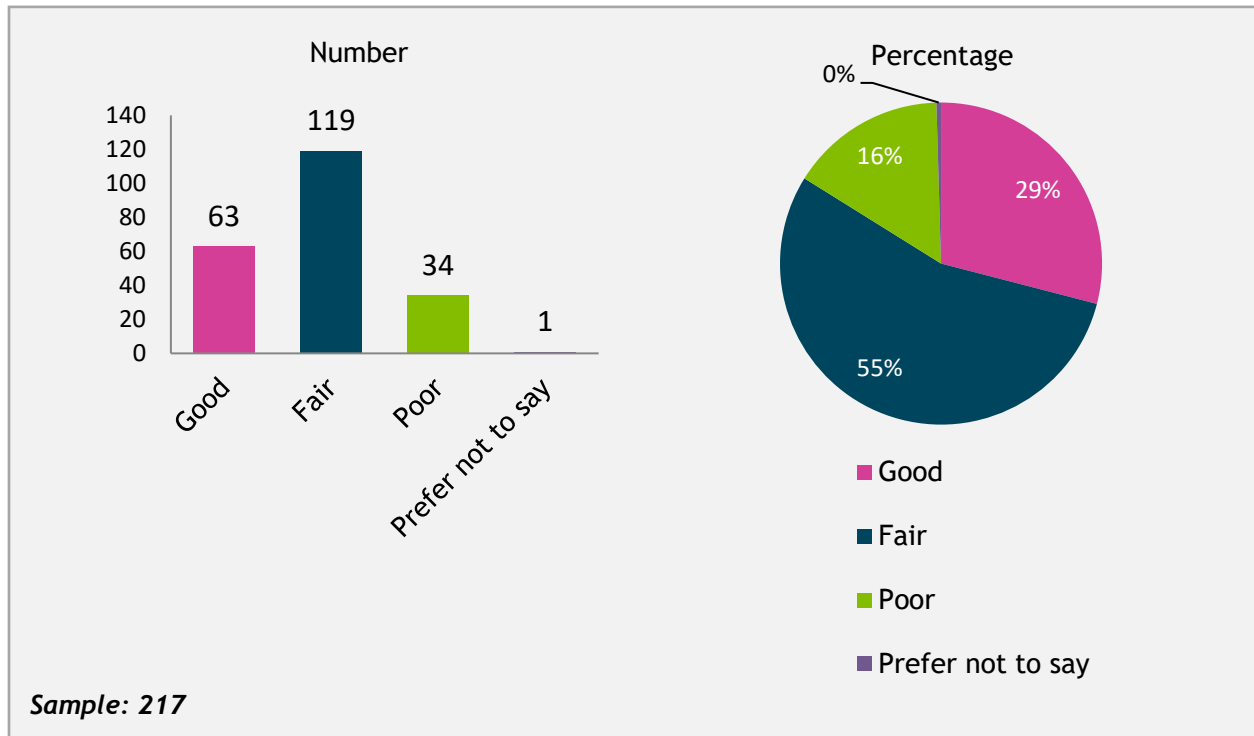
Household



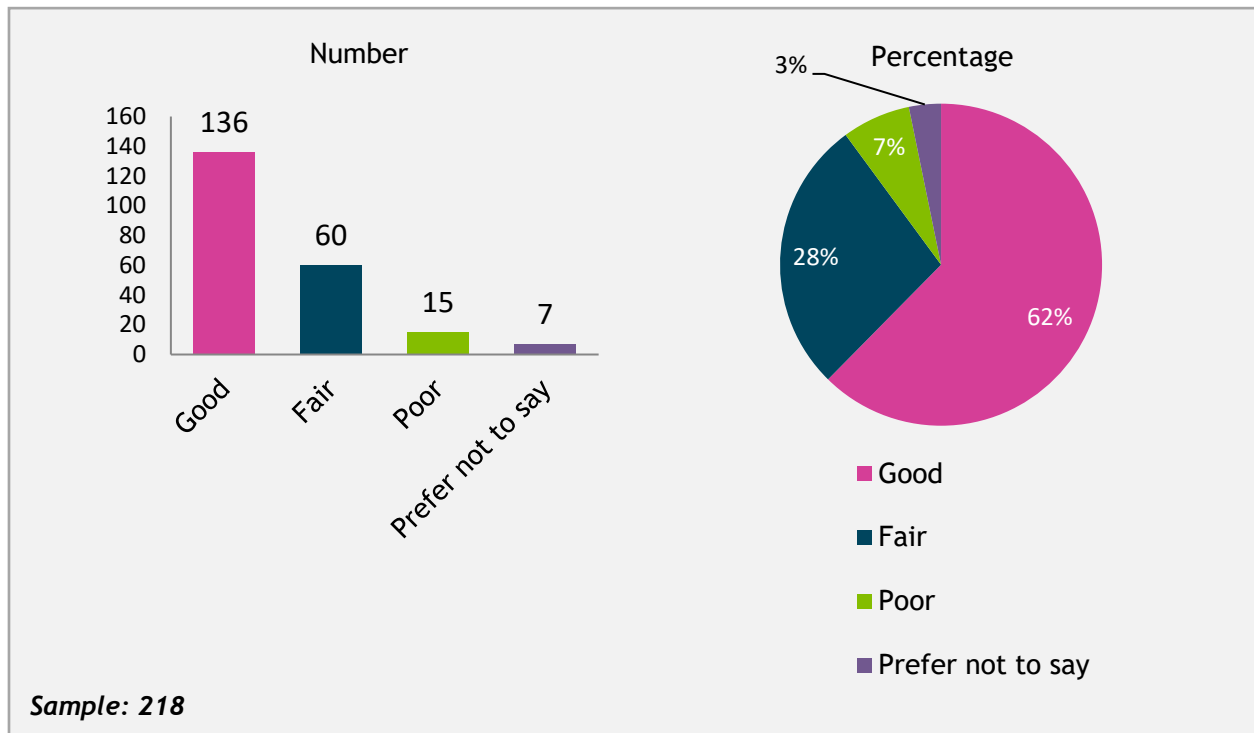
Accommodation



Physical Health



Mental Health



“Be aware that not everyone is online.

I am being charged to have paper bills, as I can't receive bills online, due to the fact I have not got a computer.”

Local Resident