



The Cost of Cold

December 2021



Introduction

Surging energy prices and the onset of the cold weather mean too many older people living on low incomes cannot afford to keep warm in their own homes right now. A million older households live in fuel poverty already, and rising energy bills mean tens of thousands more are set to join them this winter.

Age UK has heard from over 25,000 older people in the last two months who are worried about their energy bills. This report will share their words and highlight the four main ways older people tell us they are being affected by rising prices.

We are urging the Government to take urgent action to help these people stay warm and well in the coming months. With over a million households facing a long, bleak winter, the cost of cold has never been higher.

Around
1 million
older households are
in fuel poverty

That represents
1 in 10
older households

and
1.4 million
older people

What is fuel poverty?

To be in fuel poverty, people must be both:

- living in a property with a fuel poverty energy efficiency rating of band D or below;
- left with a residual income below the official poverty line when they spend the required amount to heat their home.

The recommended heating temperatures for an older person are 21°C in their living areas and 18°C in their bedrooms, no lower.

What we want to see

We would like the Government to take two emergency measures to protect older people this winter:

- Cut the 5% rate of VAT from all households' energy bills from April until at least the end of 2022.
- Provide a one-off payment of £500 to those who qualify for the Cold Weather Payment.

We are also calling on the Government to:

- Ensure the energy price cap is enshrined in law.
- Move to re-introduce a social tariff into the energy market to offer protection against high energy costs.
- Ensure everyone who is eligible receives the benefits they are entitled to. This will protect those on the lowest incomes from increases in living costs.

What older people are telling us

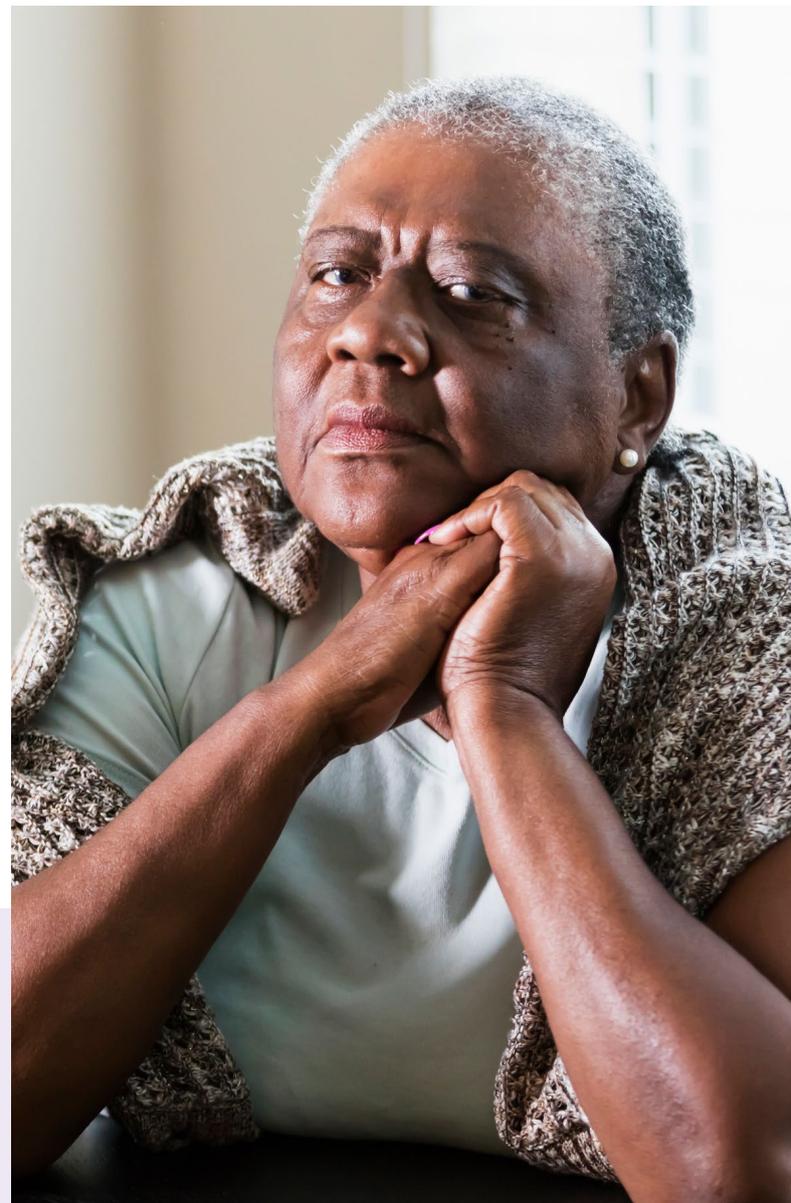
Over 25,000 older people told us they are worried about their energy bills this winter.

Many fear they will have to turn their heating off, or otherwise cut back on essentials like food to keep it on. Others are concerned about how they will manage their health conditions in cold houses, or how they are going to make ends meet as the cost of living continues to rise.

We want to share just a few of their messages to illustrate the reality of rising bills for the one million older households who live in fuel poverty.

The following answers were given in response to the question “how will rising energy bills affect you this winter?”

If you're struggling to keep warm, or know and older person who is, Age UK is here to help. Go to [page 7](#) to see what support is available or to find services in your area, [go to our website](#).





Rationing heating

The most common worry older people shared was being unable to afford to use their heating for more than an hour or two each day. We heard from people doing all they could to ration their heating and find other ways to stay warm.

“Heating will only be on in really cold conditions. Showers at a minimum and no oven cooked meals.”

Lynn, aged 66-74

“I have to sit with 2 jumpers, long johns under my trousers and a duvet over my knees when I watch TV. Now I’m working on what groceries I can cut back on. My daughter is buying extra insulation for curtains, making draught excluders from her extra duvet and freezing extra food portions for me.”

Anonymous, aged 75+

“I already have to watch the pennies, but with the rising prices I will have to try to tighten my belt

even more. Only one light bulb at a time, just the one electric heater in the lounge instead of two (my gas boiler broke a couple of years ago and I can’t replace it! So no hot water or central heating) No more luxuries like biscuits or a chocolate bar. I will be wearing more layers of clothes but washing them less... I don’t know what else I can do.”

Anonymous, aged 66-74

“Quite simply we shall have to turn the heat down, and not use it so much. We only have it at 16C now for a few hours a day. So jumpers and coats indoors. Spend more time in bed. Dreading the inevitable cold snaps.”

Christopher, aged 75+

“I have oil heating. Even once the fuel allowance of £200 turns up, I cannot afford to fill the tank. It’s not as if they can cut me off, they just won’t deliver if I don’t pay. I wouldn’t want to be in debt anyway. I spend a lot of time wondering if life is worth the fight.”

Margaret, aged 66-74

Choosing between heating or eating

We heard from many older people on fixed incomes for whom a larger bill in one area means making a cut to their budget elsewhere. For those with very little cash to spare, paying more for heating leaves them with one choice: cut back on food.

“It’s a simple choice, heat or eat. I already confine myself to one room and stay in bed as long as possible. If I cut down any further there won’t be any point in living.”

Peter, aged 75

“Eat or heat? Eating is best I think, I’ll lower the heating and only use it in one room.”

Anonymous, aged 88

“It’s a very tight balance between keeping warm and eating.”

Jyotish, aged 75+

Health risks

Lots of older people got in touch to tell us their health condition is made worse by the cold, but they did not know how they would afford the necessary heating.

Just over half of people aged 65-74 live with at least one long term health condition. For those also struggling to keep up with their bills, cold months pose a huge worry.

“I have arthritis which is worse when it is cold. I will have to keep my heating low now. Already I wear gloves on my hands and heat pack inside my leggings to help my back.”

Geraldine, aged 77

“My husband is disabled and he’s on warfarin, he is always cold because he can’t walk, he is cold in summer on cool days and needs heat on. I don’t know how we will be able to afford it this winter. I have been putting a blanket round him trying to keep the heating off until 6 o clock.”

Maureen, aged 75+

“Living on my own and on a pension it means you eat and stay cold or the other way round.”

Anonymous, aged 75+

“I am so worried. I will have to cut down on the every day items I need to afford to keep my house warm. I am 90 years old and feel the cold terribly.”

Sylvia, aged 90

“It concerns me that I will have to cut down on my food bill, which is also rising, and that I will not be able to feed my pets. How do I explain to them, my only family, that I have no food for them.”

Eirlys, aged 75+

“It will mean not eating or heating my home.”

Chhotalal, aged 75+



“Frightened to put heating on but my husband is seriously ill and needs to be kept warm so will just have try and sort the extra monies out when it happens”

Anonymous, aged 66-74

“My husband is on a chemotherapy treatment, so we need the house at a comfortable temperature because he is more vulnerable than most.”

Flor, age unknown

Struggling with the rising cost of living

The rising cost of living means increasing energy prices are the last straw for lots of older people on fixed incomes.

Those who have been getting by on a tight budget for many years are finding it will not stretch any further. As bills and prices continue to rise across the board, too many older people are seeing their living standard steadily decreasing.

“Could be the last straw on a creaking budget.”

Peter, aged 87

“We would have expected the winter fuel allowance to have been increased over time, but it has not. We are having additional cost to pay for a TV Licence at £147. With increases in council tax to come in April 2022 and a lower pension increase, it is getting harder to make ends meet.”

Anonymous, aged 75+

“It does not bode well for anyone, particularly pensioners, like myself, on moderate fixed incomes.

I am 87 years old and I have to give up quite a few normal basics to ensure that I do not run into financial meltdown. The prices, in general, on all consumer items, have increased drastically so, no more any items of new clothing, cutting down on food bills, good quality toiletries, etc. etc. The list is endless!!!”

Hoshang, aged 87

“I am concerned because not only are energy bills rising but inflation is also at a high resulting in a drain on our fixed income. Consider the pension rise last April was absorbed by a rise in council tax alone. So this winter is going to be difficult.”

Anonymous, aged 75+

“I feel scared at how to meet my gas bill for central heating. I’ve already been told I am over £250 in debt, and the monthly standing charges are about to double. I am being frugal in keeping the heating switched off, and wearing extra pullovers, and using blankets when watching TV. But prices are going up, up, up and my pension remains the same.”

Tony, aged 80

Conclusions and recommendations

This winter, too many older people living on low incomes will be unable to properly heat their homes. If the Government does not provide urgent financial support to change this, it could mean a tragedy for older people.

We cannot let a situation continue where people are so worried about rising bills that they put their health at risk by not keeping their homes warm enough, or are forced to cut back on meals to make ends meet. No one should have to make the impossible choice between eating and putting their heating on.

Unless the Government acts, over a million older households are staring down the barrel of a long, bleak winter. We are calling on the Government to:

- Cut the 5% rate of VAT from all households’ energy bills from April until at least the end of 2022.
- Provide a one-off payment of £500 to those who qualify for the Cold Weather Payment.
- Ensure the energy price cap is enshrined in law, and move to re-introduce an energy social tariff for the future.
- Ensure everyone who is eligible receives the benefits they are entitled to. This will protect those on the lowest incomes from increases in living costs.



Information and Advice

If you're struggling to keep warm, or know an older person who is, Age UK is here to help. We provide vital information and advice services on a local and national level to support older people to claim entitlements that help with their bills.

Older people who cannot afford to heat their homes this winter may be entitled to benefits like Pension Credit. Anyone who receives Pension Credit will be eligible for Cold Weather Payments, and may also be entitled to a Warm Home Discount of £140 a year.

We encourage you to share our free advice line with anyone in need of support. Lines are open 8am-7pm, 365 days a year, on 0800 169 65 65.

For more helpful information, **[please visit our advice pages](#)** or to find services in your area, **[go to our website](#)**.

About Age UK

Age UK is the country's largest charity dedicated to helping everyone make the most of later life. Our vision is to make the UK a great place to grow older. Our ambition is that all 11.8 million older people across the UK can:

- Have enough money to live without the fear of poverty in later life
- Enjoy life and feel well
- Receive high quality health and care
- Be comfortable and secure at home
- Feel valued and able to participate

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For more information please contact our External Affairs team:

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- or visit [**www.ageuk.org.uk/the-cost-of-cold**](http://www.ageuk.org.uk/the-cost-of-cold)