

Experiences of poverty in later life

Cutting back

Many older people on low incomes minimise or cut back their spending on essentials like heating, electricity, food and transport – and this is becoming more severe with high inflation.

Older people on low incomes often have to cut back or minimise their spending, even on essentials like food and heating. The cost-of-living crisis – with inflation at its highest level in 30 years and expected to rise further – means more people have to make more severe cuts. This can push them into real hardship: recent Independent Age research showed that people who spent any time in poverty were more likely to go without a filling meal every day and were more likely to live in a cold home.

In our research exploring experiences of poverty in later life, people told us about ways in which they minimise or cut back on spending to survive on a small, fixed budget. Some cut back on energy, by heating one room only, wearing many layers or spending time out of the house. This is especially difficult for people in ill health, particularly those with conditions that mean they need to be in a warm environment. Others described cutting back on food by cutting out meat or modest treats and buying own-brand basic goods. Some said they choose to walk or stay at home rather than use their car. A few of the people we spoke to said they delay going to the dentist or getting a new prescription. Many told us they cut back on social activities, like meeting friends for coffee, going to the cinema or going out for a meal.

In all these stories, it was clear that people were worried about things getting more expensive, and felt they had no choice but to make cuts that severely limited their lives.



Older people who spent at least one year in poverty in a nine-year period were **twice as likely not to have a filling meal every day**.¹

The State Pension, Pension Credit and other financial entitlements increased in April 2022 by only **3.1%** compared to **8%** expected inflation the same month.²

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Some days I decide not to drive. Monday and Tuesday I do my best to have as non-driving days, so I make up my mind not to drive on those days. It's a real pain.

Adrian, 66

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Now the weather is going a bit colder, I try to live in the day in one [room]... I've managed with a little [radiator] in the kitchen where I generally spend my time and I go out a lot anyway. I'm trying to keep costs down that way.

Pat, 80

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I do think twice before having a coffee out. When it's £3 or something, I think, 'Well, no I won't'.

Linda, 77

Brian's story

Brian* is in his 70s, and lives with his wife in the house they own in the Midlands. Their only income is from the State Pension. They have seen energy prices rising so have “cut back on heating a lot”. They buy less food than before and more basic brands.

He has given up going to the pub for the occasional pint and meal. They walk around town and browse in shops, partly to spend less time at home using energy. They don't use their car much because of the rise in fuel prices, choosing to walk instead. Brian doesn't go to the dentist unless it's an emergency or buy new glasses unless his prescription has changed significantly.

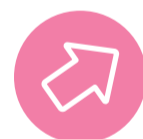
*Not his real name.

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We buy less than what we used to buy. We used to buy crisps, nuts and things like that. But they're a luxury item now. We might buy a couple of pot noodles, and I might have a pot noodle instead for my dinner.

Brian*, 70–80

Policy recommendations



The government should make sure everyone in later life receives the full range of benefits and entitlements they are eligible for. This should include the Department for Work and Pensions producing a written strategy to increase the uptake of Pension Credit. This strategy should include realistic, measurable targets, and short-term activities like targeted awareness-raising campaigns, including at the local level, and new research on how best to target people missing out. It should also look at longer-term solutions such as automatic payment, better government data sharing to identify people missing out, and reviewing the name 'Pension Credit'.



The government must fulfil its commitment to restore the State Pension triple lock from April 2023.

This poster is part of the **Experiences of poverty in later life** series. It draws on research Independent Age conducted into the experiences of people aged 65+ living on a low income. You can find out more at independentage.org/experiences-poverty-in-later-life.

¹Poverty in later life: How people in older age move in and out of poverty, and what should be done to reduce it, Independent Age, 12 January 2022, see independentage.org/poverty-later-life-how-people-older-age-move-and-out-of-poverty-and-what-should-be-done-to-reduce.

²State Pension and benefit rates for 2022 to 2023 confirmed, Department for Work and Pensions, 25 November 2021, see gov.uk/government/news/state-pension-and-benefit-rates-for-2022-to-2023-confirmed.