



**Independent  
Age**

“

# A constant struggle

The impact of high household costs on  
older people facing financial hardship

September 2023

# Contents

About Independent Age	3
1. Introduction	4
2. Methodology	6
3. Broadband costs	9
4. Water bills	18
5. Council Tax	24
6. Energy costs	30
7. Market engagement	38
8. Independent Age's full recommendations	40
Endnotes	45
Acknowledgements	47

# About Independent Age

Independent Age is a national charity providing support for older people facing financial hardship.

We offer free and impartial advice and information, and grants for community organisations.

We use the knowledge and understanding gained from our frontline services to highlight the issues experienced by older people who are facing financial insecurity and to campaign for change.

We are determined to make sure older people facing financial hardship:

- have sufficient income and receive the financial support they're entitled to
- are protected from unfair or avoidable costs
- have the connections and support they need in their communities
- live in safe, secure and suitable housing with the care and support they need.

We believe no one should face financial hardship in later life.

## Get support and resources

- Call our freephone Helpline on **0800 319 6789** for information or to arrange to speak to one of our expert advisers, who provide free and impartial advice on the issues that matter to older people with money worries.
- Our free guides and factsheets are full of information to help boost your income, remain independent, stay connected with others and more. These are available online at **[independentage.org/get-advice](https://independentage.org/get-advice)** or you can call our freephone Helpline to order paper copies.

If you want more information on the research and analysis in this report, or are an older person struggling to make ends meet with a story to share, please get in touch with us at **[policy@independentage.org](mailto:policy@independentage.org)**.



# 1. Introduction



**Deciding between whether to wash with cold water or eat dinner is not a choice anyone wants to be presented with. Yet it is the hidden reality for many people in later life who live on a low income.**

The increasing cost of living has pushed many people to breaking point. The cumulative effect of prolonged high costs means that many people in later life who live on a low income are having to cut back their spending on utility bills, are struggling to keep up with payments or feel they have no other option but to cancel essential services.

These are not new problems; older people in financial hardship often struggle to make their money stretch and have no choice but to cut back. However, their challenges have been intensified and brought to public attention by the cost-of-living crisis, which continues to squeeze household budgets.

Our research shows that around a quarter of older people on a low income in Great Britain (23%) can only just afford

essential costs and often struggle to make ends meet.

At Independent Age, we believe that everyone should be able to afford their household bills without feeling forced to make decisions that could harm their physical and mental health.

This report shares the often-hidden experiences of how pensioners facing financial hardship are being affected by increasingly high household costs – across water, energy, broadband and Council Tax. Yet many of those most in need know nothing about the financial support they could be entitled to from their utility companies or local authority, and their health and lives are suffering as a result.

At Independent Age, we think this is unacceptable. We will work tirelessly with others to tackle high household costs and reduce the unbearable pressure they are having on older people facing financial hardship, to ensure that everyone can live with dignity.

## 1. Introduction

### Independent Age's recommendations

#### What needs to change across household costs

- National and local governments and utility providers should more proactively promote social tariffs and other support, such as Council Tax Reduction and WaterSure, targeting areas of deprivation and all eligible groups, including older people on a low income who receive Pension Credit.
- Businesses and local authorities should use a range of online and offline channels, including adding information about social tariffs and other financial support to bills, to ensure they are reaching people aged 65+ on a low income.
- With the letter or notification that an application for Pension Credit has been approved, the Department for Work and Pensions should include information about all the financial support someone may also qualify for as a result, such as social tariffs.
- The respective governments should introduce Commissioners for Older People for England and Scotland.

#### What needs to change on broadband

- All broadband providers, supported by network providers, across the UK should offer tariffs that are designed to support those on a low income, including by having Pension Credit in their eligibility criteria.
- The UK Government should remove VAT on broadband social tariffs.
- The UK Government should consider and consult on options to provide consumers with greater consistency, such as the potential benefits of

introducing a more standardised social tariff for broadband.

#### What needs to change on water

- The UK Government should stop the postcode lottery of water social tariffs by creating a single social tariff for water.

#### What needs to change on Council Tax

- Central government and local authorities should work together to create more automated processes so that everyone over pension age who is entitled to Council Tax Reduction, including those receiving Guarantee Pension Credit, gets it.

#### What needs to change on energy

- To support the most vulnerable through the winter of 2023/24, the UK Government should introduce additional financial support for those in greatest need, including older people on a low income, to reduce the impact of high energy prices.
- The UK Government should expand the eligibility criteria for the Cost of Living Payments to people on Housing Benefit and those who receive Council Tax Reduction, including older people.
- The Department for Energy Security and Net Zero should create and fund a temporary 'Help to Repay' scheme which would offer help to eligible people struggling to afford to repay arrears.
- The UK Government should introduce an energy social tariff to provide a long-term solution that protects those who are vulnerable, including older people on a low-to-modest income.

## 2. Methodology



Between 27 April and 3 May 2023 YouGov conducted nationally representative polling on behalf of Independent Age into how people in later life are coping with their household bills. The polling included a sample of 1,150 adults aged 65 and over in England, 565 adults aged 65 and over in Scotland and 568 adults aged 65 and over in Wales.

In addition, between 13 June and 26 July, we conducted a household costs survey, which was open to individuals 65 and over. The survey received 1,765 complete responses from across the UK. The findings from this survey are not nationally representative, but they do provide insight into the experiences of people in later life facing financial hardship around paying their water, energy, broadband and Council Tax costs.

To reach a broader group of people than was possible through an online survey alone, we ran a focus group in July with seven participants aged over 65 who either do not have access to the internet at home or rarely use it. The purpose was primarily to understand the extent to which cost is a factor preventing people from getting or remaining online. Insights from this focus group can be found in the broadband costs section of this report from page 9.



## 2. Methodology

Finally, this report also includes insights from a series of in-person conversations with 75 older people in Leeds, Manchester and Newcastle in summer 2023 about what they think a good later life looks like and the barriers they face, including cost-of-living concerns. This forms part of our broader work on a Commissioner for Older People and Ageing in England, although the findings are relevant to the costs people face.

Unless otherwise stated, all statistics from the polling and household costs survey relate to individuals with a low household income – that is, of less than £15,000 a year. The quotes used throughout are from the survey, the focus group or in-person conversations.

### To note

Although UK-wide insights are provided where possible, it is important to note that the nations within the UK operate under different systems in certain sectors, which needs a specific focus in parts of this report. So, the section on water bills primarily revolves around England and Wales, because Northern Ireland and Scotland have their respective national companies overseeing water and sewerage services. The Council Tax section will not be applicable to Northern Ireland because of its distinct taxing system known as Domestic Rates. The section on an energy social tariff also does not cover Northern Ireland because its energy prices are regulated through a separate tariff review process.

The focus of this report is mainly on social tariffs where they already exist (water and broadband), and where there is an opportunity to introduce one (energy). Additional support that is available to older people on a low income is also explored in the context of water (WaterSure) and Council Tax (Council Tax Reduction). However, we recognise that support to help those who are struggling with their bills extends beyond this and that companies have their own initiatives as well to support people with cost-of-living pressures.

## 2. Methodology

### Tracy's story

Life is just a constant struggle. I live alone and have a small dog. I don't really go out much.

I was about to cancel my broadband and do without, and then I found out about the social tariff. I saw something about it online and thought, 'I've never seen that advertised!' It was literally about half what I was paying before. I currently pay £15, but it's still a struggle. I was paying £27 before. It's made a big difference. I'm so relieved I got it – I'm entitled to it and glad I found out about it.

You just can't do without broadband these days – I use my emails a lot and use it to stay connected to the world. I've thought about cancelling my broadband plenty of times, but you need an email address for almost everything – what would I do? It's how I stay in contact with my family but, if it came to it, I might have had to cancel it and not have it. I'm already isolated enough as it is.

I've got a massive water bill because I've never been able to afford to pay it. I know there's different things you can apply for to get help. I've tried a couple, but they said no. I'm in limbo as what I offer isn't enough. But you can't get blood out of a stone. There's just so many different bills that are so expensive.

Any help from water companies would be welcome, especially if you're over a certain age, on benefits, on State Pension. Why isn't there a simple social tariff for water? I'm paying for as much water as other people but I'm really careful with everything. Even with my water. I only use my washing machine once a month, and I am really aware not to use much water daily.

“

**I'm not going to be able to afford this. I won't be able to afford to eat.**

I've been struggling to pay my energy bills for a few years now, since the cost-of-living crisis has been going on – which feels like forever. I changed energy suppliers, and I could never afford to pay the bills, because I don't have a prepayment meter and I pay by direct debit. The price kept going up and up and up, and I thought, 'I'm not going to be able to afford this. I won't be able to afford to eat.'

I owe around £2,000 for gas and electricity and then I'm paying [for] what I'm using. But I do not use my cooker, I microwave or have cold meals. I only eat once a day, I wash by hand and maybe once a month I do a wash of bedding and towels, which is more difficult to do by hand.

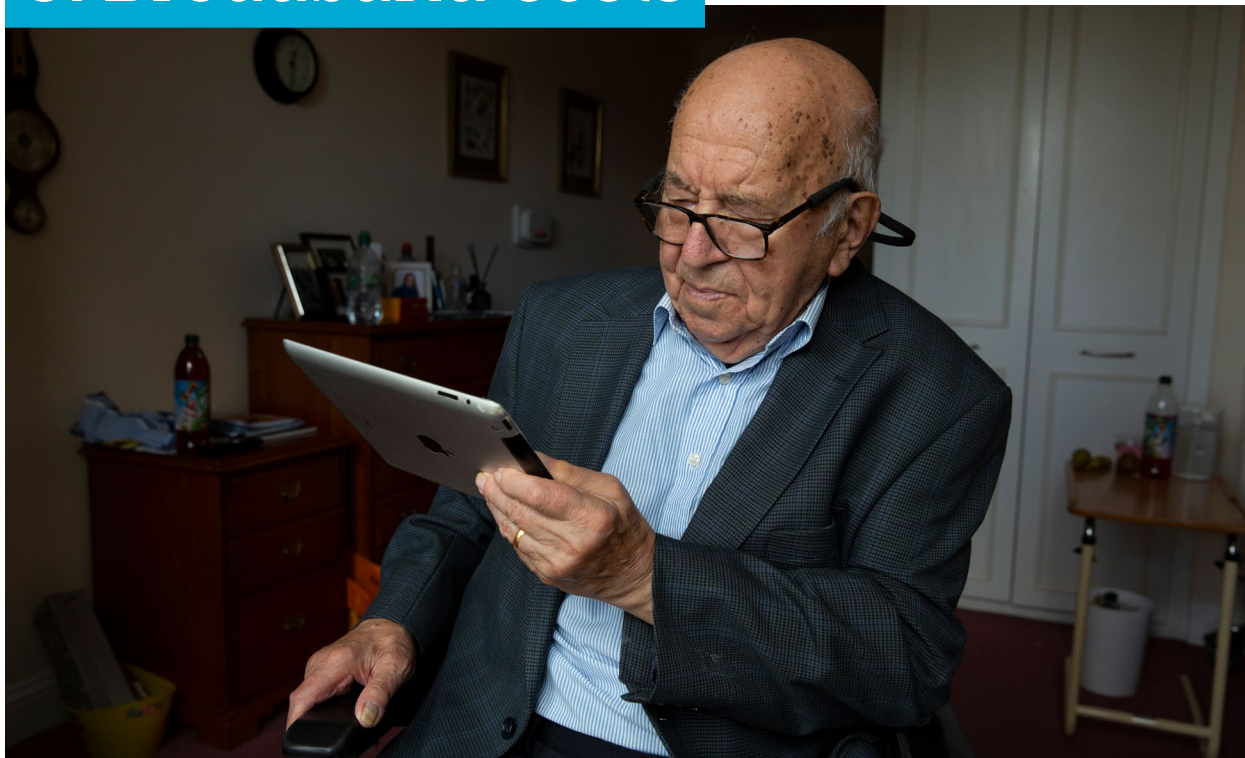
In the winter, I just have one radiator on low in one room. I think of everything, even – have I boiled the kettle too much? All these things add up. I've got a shower and I don't shower as much as I used to. I use baby wipes, and do a wash by the sink because I'm frightened of using energy.

I have to do what I have to do to survive. That's just what life is like. I either have porridge or soup, so it's not unhealthy. But of course, I'd like more.

I've cut back to eating one meal a day for about a year now. Before that I ate three, then cut to two, then one. With so little money you have to spread it so thinly across everything you need. Life's not easy, especially as you get older. A social tariff for energy would be absolutely wonderful – I could eat hot food.



### 3. Broadband costs



**“ It is a necessary part of my life to have broadband in this day and age. Anonymous, 80s**

In today's society, access to the internet has become an essential part of life. It enables people to stay connected with friends and family, access essential services such as banking and healthcare, and carry out day-to-day tasks including paying bills or shopping.

Despite it being much more than 'a nice to have', a broadband connection at home is not something that every older person on a low income has access to and so has the option to use.

We acknowledge that some older people who don't have fixed broadband can still access the internet on their smartphones, but this research focuses on the experiences of older people and the cost of their fixed broadband service.

For some, the cost involved in getting online is too much to begin with, but there is also another group at risk of having to cancel their current service because they can no longer afford it. We are concerned about both these groups. We do understand that some people will choose not to be online for a whole host of reasons, but we want everyone to have the opportunity to make that choice – and not be forced into being offline because of cost.

According to Ofcom, people in later life make up the biggest proportion of the offline population. In 2022 some 25% of people aged 65 or over did not have internet access at home<sup>1</sup> and, of those, 15% cited concerns about cost. Like many other household costs, broadband bills have not been spared from price increases, which means these figures may have now been pushed even higher. In 2023 alone UK broadband customers have been hit with price hikes of up

### 3. Broadband costs

to 17.3%,<sup>2</sup> which equates to an extra £5 per month for the average customer on a superfast broadband tariff. This comes at a time when household budgets are already under significant pressure.

In the context of the rising cost of living, examining the affordability of broadband in greater depth has become increasingly important to ensure that people who are struggling with these costs, including those in later life facing financial hardship, can afford access to this essential service in their homes.

Being offline can have wide-ranging implications. It can contribute to loneliness and isolation, limit access to services, and result in additional unfair costs if someone is unable to shop around and access the best deals and savings.

To support customers on a low income, most major broadband providers offer social tariffs – that is, cheaper broadband packages for people on certain benefits, including Pension Credit. However, specific details of these tariffs (such as the cost and speed) vary between providers. Additionally, awareness that they exist is very low, with only 1 in 20 eligible households (using Universal Credit as a proxy for eligibility) on one.<sup>3</sup>

Cost should not be a barrier that removes people's choice of whether to get online or stay connected. That's why it is crucial that all eligible customers are aware of the financial support they are entitled to from broadband providers.

#### Broadband bill struggles

The nationally representative YouGov polling that Independent Age commissioned in April 2023 found that many people aged 65+ in Great Britain

on a low household income (less than £15,000 per year) are concerned about the affordability of their broadband bills. Given affordability can be both an entry barrier to getting online and a factor pushing people offline who were online, this is worrying. The polling found that some have cancelled their broadband services to help manage the rising cost of living.

Our polling showed that:

- 48% of people aged 65 and over on a low income have struggled to keep up with their broadband bills over the past six months
- 30% are worried about not being able to meet their broadband/internet bills, when thinking about their financial situation over the next six months
- 30% are currently having to cut back their spending on internet, phone or television subscription services
- 9% cancelled their internet or phone services over the winter months to save money, while another 4% had already cancelled it before the winter for the same reason.



**48% of people aged over 65 years on a low income have struggled to keep up with their broadband bills over the past six months**

### 3. Broadband costs

When looking at people living with a disability and/or long-term health condition – another group more likely to live in poverty in later life – these figures rise further:

- 53% of people 65 and over on a low income and with a disability or a long-term health condition have struggled to keep up with their broadband bills over the past six months
- 34% are worried about not being able to meet their broadband/internet bills, when thinking about their financial situation over the next six months
- 35% are currently having to cut back their spending on internet, phone or television subscription services
- 12% cancelled their internet or phone services over the winter months to save money, while another 5% had already cancelled it before the winter for the same reason.

These concerns and difficulties were reflected in responses to our household costs survey, with many sharing that they are unable to cope with their broadband costs, which they feel have become increasingly difficult to afford alongside increases in other costs.

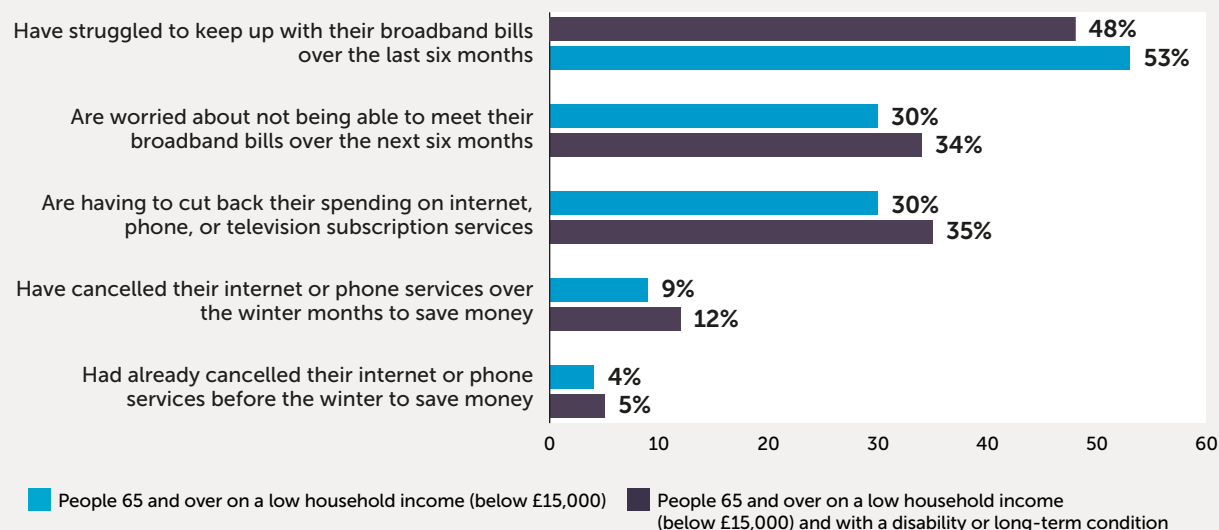
*"It is just very expensive and makes another hole in my monthly income."*

Barbara, 82

*"My bill shot up from £48 per month to £73+ a couple of months ago. I managed to get this reduced to a £62 limited package but only for 18 months. I do not use the phone – it is now provided via the internet hub – but they insist on charging me for the service! I am considering cancelling the whole package, especially as recently the services provided have been consistently deteriorating, but I am isolated to a degree by my mobility issues and it's a way of being and feeling connected to my family, friends, community and the rest of the world."*

Linda, 70

#### Broadband bill struggles





### 3. Broadband costs

The importance of broadband in maintaining social connections was also highlighted in our in-person conversations with older people.

*"I moved back to Leeds after living in Scotland and I had to rebuild my life and connections. I can only use my bus pass after 9:30am and am relying on buses that don't turn up. I don't always have the internet so don't know if there are changes and it's just unreliable. It stops me going out and stops me socialising. My social life turns to zilch."* Anonymous

Many would rather cut down on other essentials, like food or social activities, than fall behind on their broadband bills.

*"We can pay but are cutting back on leisure activities."* Marie, 71

*"Cancel TV and phone to keep broadband."* Linda, 74

*"We are managing, at the expense of buying fresh wholesome food."* Jim, 70s

*"Having my broadband is my only means of communication with the outside world via email, messages, phone etc. I cut back on food and cut down on other bills to be able to afford my internet provider."* Anonymous, 60s

However, others talked about how they would have to prioritise how important each of their essentials are, with broadband being the first to go.

*"Of the three, the only one I could cancel is broadband, but broadband is essential nowadays to control banking, utilities, contacts with all companies or institutions."* Colin, 70s

*"If we became totally unable to pay our bills, we would have no choice but to cancel the least necessary service, i.e. broadband."* Jeff, 70

*"Broadband is the only service that I'd consider cancelling."* Anonymous

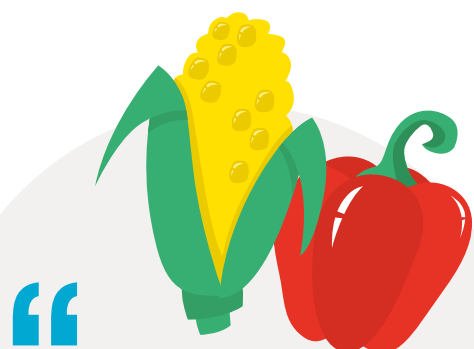
*"Broadband, gas and electric, water – all of these if unaffordable would be reduced or, in the case of broadband, cancelled completely."* Eileen, 70

While some people we spoke to felt they could no longer afford their broadband bills, others were at a tipping point – they can afford their bills at the moment but only just. This means they may be at risk of losing access to their service if prices rise in the future or their costs become unmanageable.

*"I'm paying £34 per month, went up from £29 recently. £20 would be better but much less or free I might be able to eat a little healthier."* Valerie, 76

*"Just about managing until end of contract."* Susan, 70

The fact many older people facing financial hardship feel they might have to consider cutting themselves off from their broadband connection because of cost is incredibly concerning, and the likely impact on their financial stability and mental health is significant.



“

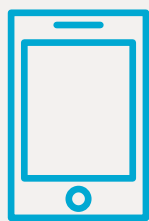
**We are managing,  
at the expense  
of buying fresh  
wholesome food.  
Jim, 70s**

### 3. Broadband costs

#### Awareness of broadband financial support

As of August 2023 most, though not all, broadband providers offer social tariffs. These are sometimes called 'essential' or 'basic' broadband. To apply for a social tariff, an applicant must be on Universal Credit or Pension Credit, although some providers also include other benefits in their eligibility criteria, such as Personal Independence Payment and Attendance Allowance. The average cost of a broadband social tariff is roughly £17 a month (compared to £34 for a typical comparable tariff),<sup>4</sup> and so being on one could save someone around £200 a year by switching.<sup>5</sup>

However, the findings of our household costs survey suggest that very few older people on a low income – who could be entitled to a broadband social tariff – are aware that they exist. This is in line with other research that has been conducted into this issue, which shows that, across age groups, public awareness of this support is low.<sup>6</sup>



**52% of those on a low household income were unaware of broadband social tariffs before taking the survey**

Our household costs survey found that, of those on a low household income, 52% were unaware of broadband social tariffs before taking the survey. Similarly, in our focus group, some participants mentioned that they would be interested in a social tariff but didn't know much about them and how they work.

*"I don't have broadband; I don't understand it and I want to learn more about it. The cost is far too high and it's too much for what I want to use it for. Social tariffs would be something I'd be interested in if it was explained to me."* Audrey

*"I had broadband but because they increased the price, I can't afford it frankly. They might have mentioned social tariffs, but I don't understand it and it's quite complicated."* Anonymous

*"I don't have broadband and I don't know anything about it. I'd love someone to come and explain it to me. No one has ever told me about social tariffs. It would be good if they could phone me or visit me and tell me about it."* Hilda

Our results indicate that many people in later life in financial hardship are missing out on this support. In fact, 64% of respondents to our survey who would be eligible because they are on a qualifying benefit, such as Pension Credit, are not currently on a broadband social tariff – yet 52% said that they would switch to one if they were eligible.

One big challenge is that there is no official data on social tariff uptake among older people, or those on Pension Credit, because getting Universal Credit is used by Ofcom as a proxy for eligible households.<sup>7</sup> That means the group of older people facing financial hardship remains hidden when it comes to decisions being taken.

### 3. Broadband costs

In addition to people's low level of awareness, our research also highlighted a number of factors that deter people from signing up to a broadband social tariff. Many eligible people mentioned that they didn't want to lose broadband speed or thought that the process to sign up with their provider would be difficult.

*"Speeds are too slow. I use the internet for streaming. I have cancer and watch TV or listen to radio quite a lot."* Anonymous

*"I'd worry that it would be slow and glitchy."* Lou, 65

Others explained that they were already in 'bundle' offers with other services like mobile phone and TV, which adds a layer of complexity to switching tariffs, because social tariffs can usually only be purchased on their own, rather than with other services.

*"I have a bundle with TV. I don't think [a] social tariff would allow this and switching is costly and confusing. I have a contract."* Anonymous, 70s

*"My provider has told me I will lose my TV and phone if I go on [a] social tariff. I can't afford this to happen as I am housebound, disabled and have a care line attached to my landline."* Anonymous

#### Increasing awareness of broadband social tariffs

To help ensure that awareness-raising activities match the needs and priorities of the target demographics, we asked respondents what they felt broadband providers could be doing to increase awareness and uptake of social tariffs among eligible people aged 65 and over.

We heard how the very low uptake of social tariffs is notably because of a lack of targeted information and advertising, and that more proactive promotion is needed to reach people in later life who may be eligible for this support.

Respondents provided a number of suggestions as to how broadband social tariffs could be publicised, including through television, radio, newspaper and magazine advertisements, as well as broadband providers directly contacting customers who may be eligible (by email and post). Other suggestions included advertisements about social tariffs on broadband bills, which explain them and remind people that they are available, as well as joint working between charities and broadband companies to spread awareness. While social media advertising was mentioned as an advertising method, it was brought up much less than the other suggestions.

A small number of people we spoke to said they had heard about broadband social tariffs before taking part in our survey. This group shared with us a slightly broader range of information channels. Some told us they had heard about social tariffs from engaging with their service provider (either on a company's website or by contacting it to find out about available support), while others mentioned a television or radio programme, a comparison website, friends and family, or social media.

Alongside the suggestions that respondents provided, these findings highlight the importance of considering a range of communication methods and the different strategies that could be used to reach eligible customers, as well as friends and family who could share this information.



### 3. Broadband costs

The fact that the majority who were already on a broadband social tariff told us they faced no major difficulty in signing up implies that once the information is disseminated, people can readily access those tariffs.

#### Supporting customers when the average broadband social tariff is unaffordable

For some older people on a low income, the average cost of a broadband social tariff (around £17) is still too high. Some 10% of people with a household income of less than £15,000 who responded to our household costs survey told us that £17 per month would not be affordable for them.

*"On my pension, I won't be able to afford that."* Anonymous, 60s

“

**It's like everything else, spiralling costs becoming out of control with no prior notice and no increase in income to cover it.**

**Anonymous, 60s**

As such, it's essential that the UK Government looks at what can be done to reduce the cost of broadband social tariffs for those on the lowest incomes to a more affordable level, such as removing VAT on these tariffs and ensuring that the savings are passed on to consumers. In addition, there is also a role for network operators in considering what they can do to help make these tariffs more affordable.

#### Supporting non-eligible customers

In our household costs survey, 48% of respondents with a household income of less than £15,000 per year, but not on any qualifying benefits, said that their broadband bills had increased above what they were comfortably able to pay. We heard from some respondents who explained that they "just pay it out of [their] savings", or that they were "thinking of cancelling broadband due to price rises making it unaffordable".

*"It takes a big bit of my weekly money."*  
Suzie, 60s

*"It's like everything else, spiralling costs becoming out of control with no prior notice and no increase in income to cover it."* Anonymous, 60s

*"Social tariffs would be a great help to many pensioners but unfortunately many of us are refused/not eligible for Pension Credit due to being £3 over the criteria. This disadvantages many who are refused and have no access to any reductions for any of the help the government, councils or companies give. We just have to struggle trying to pay the cost-of-living increases."* Eileen, 70

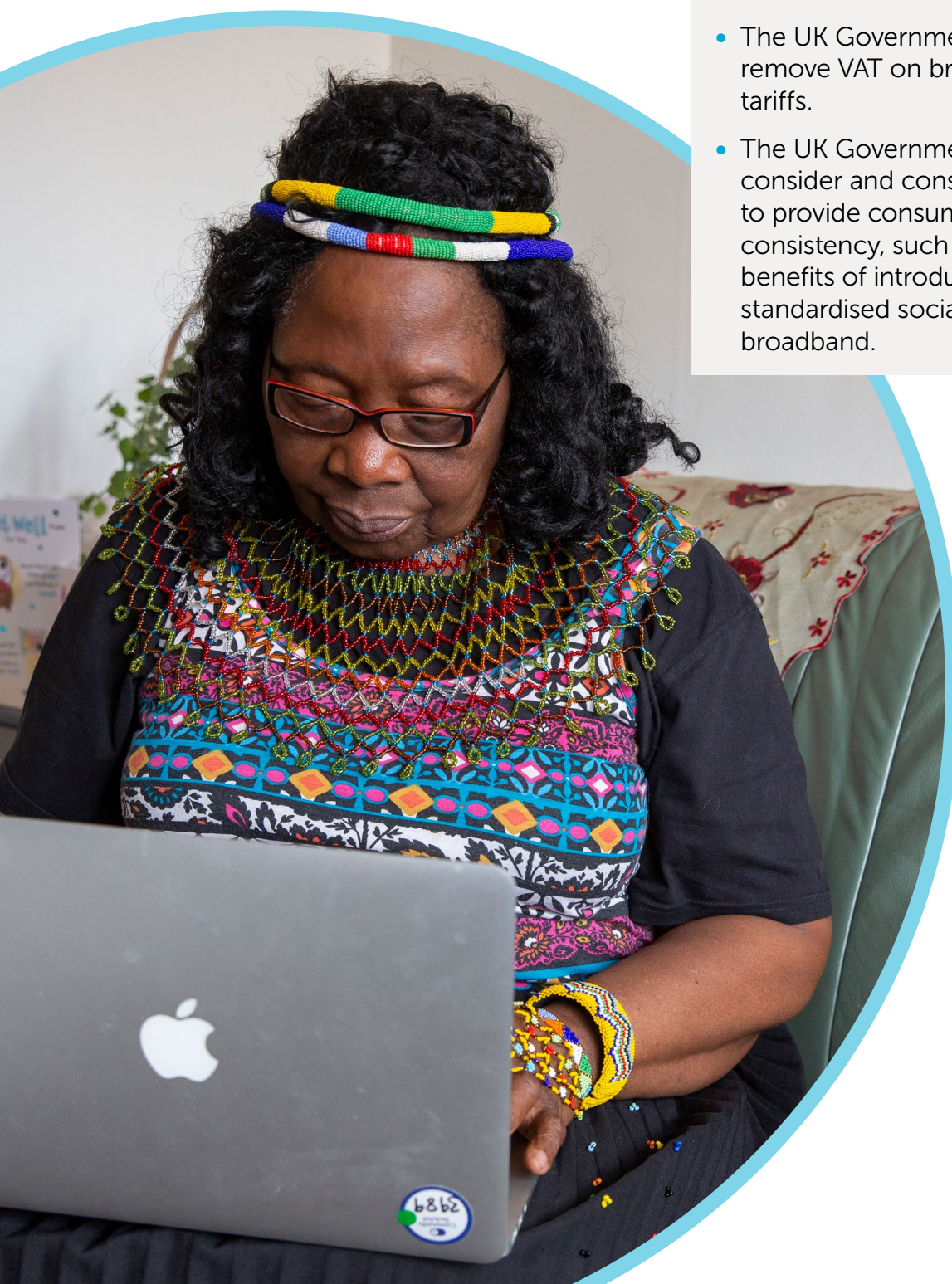


### 3. Broadband costs

So, as well as increasing awareness of support among eligible customers, it is also important that providers consider what support they can offer those who are just above the eligibility threshold for benefits, such as Pension Credit, and who are therefore not eligible for broadband social tariffs. People in this group can often still struggle with their costs.

#### Independent Age's recommendations

- All broadband providers, supported by network providers, across the UK should offer tariffs that are designed to support those on a low income, including by having Pension Credit in their eligibility criteria.
- The UK Government should remove VAT on broadband social tariffs.
- The UK Government should consider and consult on options to provide consumers with greater consistency, such as the potential benefits of introducing a more standardised social tariff for broadband.



### 3. Broadband costs

#### Maggie's story

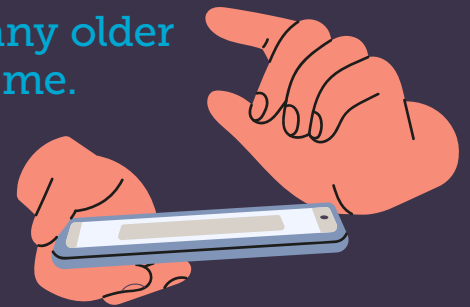
There's a growing assumption that we can all do everything online now but, because of my financial situation after COVID-19, I had to cancel my phone and Internet contract. So now if I want to do anything that involves being on the internet, I need to get hold of a library that's open at certain times.

In Trafford, where I live, the library gives you one hour free to use the internet and then charges you for more. My pension is only £120 per week, so it adds up. Because of the build-up of email it takes me about 40 minutes just to get rid of the emails I'll never read and go through the junkbox. Then by the time I remember the passwords for everything else I need to open, like LinkedIn or Twitter, I pretty much run out of time to get anything done.

We used to have access to Wi-Fi on Greater Manchester's buses and trams, but that disappeared during COVID. I'm assuming it was taken off as a cost-saving measure because people weren't travelling on the buses, but they've never put it back. And that doesn't just impact older people who don't have Wi-Fi – it impacts young families, single parents, who are trying to do stuff whilst they're out and about because they can't afford to pay for the subscription at home.

“

I would never have imagined how restrictive not being online could be. But this is the case for many older people like me.



I've been struggling so much with getting on the internet that I've been given various SIM cards, old mobiles, a tablet – but the battery on some of them won't hold a charge for more than a day. Then when you add in the fact that loads of scammers call you at random, it doesn't make it very easy to get online and do all the things you need to do.

This is one of the reasons why I think it's horrendous that they'll be closing the ticket offices in the train stations. I travel regularly between Manchester and North Wales, and I don't want to have the train ticket on my phone. Older people don't have a phone on their hip, so the idea that we can just always have access is ridiculous really.

This is something most people wouldn't be able to relate to – before I had to cancel my broadband, I would never have imagined how restrictive not being online could be. But this is the case for many older people like me.



## 4. Water bills



**“ I leave the bills till the final demand. This allows me time to save up the money. Anonymous**

Like other household costs, water bills have risen amid the cost-of-living crisis, contributing to the prolonged financial strain many households are under. From April 2023 the annual water bill for an average household rose to £448, a 7.5% increase on the previous year.<sup>8</sup> This represents the single largest rise in nearly two decades.<sup>9</sup> More increases in bills are also expected to be announced by water companies for the next five-year regulatory period (2025–30).<sup>10</sup>

While those living in Northern Ireland and Scotland have their respective national companies overseeing water and sewerage services, in England and Wales the company that provides your water and sewerage services is determined by where you live. It is not possible under

current legislation to change provider or shop around for a better deal. In practice, this means that customers experience different levels of price increases depending on who their water supplier is, with some prices rising up to 12% in 2023–24.<sup>11</sup>

Higher water bills are felt particularly acutely by certain groups, including older people on a low income who may have higher essential water needs because of a long-term health condition or disability. What this can mean is someone having to cut back on other essentials to manage their water costs or reducing their water consumption in ways that are compromising their life.

To support people who are struggling with their bills, water companies offer a number of schemes. These include WaterSure, which is offered universally across suppliers and is available to those receiving income-related benefits. To be eligible, customers must also have high

## 4. Water bills

essential water usage (such as because of a medical reason) and be on a water meter. If these criteria are met, water bills are capped at the average metered bill for the area.

Every water company also offers a social tariff that someone may qualify for if they are on a low income. However, awareness is typically low across all water customers in England and Wales,<sup>12</sup> and certain aspects of these tariffs vary depending on the water company, including the eligibility criteria that someone must meet to qualify for a social tariff. While some companies use income-based eligibility criteria, others conduct case-by-case assessments to determine eligibility or require someone to be on means-tested benefits. The level of discount applied to water bills through a social tariff can also vary: some providers cap water bills at a fixed amount, whereas others offer flat percentage reductions on annual bills, or provide sliding-scale percentage discounts depending on someone's circumstances. These differences create a confusing postcode lottery of support for consumers.

Every water company also offers a Priority Services Register, which anyone is able to sign up for to receive accessibility support. This support includes receiving bills and other literature in accessible formats such as large print or braille, advanced warning of supply interruptions, creating passwords that water company employees use at the door of your home and moving your water meter to a more accessible place.

We welcome that some water companies have taken more steps to support people in financial difficulty with cost-of-living pressures, such as supporting customers who just miss out on social tariffs or

providing one-off payments to customers. However, our research provides a national overview of experiences with water social tariffs and WaterSure and did not explore the initiatives of individual water companies.

### Water bill struggles

The nationally representative YouGov polling that Independent Age commissioned in April 2023 found that a high percentage of older people on a low income are finding it difficult to afford their water bills. Our results highlight a crucial point: while these difficulties may not be immediately apparent – because the vast majority are not missing their payments – older people facing financial hardship are nonetheless struggling to keep up with their bills and are often making severe cutbacks to pay them.

Among those aged 65+ with an annual household income of less than £15,000:

- 24% in England and 26% in Wales said they were keeping up with their water bills but struggled from time to time
- 17% in England and 11% in Wales said they were keeping up with their water bills, but it was a constant struggle



**17% of older people on a low income in England and 11% in Wales said they were keeping up with their water bills, but it was a constant struggle**

## 4. Water bills

- 1% in England and 2% in Wales said they had fallen behind on this bill.

The results of our separate household costs survey highlighted similar concerns about the affordability of water bills: 33% of people over the age of 65 on a low income that we surveyed told us that, over the past six months, their water bills had increased above what they are comfortably able to pay.

It was clear from our research that people in later life facing financial hardship are making compromises or sacrifices elsewhere to be able to pay their water bills. In our nationally representative polling, we heard how 30% of older people on a low income in England and 29% in Wales had reduced their water usage over the winter months to save money – for example, by using the washing machine less or not having a bath. Additionally, 17% in England and 18% in Wales told us they had already taken this action before the beginning of winter for the same reason.

Through our household costs survey, respondents shared examples of how reducing their water usage is affecting their daily lives and, in some cases, their health.

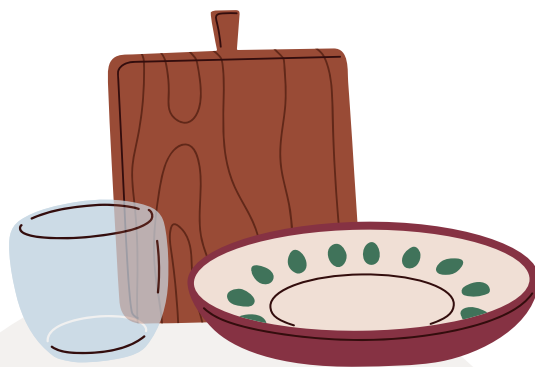
*"I try to reduce my water consumption, I leave the washing up for once a day instead of after every meal, I no longer shower every day nor flush the loo every time if only having a pee."* Colin, 70s

*"We have cut down on other things to pay, in effect robbing Peter to pay Paul."* Mike, 73

*"We both get PIPs [Personal Independence Payment] and this goes towards our additional usage but, whilst we pay one thing, another service has to suffer. We try to keep usage as low [as possible] but extra laundry, personal washing. We have a water meter to try to help, but restricting its use isn't good for our personal care and healthy diet."* Wendy, 70

*"Flush WC only when necessary. Wash up every three days. Wash clothes once a week. Use water butt as much as possible. Shower twice a week for two minutes. Use wastewater for plants."* Anonymous

*"Like everything else, bills have to be paid first. Any money left feeds my cat then me. I do not go anywhere except church so have no need to purchase clothing. I have had to cut down on my hobby, which is depressing me."* Anonymous



**I try to reduce my water consumption, I leave the washing up for once a day instead of after every meal, I no longer shower every day nor flush the loo every time if only having a pee.**  
**Colin, 70s**



## 4. Water bills

### Water usage for long-term conditions and disabilities

With age, the prevalence of disability increases. In the 2021 census, 27% of those aged 65–69 were disabled, increasing to 35% of those aged 75–79 and 64% of those aged 90+. <sup>13</sup>This can have a huge impact on a person's life. In addition to the physical and mental toll experienced, living with a disability or long-term health condition comes with extra costs for the individual, including higher bills because of needing to use more water.

The results of our nationally representative polling found that 12% of older people on a low income in England and 12% in Wales said their disability or health conditions meant that they use more water than average. This can make these bills unaffordable, as the findings of our household costs survey suggest: 37% of older people with a disability told us that, over the past six months, their water bills had increased above what they are comfortably able to pay.

*"The prices have gone up. Everything is going up. It's worrying. I am using up savings."* Anonymous

*"Money is so tight, it's a permanent juggling act."* Anonymous

These trends are particularly concerning given water bills are predicted to continue to rise in the coming years, risking a disproportionate effect on certain groups, including older people in financial hardship. This was backed up by our nationally representative polling, in which 30% of people aged 65+ on a low income across England and Wales were worried about not being able to meet their water bills over the next six months.

### Awareness of water bill support

Our household costs survey found that awareness among older people of the financial and accessibility support offered by water companies is exceptionally low, with 67% unaware that their water company offered any form of support.

The lack of awareness of water bills support schemes is a key reason why eligible older people are missing out on the financial support they are entitled to. In our household costs survey, we found that while 42% of respondents on a low income said they were not on any support schemes offered by their water company, of those, 18% felt they would be eligible for a water bill social tariff and 8% thought they would be eligible for WaterSure.

We found that respondents were not just unaware of the different types of water bill support, but also that those who did know about it were unsure how these schemes worked. This led many to respond with confusion or suspicion when we asked whether they would switch to their water company's social tariff if they met the eligibility criteria.

*"What's the catch?"* Steve, 73

*"What are the terms and conditions?"* Anonymous

*"I would have to have more information about it first."* Peter, 85

There were similar concerns around the mechanics of the WaterSure scheme. When we asked respondents to elaborate on why – if they were eligible – they wouldn't apply for WaterSure or didn't know if they would, people shared feedback like:

## 4. Water bills

*"I would need to know more about the implications. In general, if it would be cheaper for me, I would go for it."*

Susan, 76

*"I have always been with the same water company."* Keith, 70s

*"I don't understand how this works."*

Sheila, 80s

These insights highlight the importance of both increasing awareness of the various support schemes that are available and how they work. Positive action in this area could prevent people, including older people on a low income, from being put off from applying.

We recognise that some water companies are taking positive steps to make it easier for customers to access their social tariffs, such as through auto-enrolment. But to ensure that all eligible customers are able to easily access their provider's social tariffs, greater adoption of these initiatives could be beneficial.



**13%** said that they had heard about water social tariffs through friends and family

### Awareness of water bill support schemes

For those who did know about these support schemes before taking the survey, we asked where they had heard about them. Among all respondents aged 65 and over, across income groups:

- 28% said that they had heard about water social tariffs through information included on their water bill
- 13% said through contacting their water company about available support
- 13% had heard through friends and family
- 12% said through their water company's website.

None said that they had heard of the social tariff through social media, television, radio or advertising. The statistics were similar for WaterSure, except that only 18%, rather than 28%, had heard about this support through information included in their water bill.

While it's positive that a number of customers had heard about support from their water companies, we believe more could be done to improve awareness raising so that older people are not reliant on friends and family to find out about these schemes. Our research also highlights the different routes that could be taken to reach eligible individuals, and which media could be the most effective.

## 4. Water bills

We asked respondents to our household costs survey what they felt providers could do to specifically increase awareness and uptake of water social tariffs and WaterSure among people aged 65 and over. Overall, respondents emphasised the importance of water companies improving their advertising of these schemes, and they offered practical suggestions as to how this could be achieved.

*"Mail drops – with bills, to save on cost of postage – but a separate page, easily identifiable by headlines relating to target audience... Personally, I only read the bill page so it must stand out from the rest."*  
Margaret, 72

*"Highlight the schemes on bills. Annual – at least – leaflet drop to customer households. Partner with relevant charities. Partner with government. Media campaigns. TV ad campaigns."*  
Helen, 72

*"More adverts in newspapers and TV."*  
Heather, 87

A common suggestion was for providers to proactively raise awareness by highlighting these schemes on customers' bills or leaflets included alongside them.

### Experiences of signing up to water bills support

Positively, a number of respondents were already on WaterSure or a water social tariff when they took our household costs survey. Many said their experience of the application processes had been straightforward. This suggests that once people know about these schemes, most do not face any significant difficulties accessing them. Some 50% of those signed up to WaterSure said signing up had been 'easy' or 'very easy', and 63% of those on a water social tariff said the same.

### Independent Age's recommendation

- The UK Government should stop the postcode lottery of water social tariffs by creating a single social tariff for water.



## 5. Council Tax



**“It feels like you are drowning, where can you get any more [income]. There is only so much you can give up.  
Anonymous**

Council Tax pays for local government services, including police and fire services, rubbish collection, libraries, road repairs and street lighting. People may be responsible for paying Council Tax whether they rent or own their own home.

How much people pay depends on the area they live in and the value of their home. In England, the average Band D Council Tax (which is the standard measure of Council Tax) set by local authorities for 2023–24<sup>14</sup> will be £2,065 for the year, an increase of £99 or 5% on 2022–23. In Wales, the average increased to £1,879,<sup>15</sup> a rise of 6% on the previous year, while in Scotland,

the average Council Tax per dwelling increased from £1,238 in 2022–23 to £1,302 in 2023–24, equalling a 5% rise.<sup>16</sup>

To help people manage these costs, local authorities administer Council Tax Reduction schemes, which are designed to lower the amount of Council Tax someone on a low income pays. Local authorities also provide other forms of reductions – such as 25% off your bill if you pay Council Tax and you live on your own – or exemptions. However, we are focusing on the discount applied for a low income.

Although local authorities have control over how their Council Tax Reduction schemes work, and how Council Tax Reduction is distributed, there are some common rules for applicants over pension age. If someone receives Guarantee Pension Credit, they are entitled to the maximum Council Tax Reduction available in their local area. This can equate to 100% of their Council Tax, minus any



## 5. Council Tax

non-dependent deductions for people living with them. This applies irrespective of their capital.

If someone has capital of less than £16,000 and does not get Guarantee Pension Credit, their council will calculate an applicable maximum amount of weekly income they can receive before their income starts to affect their Housing Benefit and Council Tax Reduction.<sup>17</sup> If they have capital of more than £16,000, they will not qualify for Council Tax Reduction unless they are getting Guarantee Pension Credit.<sup>18</sup>

Although general rules exist for older people who are eligible for this support, discretion to define the Council Tax Reduction policy lies with individual local councils. This leads to variations in the level of provision between localities. For example, although someone may be eligible to apply for Council Tax Reduction because they are over State Pension age and have capital of less than £16,000, if they do not claim Guarantee Pension Credit – because they may not be aware they can – the amount of Council Tax Reduction they are entitled to may vary between councils.<sup>19</sup>

The complexity of the Council Tax system can make it difficult to navigate, creating confusion about the various schemes available in different areas and their eligibility criteria. Ultimately this leads to eligible people missing out on available support.<sup>20</sup>

### Council Tax bills

The nationally representative YouGov polling we commissioned in April 2023 found that the affordability of Council Tax is a concern for a considerable number of people in later life facing financial hardship. Among respondents aged 65+ on a low household income – less than £15,000 – in Great Britain, 32% said they were worried they would not be able to pay their Council Tax bills, when thinking about their financial situation over the next six months, and 40% said they had struggled to keep up with their Council Tax bills over the past six months. When disability and long-term health conditions are also factored in, these figures rise to 34% and 42%, respectively.

Similarly, through our household costs survey, we heard how affording Council Tax has become increasingly difficult with the rising cost of living.

*"I have had to cancel some of my carers' service to afford my bills. If bills rise much more, my carers will have to go altogether. The more my bills are reduced, the more hours [of] care I will be able to afford."* Anonymous, 60s

Whether or not Council Tax is affordable for someone can also be affected by where they live.



**40% of respondents aged 65+ on a low household income said they had struggled to keep up with their Council Tax bills over the past six months**

## 5. Council Tax

*"I moved to a new county about 18 months ago and was disappointed to find that the benefits I now receive are approximately 70% lower – while my rent is 20% higher." Anonymous, 70s*

### The impact of receiving Council Tax Reduction

In our household costs survey, we asked respondents who receive Council Tax Reduction how it has affected their lives.

*"I couldn't manage without it!" John, 70s*

*"I use the saving to pay for [my] weekly shop and other household expenses. It helps to ease the constant worry re income." Jennifer, 73*

*"Made it much easier to afford other essentials." Sara*

However, for some people, even with Council Tax Reduction, their Council Tax bills are still difficult to cope with. Almost 1 in 4 (23%) respondents to our survey who receive this support said they felt they needed more financial help to afford this bill.

*"Can just manage." Pip, 76*

*"[With Council Tax Reduction] I can cover my bills but not particularly comfortably. I have to cut back on other household bills, food etc." Anonymous*

“

**Made it much easier to afford other essentials.**  
**Sara**



### Low awareness of Council Tax Reduction

According to our household costs survey, one of the main reasons that people in later life in financial hardship are missing out on Council Tax Reduction is because they don't know this support could be available to them. Our findings showed that 18% of respondents with a household income of less than £15,000 did not know about Council Tax Reduction before taking part in our survey.

Of those who learned about Council Tax Reduction while completing the survey, 25% were unsure if they would be eligible for this support, and 92% said they would apply if they were eligible, which highlights the significance of low levels of awareness as a barrier to signing up. This was reflected in the feedback we received when we asked respondents what they felt would make the process of applying for Council Tax Reduction easier.

*"I didn't know I was eligible so more advice would help." Ann, 75*

*"Knowing if I was eligible [would have helped]." Patrick, 76*

Though the survey focused on Council Tax Reduction, when we invited respondents to share their experiences of applying for it, a number of respondents mentioned getting 25% off their Council Tax because they live alone. This suggests there could be some confusion and conflation of the two forms of Council Tax Reduction and discount, and potentially that these individuals may not be aware they could be eligible for more support, given the complexity of the system or low awareness of the schemes that exist.

## 5. Council Tax

### Applying for Council Tax Reduction

While, positively, 51% of those who took part in our survey and receive Council Tax Reduction said that the process to sign up with their local council was 'easy' or 'very easy', it was a difficult process for others (13%). In the follow-up open-ended question we asked, which invited people to tell us a bit more about their experience of applying, 40% of those who received Council Tax Reduction said it was difficult, or that they needed help or support to do it from a charity or welfare benefits adviser.

*"I have tried to apply but don't know how. None of the sites tell you how."* Valerie, 82

*"I had to provide proof of what I'd spent my money on, after selling my house – I was made to feel like a benefits scrounger! It was humiliating and very stressful."* Anonymous, 70s

*"I knew I was eligible and am now in receipt of it, but the process was distressing for me."* Anonymous, 70s

*"You feel like you are begging."* Linda, 70

When we asked people what would make the process of applying for Council Tax Reduction easier, respondents mentioned the need for simplified and shorter application forms. Others said that Council Tax Reduction should be automatically applied if someone received a government benefit that would qualify them for it, such as Housing Benefit or Pension Credit.

*"By making it a part of the same process and integrating it with other benefits."* Julia, 69

*"Unlike Pension Credit, the Council Tax benefit system seems designed to trip one up. And anyone who has some sense of self-respect would, I think, find it difficult to go through their application procedures. This is one of the things that makes me feel so unable to consider trying to take on any paid work – I cannot cope with these kind of application procedures or the insecurities of not knowing if such benefits might be jeopardised. So, by making it so hard they are effectively creating the benefits trap. It was the worst application that I have ever had to make, and I felt positively ill going through it, and cannot put myself through that situation again."* Anonymous, 70s



**13% of those who received Council Tax Reduction said applying was difficult**

### Increasing awareness and uptake of Council Tax Reduction

To help ensure that awareness-raising activities reach people in later life, we asked respondents what they felt local authorities could be doing to increase awareness and uptake of Council Tax Reduction among eligible people aged 65 and over.

## 5. Council Tax

Some of the most common suggestions were for more advertising through television, radio, email and local newspapers, as well as through third-party organisations such as charities and community groups.

*"TV adverts, flyers, ads in papers, ads in free papers, putting leaflets through doors."* Anonymous, 60s

Using multiple methods of communication like these, including offline channels to make sure information gets to older people who may not be online, came up frequently in the feedback we received.

*"The local authorities could ensure that the over 65 group [many of whom are 'digitally excluded'] receive 'paper' booklets."* Anonymous

Respondents also emphasised that more information about Council Tax Reduction on Council Tax forms and bills would help to increase awareness, because that was one of the main ways that people (across all income groups) who already knew about this support before taking our survey had heard about it (49%). However, there is still value in using different methods of communication alongside this, especially because some people mentioned learning about Council Tax Reduction on their local authority's website (14%), through their friends and family (10%), through Independent Age or another helpline or charity (9%), or from the UK Government (8%).

A number of respondents explained that they would like information about Council Tax Reduction included in their Council Tax bill to be brighter and look different from the bill itself so that it is more noticeable. The importance of this information being clear and available in different languages was also highlighted.

*"[Local authorities could] make sure this information is given out in different languages, in large capitals on the front page and not in small capitals on back pages. Social services or health visitors should give out this information."* Anonymous, 60s

Other suggestions to raise awareness of Council Tax Reduction among eligible people aged 65+ included promoting it during the process of applying for other qualifying support, such as Pension Credit.

*"It could be automatic once Pension Credit was approved – central connection of such services should be easy these days."* Linda, 70s

*"Maybe when you get your paperwork granting GPC [Guarantee Pension Credit], a leaflet included, explaining what other support you can get."* Anonymous, 60s



**The local authorities could ensure that the over 65 group [many of whom are 'digitally excluded'] receive 'paper' booklets.**  
**Anonymous**



## 5. Council Tax

### Supporting people who aren't eligible for Council Tax Reduction

Through our household costs survey, we heard from a number of older people who are really struggling with their bills, but just miss out on Council Tax Reduction because they are above the threshold for Pension Credit. In our survey, some respondents on a low household income told us:

*"Have already been told my pension is too much to qualify but only by a small amount... The levels are too low for a decent living standard." Caro, 76*

*"I have tried applying for several benefits but been told I am just above the required threshold for all of them." Anonymous*

*"Not eligible as on new State Pension, which is £3 over the Pension Credit criteria to receive." Eileen, 70*

As such, it's important that local authorities have alternative support available for older people on a low income who are in this situation, and ensure that all routes to increase someone's income, such as other benefits or grants, are highlighted to those who may be eligible.

### Independent Age's recommendation

- Central government and local authorities should work together to create more automated processes so that everyone over pension age who is entitled to Council Tax Reduction, including those receiving Guarantee Pension Credit, gets it.

“

**Have already been told my pension is too much to qualify but only by a small amount... The levels are too low for a decent living standard. Caro, 76**

## 6. Energy costs



**“I am fed up with sitting in a freezing cold house, around eight degrees. We are told this is bad for our health, but there is no option. I keep catching colds. Judith, 77**

From October 2023 the typical annual energy bill is set at £1,923. However, this isn't a limit, so households that use more gas and electricity will pay more.<sup>21</sup> While this is a slight reduction in typical bills from the level of the UK Government's Energy Price Guarantee earlier in 2023, it is still considerably higher than it has been in recent years. In the winter of 2021–22 a typical household paid £1,277 per year.<sup>22</sup> In addition, energy bills are not expected to return to pre-2020 levels before the end of the decade at the earliest, with prices remaining volatile.<sup>23</sup>

While government support, such as the Energy Price Guarantee and Energy Bill Support Scheme, has been welcome, prolonged high energy prices have hit lower-income households and those with higher essential energy needs particularly hard, with people forced to go without heating or make impossible decisions about what to prioritise to afford these costs.

In autumn 2022 the UK Government announced that it would develop a new approach to consumer protection in the energy market, which will apply from April 2024 onwards.<sup>24</sup> This includes considering options such as social tariffs, as part of wider retail market reforms.

The nationally representative polling we commissioned through YouGov in November 2022 showed that there is majority support in Great Britain (over 85%) among older people on a low income for the introduction of an energy bills social tariff. This was favoured

## 6. Energy costs

over other measures such as a one-off payment from government to support people in later life in financial hardship with their energy costs.<sup>25</sup> At Independent Age, we believe that alongside support to get people through the winter, an energy bills social tariff would provide those facing financial hardship, and those with extra energy needs because of ill health or disability, with greater longer-term protection from high energy costs.

Building on our previous research, our April 2023 polling and household costs survey gathered new insights into how older people in financial hardship are coping with their energy costs, and the type of life-compromising decisions they are currently having to make.

### Energy bill struggles

Our nationally representative polling in April 2023 found that the majority (58%) of people aged 65 and over on a low household income in Great Britain are having to cut back their spending on heating a 'great deal' or a 'fair amount'. Another 37% said they are having to cut back on non-heating electricity – for example, lighting, television and appliances.



**over 85% of older people on a low income support the introduction of an energy bills social tariff**

Our results showed that women were more likely to be affected than men, with 60% having to cut down on heating, compared with 55% of men. In addition, 39% of women said they were having to cut down on non-heating electricity, compared with 35% of men.

The detrimental impact this is continuing to have on older people in financial hardship, and the fact that these challenges aren't confined to the winter months, was clear in the findings of our separate household costs survey. Respondents shared how they have no other option but to try to manage by, for example, wearing extra clothes, going to bed early, spending time in public places to keep warm and keeping the lights off in their homes to save on electricity costs.

*"We have turned thermostat down, turned some radiators off, wear layers of clothing, go to bed early, turn all standby equipment off. Use washer x2 weekly. Keep bedding on longer, never turn the oven on, use microwave, no bathing, shower only, cook in batches, freeze and reheat."* Anonymous

*"I do not use heating or hot water because it is unaffordable."* Anonymous

*"I struggle a bit but it's more fear of cost. I have reduced heating and power as much as possible. Lights off where possible, extra clothes, bed early, more time in library."* Anonymous

Others told us they are in debt to their energy supplier, or they are concerned it will soon reach this point.

*"Heating is unaffordable. Currently in debt to energy company."* Anonymous

## 6. Energy costs

*"I am in debt. I don't use my cooker, only shower once a week, washing done by hand, only heat one room in cold weather for one hour in the morning and one hour in the evening."* Tracy, 60s

*"At the moment I'm managing but come the cold weather I'll probably get into debt as I feel the cold as I'm getting older."* Anonymous

Similarly, in the conversations we held across England, older people expressed concern about how high energy costs are now, especially when combined with increases in other bills.

*"They've put the energy bills up so high. How do they expect us to pay?"* Anonymous

*"Mostly the gas and electric is very high and when you go to the supermarket everything's going up. As a pensioner, I'm counting the pennies – some people get help, but most don't."* Anonymous

*"It's electric and gas and water – it's sky high."* Anonymous

*"My energy provider took £945 out of my account, just for the gas. I've got the money back but now I have to pay £109. My bill was about £40 a month before – it's doubled."* Anonymous

In our household costs survey, we also heard about the sacrifices people in later life are having to make in other areas of their lives to manage their energy bills, which comes at a personal cost to them and their friends and family.

*"We have had to reduce – or stop – socialising, buying presents for grandchildren and be more careful with our shopping. There not much joy in most things."* Margaret, 72 and Frank, 75

*"Of course, energy now takes a big slice of my pension. I can't afford to socialise [or] go out when it costs money. I can't afford to eat healthily."* Valerie, 76

The drastic action people are being forced to take is having a considerable physical and mental impact. Respondents shared how the cutbacks they are being forced to make or the worry about high costs are negatively affecting their health.

*"Depression through winter months. Fear of showering or putting the washer on in the summer months."* Anonymous

*"I reduce using heating despite it having a detrimental effect on my health."* Anonymous

This is especially difficult for those in ill health or with disabilities who may have additional energy needs to keep their homes warm, and so have higher costs. Our polling found that, of those who have a disability or health condition lasting or expected to last 12 months or more, 38% said it means they use more gas and 40% said more electricity.



“

**They've put the energy bills up so high. How do they expect us to pay?**  
**Anonymous**



## 6. Energy costs

With sustained high energy bills and the difficulties older people on a low income are already experiencing coping with these costs, many are concerned how they will manage looking ahead to the coming months, especially the winter. In our April 2023 nationally representative polling we heard that, when thinking about their financial situation over the next six months, 52% of people aged 65+ on a low household income in Great Britain said they were worried they will not be able to pay their gas/heating bills and 54% had this concern about their electricity bills.

Our results showed that older women were more likely than older men to be worried about not being able to afford their energy bills, though concern was high overall. Some 53% of women were worried about their gas/heating bills and 56% were worried about their electricity bills. This compares to 49% and 49% of men.

The findings also highlighted that renters are another group at greater risk. Some 53% of those renting and on a low income were worried about their gas/heating bills and 57% were worried about their electricity bills.

Through our household costs survey, we heard from pensioners who told us how, in the winter, they only eat cold food because of the cost of using an oven, how their homes are freezing because they can't afford to put the heating on and how they stay in bed just to keep warm. This is what many are dreading this winter.

*"My bills have now doubled, which is a dreadful worry for the next winter. I use cold water for washing, shaving and washing up, cold fill on the washing machine. I only shower once a week, less in winter."* Colin, 70s

*"I can manage my bills in the summer [with] no heating, but winter is another story. I dread the winter and spend long evenings in bed to keep warm."* Ann, 75

*"I go to bed at 7pm in winter... I get up later in winter... My house is freezing. I'm scared to use central heating."* Margaret, 76

*"Couldn't afford to have the heating on during winter and was so cold. Stayed in bed a lot of keep warm. Couldn't afford to use my oven so had to use microwave more (which put my electricity bill up) or just had cold food, sandwiches etc, in the freezing winter."* Anonymous



**52%** of people aged 65+ on a low household income said they were worried they will not be able to pay their gas/heating bills



**54%** of people aged 65+ on a low household income said they were worried they will not be able to pay their electric bills

## 6. Energy costs

*"Very cold house in winter. Daren't put heating on. So cold I have no energy."*  
Jenney, 71

*"My bedroom is really cold in the winter, sometimes degrees, and I can't afford to turn the heating up or leave it on all night. I use hot water bottles, but dampness and mould is going to be a problem."*  
Anonymous

Similarly, in our nationally representative polling, when we asked people what actions they took over the past winter months to save money, 51% said they had reduced heating usage in their homes and 38% reduced non-heating electricity. However, 20% and 18%, respectively, had already done this prior to the winter to save money, highlighting the extent to which people in later life on a low income have been struggling for some time.

“

**It would mean I could actually start putting heating on in the winter, instead of being sat freezing.**  
**Anonymous**



### Attitudes towards an energy bills social tariff

If introduced, an energy bills social tariff would be designed to reduce the bills of those eligible to a more affordable level. Through our household costs survey, we invited pensioners on a low income to share their views on whether it would make a meaningful difference to their lives if, for example, this discount was set at 50% of a typical annual energy bill. Respondents shared how it would leave more money for food and enable people to eat more healthily and heat their homes properly.

*"Would mean I could afford food and possibly cook meals."* Anonymous

*"It would be a godsend. People wouldn't have to choose between buying food or being warm."* Anonymous

*"Yes, it would really be appreciated and would be able to have a few treats instead of buying out-of-date food."* Shalimar, 68

*"It would mean I could actually start putting heating on in the winter, instead of being sat freezing."* Anonymous

We also heard how it would mean people could simply enjoy life a bit more and look after their physical and mental health, which has been negatively affected by worrying about high costs and the knock-on effects of being cold.

*"Yes, it would make a significant difference. We are a household of two people in their late 70s and a person with a disability. We are therefore in the house most of the time and so consume more energy and water than people who go out to work. It is important for all three of us to keep warm throughout the winter."*  
Anonymous

## 6. Energy costs

*"An amazing difference, stop the worry and stress of getting my energy bill and possibly being able to heat my property instead of how it is now."* Caro, 76

*"It would mean that we could afford to have a little enjoyment in the few years that are left to us instead of merely existing."* Celia, 80

*"Definitely! I gave myself, on top of rheumatoid arthritis, the condition known as Raynaud's by being so cold at home last year, as I was too frightened to heat my home. Was so depressed and anxious... It was awful... Can't do that again this year."* Anonymous

However, despite really struggling with these costs, some were concerned that they could narrowly miss out on qualifying for an energy bills social tariff if introduced because they are just above the threshold for means-tested support, which has previously been used by the UK Government to determine eligibility for certain measures.

*"The government needs to realise that people who are above the benefit limit, but close to it, are sometimes worse off than those who are below the limit but eligible to claim all the benefits going."* Celia, 80

*"Of course, this would make a tremendous difference to those eligible, but I'm concerned about the cost of implementation and of those who narrowly miss eligibility – I feel we may fall into this category."* Margaret, 72 and Frank, 75

*"It would make a significant difference, especially in winter, though I doubt I'd be eligible. Care needs to be taken in designing this [so] that those of us just over the limit are not adversely impacted."* Anonymous

*"It would make a difference, but it shouldn't be limited to just those on income-related benefits. People like me who are just above the threshold for those benefits are also seriously struggling."* Anonymous

*"I don't expect I would be eligible as I'm just above the threshold for benefits, even though I'm on a really low income."* Anonymous

### Delivering an energy bills social tariff through a unit rate discount

There are a number of ways an energy bills social tariff could be delivered to support people on a low-to-modest income. Our previous research has suggested that a unit rate discount – which would discount the rate charged for each unit of energy used by an eligible household – would be the most effective because, if you have higher essential energy needs, each unit would be cheaper.

Through our household costs survey, we explored this more and invited feedback about whether people feel this would work for them, if they met the eligibility criteria. Overall, respondents supported the idea of a unit rate discount – they felt it would be helpful and a fair way of providing longer-term energy bills support.

## 6. Energy costs

*"It's a good idea and I would be able to use my washing machine more often, not every month, and put my central heating on when really cold instead of watching TV in my bedroom with the duvet on."*  
Shalimar, 68

*"Yes, I think a reduced unit rate would be helpful. However, standing charges can also be high."* Anonymous

*"I think that a unit rate discount would probably be the fairest way of doing this."*  
Annette, 69

*"I think reducing the unit rate would be the best way of helping people."*  
Donald, 84

*"This sounds like the best and fairest method."* Jill, 76

### How should the social tariff be paid for?

In our household costs survey, we asked people aged 65 and over on a low income how they think an energy bills social tariff should be paid for if it was introduced. The most supported option was for it to be paid out of government expenditure (29%), followed by a combination of government expenditure and on-bills levies (20%), with another 34% not sure and 14% proposing alternatives, such as out of companies' expenditures or through windfall taxes.

### Marion's story

Marion lives in Newcastle and retired after a varied career, including roles in education, technology and politics. She plays a key role in her community as a city councillor. As part of her role, she works with people of all ages, and is clear that we're defined by more than simply our age.

*"I think that the whole term 'older people' is an interesting one because all of a sudden here I am, one of those older people. So physically, yes, we're older people, but mentally, it's a hard thing to take. I'm into my 60s now and it can be hard hitting this age, as it's all change. Especially as I've always worked."*

While Marion's always worked, as have many others, that doesn't guarantee a later life without money worries. She was affected by changes to the State Pension age for women born in the 1950s, which increased their qualifying age from 60 to 65 or 66.

*"My flat's a leasehold, and so I have to pay very high service charges. My energy bills have also sharply increased. I receive an allowance as a councillor, which just takes me over the threshold of support for Pension Credit – which means I miss out on the additional help it unlocks."*

Marion often has to take drastic action to make her budget stretch, which means foregoing some essentials.

*"You have to be prudent, and I've not used the heating for several years now. I just wrap up in blankets. You become acclimatised to the fact you can't just bang the heating on and have hot water running out the tap. There is a cost to it and sometimes you can't afford that. Hot water in my world is a luxury."*





## 6. Energy costs

Covering the cost through on-bills levies alone received a very low level of support (3%), with respondents concerned about the unfairness when someone may still be really struggling with their costs despite falling just outside eligibility criteria. It was felt that on-bills levies could exacerbate their situation, causing more financial difficulties.

*"Just because your income may be over the threshold to get extra help, it doesn't mean you have the spare capacity to support others, so I think it shouldn't be placed on non-eligible customers who potentially could already be struggling with bills."* Sharon, 68

*"It's unfair to customers that aren't eligible to pay more for those that are, when we are already struggling ourselves."* Anonymous

*"There are too many non-eligible social tariff customers, like pensioners, who couldn't afford to pay extra."* Sue, 69

*"People who don't receive social tariffs are still struggling to afford energy costs and asking them to pay extra will likely push them over the edge."* Anonymous

### Standing charges

In addition to overall support for an energy bills social tariff in the form of a unit rate discount, respondents also expressed concern about energy standing charges, which they felt are too high and should be reduced or removed.

Standing charges for gas and electricity are fixed daily costs unrelated to how much energy someone uses. People explained how there is nothing they can do about these costs – even if they aren't using gas, for example, they still have to pay an unfair charge.

*"Scrapping standing charges would help enormously, as would reducing the unit rate."* Anonymous

*"I'd like to see the standing charge reduced. I don't mind paying for the electricity I use but the standing charge really annoys me."* Valerie, 82

*"I also think the standing charges should be reduced or dropped. I am still paying for gas even in the days I don't use any."* Colin, 70s

### Independent Age's recommendations

- To support the most vulnerable through the winter of 2023/24, the UK Government should introduce additional financial support for those in greatest need, including older people on a low income, to reduce the impact of high energy prices.
- The UK Government should expand the eligibility criteria for the Cost of Living Payments to people on Housing Benefit and those who receive Council Tax Reduction, including older people.
- The Department for Energy Security and Net Zero should create and fund a temporary 'Help to Repay' scheme which would offer help to eligible people struggling to afford to repay arrears.
- The UK Government should introduce an energy social tariff to provide a long-term solution that protects those who are vulnerable, including older people on a low-to-modest income.

## 7. Market engagement



**“I would never take out a loan but would reduce use of everything possible.  
Anonymous, 60s**

Understanding how likely older customers are to engage with the energy and broadband markets – to find cheaper deals or contact their providers for financial support – is crucial to inform approaches aimed at increasing uptake of social tariffs and other forms of help. To understand this better, in our household costs survey we asked people aged 65 and over on a low income what actions they would take if they were struggling to afford their household costs – for example, broadband, water or energy bills.

While 50% said they would contact their provider if they were having difficulties paying their bill, other responses included asking friends and family for advice (13%) or contacting a charity or other organisation that offers advice (9%). This highlights the importance of broad-based information promotion to reach as many people as possible.

It also emerged from the survey that 33% would use a comparison website to compare deals, where possible. While comparison websites can support customers to make informed choices and find better and more affordable deals, social tariffs are not always that easy to identify on these sites or automatically included alongside other tariffs. This means some people may be missing out if they rely on these websites. As such, it's essential that platforms take a more proactive approach in promoting social tariffs, notably in the broadband sector.

## 7. Market engagement

Concerningly, we also heard that 9% would cancel their service and 1 in 4 (26%) would find a way to manage with their existing tariff if they were struggling to afford their household costs, such as by cutting back on other essentials or going into debt, rather than approaching their company about financial support options.

*"Would look to cut back even more on commitments and food shopping."*  
Karine, 83

When we asked people at what point they would contact their provider, 21% told us they would wait until they had exhausted all other options, such as reducing their spending on other essentials or taking out a loan. This suggests that there is a group of people in particular for whom only targeted proactive communication about financial support, such as social tariffs, may be effective, because they are less likely to directly engage with their providers or wait until they are in significant financial difficulty to reach out.



“

Would look to cut back even more on commitments and food shopping.  
Karine, 83



## 8. Independent Age's full recommendations



### What needs to change across household costs

Given how few older people facing financial hardship are aware of social tariffs and other financial support they could be entitled to, much more needs to be done to ensure that those who are eligible know about the options available to them and are supported to access them.

At Independent Age, we want to work with utility companies, government, regulators and other charities to significantly increase awareness and uptake of social tariffs and other financial support among people in later life on a low income – as well as support those who are struggling with these costs but fall just above the threshold for benefits.

### Targeted awareness raising

From our experience working on Pension Credit, a targeted approach to older people on a low income is the most effective way to increase uptake of financial entitlements. For example, we have found that targeted door-drop activity, focused on areas of deprivation and the highest numbers of people aged 65 and over, has been particularly effective at driving calls to the Independent Age Helpline.

**Independent Age recommends that national and local governments and utility providers more proactively promote social tariffs and other support, such as Council Tax Reduction and WaterSure, targeting areas of deprivation and all eligible groups, including older people on a low income who receive Pension Credit.**



## 8. Independent Age's full recommendations

As part of this, it's important that providers and local councils evaluate what is and isn't working to reach eligible people in their customer base. In addition to door-drop activity, we have also found inserts in newspapers that explain what someone may be eligible for and how it could help them cover their costs to be an effective marketing route.

A mix of marketing methods is needed to reach different target audiences. For example, while we have found that online channels are not the best method to reach older people facing financial hardship, these are effective at reaching connector audiences, such as friends and family who can share this information.

**Independent Age recommends that businesses and local authorities use a range of online and offline channels, including adding information about social tariffs and other financial support to bills, to ensure they are reaching people aged 65+ on a low income.**

### Increasing awareness of linked support

While receiving Pension Credit qualifies someone for other forms of financial support, such as social tariffs, many people in later life are missing out because they are unaware that this help exists from their utility provider or local authority, or they are unsure how it works.

**Independent Age recommends that, with the letter or notification that an application for Pension Credit has been approved, the Department for Work and Pensions includes information about all the financial support someone may also qualify for as a result, such as social tariffs.**

### Give older people an independent champion

Our ageing population is diverse, but often older people facing financial hardship are silenced or ignored. Establishing a Commissioner for Older People in England and in Scotland could play a significant role in identifying and being an advocate for people in later life who face financial hardship, particularly those who feel unable to speak up.

**Independent Age recommends that respective governments introduce Commissioners for Older People for England and Scotland.**

## 8. Independent Age's full recommendations

### What needs to change on broadband

#### Availability of broadband social tariffs

While social tariffs are available from most broadband providers and an increasing number are being offered, they're still not available from all companies.

We recognise that progress has been made in this area, with all major providers now including Pension Credit in their eligibility criteria, and we would like to see this applied to any future social tariffs that are introduced. It is also important to acknowledge the active role every stakeholder must play in providing fair and affordable options to lower broadband social tariff costs more, including network providers working alongside broadband companies.

**Independent Age recommends that all broadband providers, supported by network providers, across the UK should offer tariffs that are designed to support those on a low income, including by having Pension Credit in their eligibility criteria.**

#### Price cuts

It is also crucial to examine alternatives that can drive prices down even more for those older people in financial hardship who are still unable to afford the average broadband social tariff, as well as explore potential measures to provide more assistance to this particular group.

In today's digital age, broadband is an essential. However, unlike other utilities, the VAT rate is still 20%. Removing VAT on broadband social tariffs would significantly lower the cost of this service for those struggling most with these bills, including older people facing financial hardship, and reflect the fact that broadband is an essential utility.

**Like others across the digital and poverty sectors, Independent Age calls on the UK Government to remove VAT on broadband social tariffs.**

#### Longer-term broadband support

Currently, there is a confusing patchwork of social tariffs available that offer different costs and internet speeds. A single social tariff that is consistent across the sector, and informed by what people need, could increase take up of social tariffs by preventing customers from needing to research and compare deals with different providers. Our household costs survey with people in later life on a low income found that 45% had not made changes to their broadband service in the past five years, for reasons such as switching to a different package or provider to save money.

**Independent Age believes that, longer term, there is a role for the UK Government in considering and consulting on options to provide consumers with greater consistency, such as the potential benefits of introducing a more standardised social tariff for broadband.**

## 8. Independent Age's full recommendations

### What needs to change on water

#### Single social tariff

Currently there is a postcode lottery of support for those struggling to afford their water bills across England and Wales, with the eligibility and level of assistance varying depending on where you live. This is unfair and likely to contribute to overall low levels of awareness of the support available.

**Joining others across the sector, Independent Age calls on the UK Government to stop the postcode lottery of water social tariffs by creating a single social tariff for water.**

### What needs to change on Council Tax Reduction

**Independent Age recommends that central government and local authorities work together to create more automated processes so that everyone over pension age who is entitled to Council Tax Reduction, including those receiving Guarantee Pension Credit, gets it.**

Currently there are barriers preventing older people on Guarantee Pension Credit or who have capital of less than £16,000 from receiving Council Tax Reduction, such as low levels of awareness that this support is even available. There is also the issue that the process of applying for Council Tax Reduction can be difficult for reasons including stigma and the application process itself.

### What needs to change on energy

#### Energy support this winter

**To support the most vulnerable through the winter of 2023/24, Independent Age recommends that the UK Government introduces additional financial support for those in greatest need, including older people on a low income, to reduce the impact of high energy prices.**

Our research suggests that certain measures to help older people facing financial hardship with their energy bills, such as those that automatically apply a discount, have higher levels of support than others, so may be more effective at meeting people's needs this winter. Across England, Wales and Scotland support among people aged 65+ on a low income for a non-repayable discount on energy bills (over 84%) was higher than a one-off government payment (over 74%).

#### Cost of Living Payments criteria

We know that many people do not receive the benefits they are entitled to and consequently miss out on the UK Government's Cost of Living Payments. According to the most recent estimates, up to 850,000 people could be eligible for, but missing out on, Pension Credit. Opening up the eligibility criteria for Cost of Living Payments to other groups would extend the reach of this support to more older people facing financial hardship, including those who may not be receiving Pension Credit, even though they are eligible, but are on other forms of means-tested support.

## 8. Independent Age's full recommendations

**Alongside Age UK, Independent Age recommends that the UK Government expands the eligibility criteria for the Cost of Living Payments to people on Housing Benefit and those who receive Council Tax Reduction, including older people.**

### Help to repay energy arrears

**Joining the Money Advice Trust and other organisations, Independent Age recommends that the Department for Energy Security and Net Zero create and fund a temporary 'Help to Repay' scheme which would offer help to eligible people struggling to afford to repay arrears.**

To help vulnerable people get out of debt safely, a new solution is needed. Under a Help to Repay scheme – depending on the level of need – people would either receive full debt relief or repayment matching to enable them to get out of debt sooner. This would work, for example, by matching each pound repaid with an equivalent amount of debt relief or providing debt relief on the remaining arrears after a certain period of ongoing payments.

### Energy social tariff

With energy prices predicted to remain high and volatile, a long-term solution is needed to protect older people on a low-to-modest income – especially those who have high energy consumption because of illness – and/or with energy-inefficient homes.

Similar to the design of the UK Government's Energy Price Guarantee, a social tariff that discounts the amount that eligible consumers pay per unit of energy would:

- limit the amount providers can charge those in greatest need
- respond to people who have higher energy usage for medical reasons or because they live in homes that are difficult to keep warm.

Universal across suppliers, enrolment on this tariff must be automatic. It must also include, among those eligible, people on means-tested benefits, as well as those still struggling with their bills but just above the financial threshold to receive support from the welfare system.

We believe the new tariff should be funded by the UK Government to prevent people who fall just outside the eligibility criteria incurring unfair additional costs through on-bill levies. The appropriate level of discount would need to be determined; however, our research has suggested that reducing eligible consumers' bills to 50% of a typical annual energy bill would make a meaningful difference.

**Alongside multiple other charities and non-profit organisations across the UK, Independent Age recommends that the UK Government introduces an energy social tariff to provide a long-term solution that protects those who are vulnerable, including older people on a low-to-modest income.**



## Endnotes

1 *Adults' Media Use and Attitudes report 2023*, Ofcom, 29 March 2023, see [ofcom.org.uk/\\_\\_data/assets/pdf\\_file/0028/255844/adults-media-use-and-attitudes-report-2023.pdf](https://ofcom.org.uk/__data/assets/pdf_file/0028/255844/adults-media-use-and-attitudes-report-2023.pdf).

2 *Broadband and mobile users to be hit with price hikes of up to 17.3% – here's what you need to know*, MoneySavingExpert, 24 May 2023, see [moneysavingexpert.com/news/2023/january/april-broadband-price-hikes](https://moneysavingexpert.com/news/2023/january/april-broadband-price-hikes).

3 *Affordability of communications services*, Ofcom, April 2023, see [ofcom.org.uk/\\_\\_data/assets/pdf\\_file/0020/260147/2023-april-affordability-of-communications-services.pdf](https://ofcom.org.uk/__data/assets/pdf_file/0020/260147/2023-april-affordability-of-communications-services.pdf).

4 *Affordability of communications services*, Ofcom, April 2023, see [ofcom.org.uk/\\_\\_data/assets/pdf\\_file/0020/260147/2023-april-affordability-of-communications-services.pdf](https://ofcom.org.uk/__data/assets/pdf_file/0020/260147/2023-april-affordability-of-communications-services.pdf).

5 *Half of low-income households in the dark over broadband social tariffs*, Ofcom, 24 April 2023, see [ofcom.org.uk/news-centre/2023/half-of-low-income-households-in-dark-over-broadband-social-tariffs](https://ofcom.org.uk/news-centre/2023/half-of-low-income-households-in-dark-over-broadband-social-tariffs).

6 *Affordability of communications services*, Ofcom, April 2023, see [ofcom.org.uk/\\_\\_data/assets/pdf\\_file/0020/260147/2023-april-affordability-of-communications-services.pdf](https://ofcom.org.uk/__data/assets/pdf_file/0020/260147/2023-april-affordability-of-communications-services.pdf).

7 *Half of low-income households in the dark over broadband social tariffs*, Ofcom, 24 April 2023, see [ofcom.org.uk/news-centre/2023/half-of-low-income-households-in-dark-over-broadband-social-tariffs](https://ofcom.org.uk/news-centre/2023/half-of-low-income-households-in-dark-over-broadband-social-tariffs).

8 *Water bills to rise by less than inflation with record support available for those most in need*, Water UK, 2 February 2023, see [water.org.uk/news-item/water-bills-to-rise-by-less-than-inflation-with-record-support-available-for-those-most-in-need](https://water.org.uk/news-item/water-bills-to-rise-by-less-than-inflation-with-record-support-available-for-those-most-in-need).

9 *RPI: Percentage change over 12 months – Water and other payments*, Office for National Statistics, 16 August 2023, see [ons.gov.uk/economy/inflationandpriceindices/timeseries/czct/mm23](https://ons.gov.uk/economy/inflationandpriceindices/timeseries/czct/mm23).

10 *Higher England and Wales water bills risk 'crisis' for households*, Financial Times, 12 July 2023, see [ft.com/content/fb27dc56-73cf-4765-81a5-8a2aa6eae055?utm\\_source=LinkedIn&utm\\_medium=social&utm\\_campaign=Orlo&utm\\_content=Money+worries](https://ft.com/content/fb27dc56-73cf-4765-81a5-8a2aa6eae055?utm_source=LinkedIn&utm_medium=social&utm_campaign=Orlo&utm_content=Money+worries).

11 *Water bills to rise by £31/year in England and Wales – but there are still ways you can cut costs*, MoneySavingExpert, 2 February 2023, see [moneysavingexpert.com/news/2023/january/water-bills-rise-2023-save](https://moneysavingexpert.com/news/2023/january/water-bills-rise-2023-save).

12 *Water Matters: Household customers' views on their water & sewerage services 2022*, CCW, April 2023, see [ccw.org.uk/app/uploads/2023/05/Water-Matters-2022-Data-Report.pdf](https://ccw.org.uk/app/uploads/2023/05/Water-Matters-2022-Data-Report.pdf).

13 *Disability by age, sex and deprivation England and Wales: Census 2021*, Office for National Statistics, 8 February 2023, see [ons.gov.uk/releases/disabilitybyagesexanddeprivationenglandandwalescensus2021](https://ons.gov.uk/releases/disabilitybyagesexanddeprivationenglandandwalescensus2021).

## Endnotes

14 *Council Tax levels set by local authorities in England 2023 to 2024 (revised)*, Gov.uk, 19 May 2023, see [gov.uk/government/statistics/council-tax-levels-set-by-local-authorities-in-england-2023-to-2024/council-tax-levels-set-by-local-authorities-in-england-2023-to-2024](https://gov.uk/government/statistics/council-tax-levels-set-by-local-authorities-in-england-2023-to-2024/council-tax-levels-set-by-local-authorities-in-england-2023-to-2024).

15 *Council Tax levels: April 2023 to March 2024*, Gov.Wales, 23 March 2023, see [gov.wales/council-tax-levels-april-2023-march-2024#:~:text=County%20council%20increases%20in%20band,of%20£102%20or%205.8%25](https://gov.wales/council-tax-levels-april-2023-march-2024#:~:text=County%20council%20increases%20in%20band,of%20£102%20or%205.8%25).

16 *Council tax datasets*, Gov.Scot, 30 March 2023, see [gov.scot/publications/council-tax-datasets](https://gov.scot/publications/council-tax-datasets).

17 *Applicable amounts for housing benefit and council tax reduction*, Hammersmith & Fulham, 2023, see [lbhf.gov.uk/benefits/question-about-claims/applicable-amounts-housing-benefit-and-council-tax-reduction](https://lbhf.gov.uk/benefits/question-about-claims/applicable-amounts-housing-benefit-and-council-tax-reduction).

18 *Council tax reduction*, Ask CPAG, 2023/24, see [askcpag.org.uk/?id=-246354#iosaggregatecontent-246356](https://askcpag.org.uk/?id=-246354#iosaggregatecontent-246356).

19 *Council tax reduction*, Child Poverty Action Group, 28 November 2022, see [cpag.org.uk/scotland/welfare-rights/scottish-benefits/council-tax-reduction](https://cpag.org.uk/scotland/welfare-rights/scottish-benefits/council-tax-reduction).

20 *Understanding the impact of Council Tax Interventions in Wales: Introduction of the Council Tax Protocol for Wales*, Welsh Government, 8 March 2023, see [gov.wales/sites/default/files/statistics-and-research/2023-03/understanding-impact-council-tax-interventions-wales-introduction-council-tax-protocol-wales.pdf](https://gov.wales/sites/default/files/statistics-and-research/2023-03/understanding-impact-council-tax-interventions-wales-introduction-council-tax-protocol-wales.pdf).

21 *Energy price cap*, Ofgem, 2023, see [ofgem.gov.uk/information-consumers/energy-advice-households/energy-price-cap](https://ofgem.gov.uk/information-consumers/energy-advice-households/energy-price-cap).

22 *Gas and electricity prices under the Energy Price Guarantee and beyond*, House of Commons Library, 7 August 2023, see [researchbriefings.files.parliament.uk/documents/CBP-9714/CBP-9714.pdf](https://researchbriefings.files.parliament.uk/documents/CBP-9714/CBP-9714.pdf).

23 *Cornwall Insight release final forecast for July price cap*, Cornwall Insight, 19 May 2023, see [cornwall-insight.com/press/cornwall-insight-release-final-forecast-for-july-price-cap](https://cornwall-insight.com/press/cornwall-insight-release-final-forecast-for-july-price-cap).

24 *Autumn Statement 2022*, HM Treasury, November 2022, see [assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/1118417/CCS1022065440-001\\_SECURE\\_HMT\\_Autumn\\_Statement\\_November\\_2022\\_Web\\_accessible\\_\\_1\\_.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1118417/CCS1022065440-001_SECURE_HMT_Autumn_Statement_November_2022_Web_accessible__1_.pdf).

25 YouGov survey, Independent Age, November 2022. Sample size was 1,052 adults in England and 531 adults in Scotland. Fieldwork was undertaken 21–24 November 2022. The survey was carried out online. The figures have been weighted and are representative of adults aged 65+.

# Acknowledgements

## Authors

Alexandra Holmes, Maud Gozlan,  
James Evans

We would like to thank everyone who shared their stories with us through the survey, focus group or the conversations across England. These provided us with vital feedback to help shape our policy recommendations and campaign work on the cost of living.

We would also like to thank friends across the third sector who shared their knowledge and expertise.

## Production

Copyediting: Louise Marsters

Design: Mark Errington

Artwork: Maria Brosnan


Photography: Leanne Benson,  
Maria Brosnan, Centre for Ageing Better,  
Elvis Katoto



Independent Age  
18 Avonmore Road  
London  
W14 8RR

020 7605 4200  
[charity@independentage.org](mailto:charity@independentage.org)  
[independentage.org](https://independentage.org)  
**Helpline 0800 319 6789**

 Like **Independent Age**

 Follow **@independentage**

 Follow **independentage**

 Subscribe **IndependentAge**

© 2023 Independent Age

Independent Age is the operating name of the  
Royal United Kingdom Beneficent Association.

Registered charity number 210729  
(England and Wales) SC047184 (Scotland).