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Winterwise

A guide to keeping warm, safe and well this winter

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Thank you

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We spoke to older people about their experiences. Their quotes appear throughout. We have changed the names of some of the interviewees who wished to be anonymous. Some of the images seen throughout this guide are posed by friends of Independent Age.

The PIF TICK is the UK-wide Quality Mark for Health Information.

About this guide

Winter may make it more challenging for us to stay well. As the days get shorter and colder, it's normal to go out less. We're all more likely to catch a cold or flu, and generally feel a bit down.

This winter might feel especially challenging because of the cost of living. But, by thinking ahead and planning, we can take care of ourselves and help each other in the coming months.

This guide has tips on how to keep well over winter. We have split it into three sections: Staying warm, Staying safe and Staying well.

In this guide, you'll find references to our other free publications. You can order them by calling **0800 319 6789**, or by visiting **independentage.org/publications**.

1. Staying warm

Keeping yourself and your home warm will be a priority this winter. Here's how to stay in control of your money and get the support you're entitled to.

Important

There's support available if you need help getting essentials, like food, and heating your home this winter. See **page 44** for information about where to get food for free, and **page 12** to find out how to get extra money towards your bills. It's worth talking to your energy supplier, too. They may have grants for people who need help (**page 22**).

Managing your costs

As the cost of living continues to change, you might want to try to control how much energy you use, or estimate the costs. As a rough guide, the chart on **page 5** shows the relative energy use of different appliances. It's based on how much energy an appliance uses in an hour, so an appliance (for example, the kettle) might not be more expensive to run if you only use it for a short time.

Relative energy use of appliances

Appliances using the most energy	• Oven • Kettle • Electric hob
Appliances using a moderate amount of energy	• Vacuum cleaner • Microwave • Toaster • Dishwasher • Air fryer • Washing machine
Appliances using the least energy	• Slow cooker • Electric blanket • TV • Fridge • Lightbulb

A lightbulb uses the least energy, and costs less than a penny an hour to run. The oven and electric hob use the most energy, so you might want to be careful about how you use them. A slow cooker uses the least energy to cook a warm meal. Planning ahead and batch cooking can help to cut costs.

When you use your kettle, try to only boil the water you need. You could save money by turning off non-essential appliances at the plug instead of leaving them on standby.

Good to know

It's important not to stop using essential appliances. Citizens Advice have more information and a useful calculator to help you work out the cost of using your electrical appliances. Visit **citizensadvice.org.uk/consumer/energy/energy-supply/save-energy-at-home/save-money-using-your-electrical-appliances**.

Make your home more energy efficient

You could save money on your bills by doing simple things like draught proofing. Energy Saving Trust have more tips at **energysavingtrust.org.uk/hub/quick-tips-to-save-energy**.

If you're a homeowner, you can get advice about how to make your home easier and cheaper to heat at **gov.uk/improve-energy-efficiency** or call **0800 098 7950**. In Scotland, contact Home Energy Scotland (**0808 808 2282**, **homeenergyscotland.org**) whether you own or rent.

You may be able to get free or low-cost insulation from the government's Great British Insulation Scheme. To apply, visit **gov.uk/apply-great-british-insulation-scheme** or call their helpline on **0800 098 7950**.

If you're on a low income, you may be able to get help to make your home more energy efficient. The help available is different depending on where you live:

- In England, apply for a Warm Homes: Local Grant (**gov.uk/apply-warm-homes-local-grant**, **0800 098 7950**)
- In Scotland, contact Warmer Homes Scotland (**homeenergyscotland.org/warmer-homes-scotland**, **0808 808 2282**)
- In Wales, contact Nest (**gov.wales/get-free-home-energy-efficiency-improvements-nest**, **0808 808 2244**).

You could get financial help to make your home more energy efficient through other schemes too. Contact our Helpline (**0800 319 6789**, **helpline@independentage.org**) to find out more.

Good to know

If you rent privately in England or Wales, your landlord will usually have to make sure your home meets minimum energy efficiency standards. If your home has an Energy Performance Certificate (EPC) rating of F or G, they'll usually have to make improvements.

To do

It might be useful to have another look at your weekly or monthly budget. MoneyHelper have online support to help you do this at **moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner**. If you need some help to make a budget, call Citizens Advice:

- England – **0800 144 8848**
- Scotland – **0800 028 1456**
- Wales – **0800 702 2020**.

Keeping yourself warm

Check the thermostat

Being cold is not just uncomfortable – it can also be very bad for your health. Low temperatures increase the risk of flu, as well as of a heart attack, a stroke or hypothermia. Heat your home to at least 18C (64F) during the day and night. Turn up your thermostat if you feel cold.

Check your boiler

Get your boiler serviced every year. It's best to do this ahead of winter, to make sure it does not break down when you need it most.

To find a gas engineer, contact the Gas Safe Register (**0800 408 5500**, **gassaferegister.co.uk**). If you rent, check if your landlord has arranged this.

It's also important to service your boiler regularly to avoid problems with carbon monoxide.
See **page 28** for more information.

If you're a homeowner, you might want to consider having boiler cover that includes servicing your boiler and repairs. Uswitch have a guide to choosing cover at **uswitch.com/boilers/guides/boiler-insurance**.

Keep warm at night

Layering clothes and blankets will keep you warmer, because this traps warm air between the layers.

A hot water bottle or electric blanket can warm up your bed. Never use both together. Check if it's safe to keep your electric blanket on all night.

Get your blanket checked every three years by an expert. Contact your local council's trading standards department – they may even run free testing days. Replace your blanket if it's more than 10 years old.

Community warm spaces

Many councils have created community warm spaces. You might also hear them called warm banks. These will be places in your local area where anyone can come in to warm up, and maybe have a hot drink.

Contact your council to find out if there are any community warm spaces nearby or ask at your local library. You could also look for one near you at **warmwelcome.uk/find-a-space**.

> "When it gets cold in your bones you're cold from the inside out. Keeping warm is so important, not just for your health but also for your mood.

Join the Priority Services Register

Make sure you've signed up to your energy supplier's and network operator's Priority Service Register if you:

- are over State Pension age
- have a disability or long-term health condition, including mental health conditions
- have difficulty reading or speaking English, or
- need extra support at the moment.

This gives you access to free support and services. You will be given advance notice of planned power cuts and you might be offered alternative heating facilities if your supply is disrupted, and other welfare support. You may also be offered yearly gas safety checks on your boiler.

Visit **thepsr.co.uk** for more information and to sign up. Suppliers and network operators offer different help, so contact both to find out what they provide.

Paying your bills

Here are some ways that you could get help towards your energy costs this winter.

Important

Contact our Helpline (**0800 319 6789**, **helpline@independentage.org**) to check what benefits you're entitled to.

> I have a bill for gas and electric that's £139 a month. I have to have the heating on because of my health.

Pension Credit

Pension Credit is extra money from the government to top up your pension income. It can also act as a passport to other entitlements, such as Cold Weather Payments (Winter Heating Payment in Scotland), Housing Benefit, Council Tax Reduction and help with health costs.

To claim Pension Credit, you must be over State Pension age and on a low income. You can check if you qualify at **gov.uk/pension-credit/eligibility**, or by calling the Pension Credit claim line on **0800 99 1234**.

Good to know

Our guide **Pension Credit** has more information about how to claim. Contact our Helpline (**0800 319 6789**, **helpline@independentage.org**) to order a copy or to get a free benefits check.

> The day I received Pension Credit changed my life. Suddenly I was able to go out and do things.

Winter Fuel Payment (England and Wales)

You may qualify for a Winter Fuel Payment if you:

- live in England or Wales
- were born before 22 September 1959, and
- have an annual income of £35,000 or less.

If your income is more than £35,000, you'll still get the Winter Fuel Payment, but HMRC will take it back through your taxes.

You may qualify if you're living in a care home. Contact our Helpline (**0800 319 6789**, **helpline@independentage.org**) for advice.

If you qualify, you'll get between £100 and £300 this winter. Most payments are made automatically between November and December. The payment you get is based on your age, who you live with and if you get certain benefits.

If you and your partner claim Pension Credit – or other relevant benefits – as a couple, one of you will get a payment of either £200 or £300, depending on your age. Winter Fuel Payment is tax free.

If you have not received your payment by 28 January 2026, contact the Winter Fuel Payment Centre on **0800 731 0160**. For more information, visit **gov.uk/winter-fuel-payment**.

Pension Age Winter Heating Payment (Scotland)

In Scotland, Pension Age Winter Heating Payment has replaced Winter Fuel Payment. The rules are similar and, if you qualify, you'll get between £101.70 and £305.10. For more information, visit **mygov.scot/pension-age-winter-heating-payment** or call Social Security Scotland on **0800 182 2222**.

Cold Weather Payment (England and Wales)

Cold Weather Payments help people on a low income with their fuel costs. You'll qualify if you're getting Pension Credit or certain other benefits like Support for Mortgage Interest. You will not get them if you're living in a care home.

Each time the average temperature in your area falls below 0C for seven days in a row between 1 November and 31 March, you'll get £25. You should automatically get a payment within 14 working days. This will not affect any of your other benefits.

If you think you should have received a payment but have not, contact the Pension Service (**0800 731 0469**, **gov.uk/contact-pension-service**) or your Jobcentre Plus office. If you get Universal Credit, add a note to your online journal.

Winter Heating Payment (Scotland)

Winter Heating Payment has replaced the Cold Weather Payment in Scotland. It is a one-off payment of £59.75 to people who receive certain benefits, such as Pension Credit. It does not depend on how low the temperature gets.

If you qualify, you'll get a letter and you should receive your payment automatically between December 2025 and February 2026. Visit **mygov.scot/winter-heating-payment** for more information.

Warm Home Discount

If you get Guarantee Pension Credit or have a low income, you could also get a Warm Home Discount on your energy bill. The money is not paid to you, but will be taken off your energy bill by your energy supplier. It is usually worth £150.

Good to know

To get Warm Home Discount, your energy supplier must be part of the scheme. Check they're signed up at **gov.uk/the-warm-home-discount-scheme/energy-suppliers** or by calling the Warm Home Discount helpline on **0800 030 9322**. Your supplier can explain how you would get the discount if you have a pre-payment meter.

To do

Try our benefits calculator to find out what benefits you can claim (**independentage.org/benefits-calculator**) or contact our Helpline (**0800 319 6789**, **helpline@independentage.org**) to speak to an adviser.

Help from your council

If you're struggling to afford essential costs, like food, energy or water bills, you may be able to get help from your local council. You do not have to be claiming benefits to apply.

Contact your council to find out what support is available in your area. Visit **gov.uk/find-local-council** or ask for contact details at your library.

For more information about the help you can get, see:

- our factsheet **Extra help with essential costs if you're on a low income**
- our checklists **Winter benefits in England and Wales** and **Winter Benefits in Scotland**.

> "I've never claimed any benefits – we were always stable, but with my husband passing away recently and the cost of living, I'm struggling with bills.

If you owe money to your energy supplier

If you are finding it difficult to pay your energy bill, or are in debt, reach out to a debt service as soon as you can – see **page 23** for more help with debt.

Contact your energy supplier as soon as possible. Energy companies have to support you to find a way to pay them. They may have to give extra support if you've reached State Pension age, or have a disability or long-term health condition.

You can ask your energy supplier for:

- a review of your payments and debt repayments
- breaks in paying, or reductions
- more time to pay
- access to hardship funds (see **page 22**)
- advice about energy efficiency.

In England and Wales, you can also apply for the government's Breathing Space scheme. This free service could give you up to 60 days of legal protection from your creditors. It also freezes interest and penalty charges. You have to apply for this through a debt adviser.

In Scotland, a Statutory Moratorium could give you six months protection from creditors, but they can still add interest and charges to your debt.

If you're living with a terminal illness – or caring for someone who is – and you're worried about energy bills, Marie Curie's Support Line can help. They can give you expert information on things like support from your supplier, grants and energy efficiency (**0800 090 2309**, **mariecurie.org.uk/information/money-and-work/energy-bills**).

> "I am so grateful for all the help and advice. I was able to obtain benefits I didn't even know I was entitled to and I feel like a heavy weight has been lifted from my shoulders.

Good to know

If you cannot agree with your energy supplier, contact the Citizens Advice consumer helpline if you live in England or Wales (**0808 223 1133**, **citizensadvice.org.uk**) or contact Citizens Advice Scotland (**0800 028 1456**, **citizensadvice.org.uk/scotland**).

National Debtline have information about your rights when repaying energy arrears (**0808 808 4000**, **nationaldebtline.org**).

Important

Your supplier is not allowed to disconnect you between 1 October and 31 March if you:

- are State Pension age, and
- live alone, or you only live with other people who have reached State Pension age or with children under 18 years old.

Grants and trusts

If you're struggling to pay your energy bills, your energy supplier may have a pot of money set aside to help you pay. Get in touch with them and ask if they have a grant or trust. You can apply for some grants through Charis (**01733 421021**, **charisgrants.com**).

If you have a prepayment meter, you might be able to get a grant from the British Gas Energy Trust (**0121 348 7797**, **britishgasenergytrust.org.uk**). If you're not a British Gas customer, you can still apply. But if your supplier has its own fund, you must have applied to that and been turned down first. You'll need to show you've had money advice in the past six months. You can find a list of advice services at **moneyhelper.org.uk/en/money-troubles/dealing-with-debt/debt-advice-locator**.

> "I'm struggling with the cost of living. I had no clue how to see what I'm entitled to, until I received your help. I am very grateful.

If you're in debt

Problems with debt can happen suddenly and unexpectedly, especially with bills becoming more expensive over winter. They can sometimes build up over long periods of time – for example, not paying all your water bill each month might mean you have an annual water bill debt to pay.

It can be worrying, especially if you're in debt for the first time, but don't panic – it's never too early or too late to get help.

Debt advice services (see **page 24**) offer practical, confidential support. They can help you:

- work out a budget – sometimes called a Personal Action Plan
- negotiate with the people you owe money to – your creditors
- understand your rights
- work out your priority debts – the ones you need to pay first
- learn more about other options available to you – for example, getting a loan from a credit union.

Where to get help with debt

You can get free, specialist advice from:

- National Debtline (**0808 808 4000**, **nationaldebtline.org**)
- Stepchange (**0800 138 1111**, **stepchange.org**)
- Debt Advice Foundation (**0800 043 4050**, **debtadvicefoundation.org**).

As well as phone helplines, these services offer help online – it can be difficult to speak about debt, so think about what you would prefer.

If you need support, always seek specialist advice first. It can be tempting to go to loan sharks for help with debt, but this can be dangerous and make your problem worse.

For more information about debt advice, visit **independentage.org/get-advice/money/debt**.

2. Staying safe

Cold weather can increase some risks to our safety. Here are some ways to stay safe over winter.

Our **Home safety** guide has lots of information about looking after yourself around your home. Contact our Helpline (**0800 319 6789**, **helpline@independentage.org**) to order a free copy.

Fire safety

To stay safe from fire this winter, follow this home fire safety advice:

- Fit at least one working smoke alarm on every floor of your home and consider fitting a heat alarm in your kitchen. If you rent, your landlord must fit smoke alarms in your home. Test them regularly by pressing the test button until they beep.
- Be careful if you're using open fires to keep warm. Make sure you always use a fire guard to protect against flying sparks from embers.
- Always use a candle holder and never leave candles unattended.
- If you smoke, try to smoke outdoors. Never smoke in bed, and make sure you extinguish smoking materials properly.

- Do not overload electrical sockets.
- Keep portable heaters away from curtains and furniture, and never use them for drying clothes. Always unplug electric heaters when you go out or go to bed.
- Never use hot water bottles in the same bed as an electric blanket.
- Make an escape plan in case of fire. Know your escape route and keep it clear.
- If you would be unable to escape without help if there was a fire, talk to your care provider or the fire service about this.

Your local fire service may be able to check that your home is fire safe. Contact them directly and ask if you qualify for a home fire safety visit. Let them know if you have sight or hearing loss.

You can find your local fire service at **nfcc.org.uk/contacts/fire-and-rescue-services**.

If there is a fire in your home, get out, stay out and call **999** for the fire service.

Important

If you suspect you've got a gas leak in your home, call the National Gas Emergency number on **0800 111 999**.

Carbon monoxide

Boilers, fires, free-standing gas heaters, gas cookers and water heaters can all leak carbon monoxide.

First, get a carbon monoxide alarm for every room with a fuel burning appliance. They're available from most DIY shops and supermarkets. If you rent, your landlord must fit carbon monoxide alarms where they're needed. Check the batteries in it regularly.

Look out for the signs of a carbon monoxide leak:

- the gas flame on an appliance appearing 'floppy' and burning yellow instead of blue
- your pilot light appearing 'floppy' or blowing out frequently
- soot or yellow-brown stains appearing around an appliance
- smelling or seeing smoke
- a lot of condensation in the same room as a gas appliance.

You may have carbon monoxide poisoning if you feel flu-like symptoms inside your home, but they go away when you're outside. Other symptoms include headaches, nausea, breathlessness, dizziness, or fainting or losing consciousness. If you think you might have carbon monoxide poisoning, call a doctor or **111** as soon as you can.

The best ways to protect yourself are to know the signs, have your gas appliances serviced every year and fit a carbon monoxide alarm.

Slips and falls

In your home

It's important to make sure your home is safe, especially if you're doing more exercise and activities in it during winter, so:

- use a non-slip bathmat
- mop up spills immediately
- have a night-light in the bedroom, or bedside light or torch by your bed in case you need to get up in the night
- keep your floors clear of trailing leads
- keep stairs clear of clutter and well lit
- carry a mobile phone or a personal alarm with you so you can call for help if you need to. If you think a personal alarm might help you, ask your council for a care needs assessment (**gov.uk/apply-needs-assessment-social-services**).

Being careful outside

If you have to go out when it's icy, wear shoes with good grip and a warm lining, and put on thick socks. Keep grit and/or salt to put on your path. Check if your council can give it to you for free, or you can buy it from a DIY store. Some councils provide it for free in on-street grit boxes.

If you live in England or Wales, you can find out which streets your council will grit at **gov.uk/roads-council-will-grit**. If you live in Scotland, Traffic Scotland have an online map of which roads they grit (**traffic.gov.scot/gritter-tracker**).

It's a good idea to carry a mobile phone with you if you can. Make sure it's fully charged before you go outside.

> "In winter we need to be more careful of falling and it is helpful to learn and practise getting up off the floor.

If you have a fall

If you do have a fall, lie still for a minute.
Try to stay calm and check yourself for injuries.

If you cannot get up, or you feel pain in your hip or back, try to call for help by using your phone or personal alarm, or by banging on the wall or floor if you're inside. Try to keep warm by covering yourself with whatever is close by, and try to keep moving your arms and legs and roll from side to side if you are able to.

If you can get up:

1.
Roll on to your side, then push up on to your elbows.

2.
Use your arms to push yourself upwards, on to your hands and knees.

3.
Crawl towards a very stable piece of furniture (a sturdy chair or bed) and hold on to it for support.

4.
Move your foot on your stronger leg forwards, so your foot is flat on the floor.

5.
Lean forwards and push up on the furniture, using your arms and front leg. Slowly rise to a standing position.

6.
Turn around and sit down. Sit for a minute or two and catch your breath.

Scams

Scams are crimes. They are tricks designed to mislead you into giving away money or personal information. Scams can be complex and take a long time, or can be as instant as a text message or phone call.

Be aware of where any financial help is coming from. A local authority would never ask for your bank details over the phone.

Be wary of all cold-callers and 'too good to be true' deals. If you're unsure about whether something is a scam, call the organisation directly. Make sure you find their number yourself – for example, through a trusted website.

Remember, any genuine organisation reaching out to you will not put time pressures on you.

Scammers will try to pressure you into making snap decisions. Always take time to think about any financial decision you're making. You should seek independent financial advice if it is a big decision.

If someone has scammed you

Scams are becoming more and more complicated, and many people fall victim to them. You have nothing to be ashamed of – you've been the victim of a crime.

If you think you've been scammed, contact your bank immediately. Then, make sure you report it. If you live in England or Wales, report scams to Action Fraud (**0300 123 2040**, **actionfraud.police.uk**). If you live in Scotland, report any scams to Police Scotland (**101**).

Order a free copy of our **Scamwise** guide by contacting our Helpline (**0800 319 6789**, **helpline@independentage.org**).

> "It's more relevant than ever that we remain alert. These criminals are professional and good at what they do – be aware and don't engage with them.

Health emergencies

We all know that the NHS are busy over winter. But this should not stop you getting emergency help when you need it. The information here applies for both mental health and physical health emergencies. If you would like more tips on managing mental health, see **page 39**.

If the emergency is life-threatening

Call **999** if you or someone else is seriously ill or injured, and there is a risk to life. If you're deaf, hard of hearing or have a speech impediment, you can use the Relay app or register for the emergencySMS scheme (**relayuk.bt.com/how-to-use-relay-uk/contact-999-using-relay-uk.html**). These services let you contact emergency services using text.

Once you're in touch with the emergency services, try to stay calm. Try your best to answer all the questions they ask. Stay on the line until the person handling your call has told you that they have all the information they need.

If you need urgent medical help, but are not sure what to do

Contact the NHS 111 service by calling **111**. You can ask for a translator if you need one. The person you speak to will be able to advise what is best to do to get you help. You can also use NHS 111 online at **111.nhs.uk**. If you or someone else is in immediate danger, call **999**.

You can contact NHS 111 if you need emergency help with your mental health, or ask for an urgent GP appointment. If you do not feel able to keep yourself safe, or think you might act on suicidal thoughts, go to your local NHS Accident and Emergency. You can call Samaritans free on **116 123** if you need to talk to someone urgently about how you're feeling.

Good to know

If your health issue is not urgent, your pharmacy might be able to give you advice.

3. Staying well

Keeping yourself as well as possible is vital in winter. The cold weather and short days can make it harder to look after ourselves, so here are some useful tips.

Mental health and wellbeing

We know things may be difficult at the moment. If you find yourself feeling anxious, stressed or overwhelmed, there's support out there for you. Reach out to your GP for help. Or call an organisation like Samaritans (**116 123**, **samaritans.org**) to talk to someone.

As well as exercising and eating well, staying connected with others can help to improve your mental health.

Stay in touch with friends, family, neighbours, clubs and your community by phone or meeting up. It can be useful to keep a list of these phone numbers to remind you to call, or use a calendar to remind you of important events and reasons to reach out. If you're able to volunteer, giving back to our communities is a great way to feel connected.

Read our guide **If you're feeling lonely** for tips on things you could try.

If you feel yourself being anxious or worrying a lot, try to focus on things in your control. Limit how much news you watch or listen to. Take time to chat about how you're feeling with people you trust. If you feel like you're panicking, try to take deep breaths.

It's a good idea to keep to your routine as much as you can. Some people find daily to-do lists helpful. Take time to notice the little things that make you smile and schedule in activities that you enjoy. Keep getting treatment and support from your GP for any physical and mental health conditions you have.

If you struggle with low mood and tiredness during the winter, you may be experiencing seasonal affective disorder (SAD). Visit **nhs.uk/mental-health/conditions/seasonal-affective-disorder-sad/overview** for more information, or speak to your GP.

If you're struggling with your mental health, read our free guide **Managing anxiety and depression**. Contact our Helpline (**0800 319 6789**, **helpline@independentage.org**) to order a copy.

> You can feel so down when you are older and don't have many people to talk to.

Eating well

You might be worried about the cost of cooking, but eating at least one hot meal a day can help keep you warm. See **page 5** for information about which appliances use less energy to cook.

It's also a good idea to have plenty of variety in your diet. This helps you get all the nutrients you need and maintain a healthy weight.

Stay hydrated – we need about 6–8 drinks a day to stay well hydrated. This reduces infections and improves concentration and energy. It's recommended that adults drink no more than 14 units of alcohol a week. One unit is a half pint of lower-strength beer, and a small glass of wine has 1.5 units. Alcohol can be more dangerous for older people. If you drink, try to spread it out and have alcohol-free days. Alcohol does dehydrate you so, if you can, have water, juice or a soft drink too.

> "Make yourself get out of bed in the morning and have a warm drink and something to eat – get your body going!

If you have a poor appetite:

- eat little and often
- use full-fat food and drinks – for example, full-fat milk, yoghurts and cheese
- eat more protein, such as meat, fish, eggs, pulses or nuts. It may help to speak to your GP if you're worried about what you're eating
- make meal preparation easy, for when you need something quick and simple. For example, stock up on healthier ready meals, snacks and finger food, and use meal-delivery services if you can.

If you're struggling to get out, some charities offer help with food shopping:

- Age UK England offer home delivery services for a small fee (**0800 678 1602**, **ageuk.org.uk/services/in-your-area/shopping**).
- In Scotland, Food Train make food deliveries, and can also help with household jobs and provide books through a library service (**01387 270800**, **thefoodtrain.co.uk**).

Your council also might be able to provide food deliveries, or Meals on Wheels. You can check at **gov.uk/meals-home** or call your council.

If you're struggling to buy or prepare food yourself, you should contact your local council for a care needs assessment (**gov.uk/apply-needs-assessment-social-services**).

Contact our Helpline (**0800 319 6789**, **helpline@independentage.org**) for advice or to order a copy of our guide **Getting help at home**.

Food banks

If you're having trouble affording food, you could contact your local food bank. They can supply emergency food and support. The Trussell Trust have more information on where you can find a food bank (**01722 580 180**, **trusselltrust.org**). You can also find your nearest food bank using the Independent Food Aid Network's online map (**foodaidnetwork.org.uk/our-members**).

You'll usually need to get a referral before you can use a food bank – for example, from a Citizens Advice Bureau, GP or social worker. Your food bank will be able to tell you how to get this.

Keeping active

Moving is good for us, particularly because we go out less in winter. It can make us feel warmer, and can improve our sleep, appetite and mood. Later Life Training have a list of strength and balance exercise resources you can use at home. You can find these online at **laterlifetraining.co.uk/supporting-people-to-be-active-at-home**.

The next section of this guide contains some seated and standing exercises you could try at home. Before you start, get your space ready to move around in. Clear away any clutter or trip hazards, but keep something sturdy nearby that you can use for support. Keep a phone nearby in case you need it, and a glass of water ready to sip as you exercise.

Spread the exercises over the day. Each time, remember to do the warm-up first and the cool-down afterwards.

As you start, make sure you take it at your own pace. You can gradually build up the intensity if you feel like it. You might feel stiff or ache as you move your body, but if you start feeling any pain or dizziness, stop and rest. If this continues, contact your GP for advice. Make sure to keep breathing as you move.

Warm up

Seated march

Warms muscles and prepares for movement.

What to do

- Sit at the front of the chair.
- Hold the sides of the chair.
- March with control.
- Build to a rhythm that feels comfortable.
- Continue for 1–2 minutes.

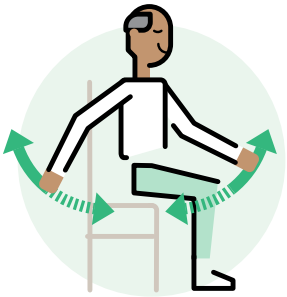
Seated exercises

Make sure that the chair you use is sturdy and stable, so it does not move around when you're getting in and out of it. Wear comfortable clothes and supportive footwear.

Wrist strengthener

Improves grip strength and helps opening jars.

What to do	• Fold or roll a hand towel or tea towel into a tube shape. • Sit tall then squeeze the towel tightly with both hands, hold for a slow count of five, then release. • Repeat this exercise 6–8 times.
More challenging option	• Squeeze then twist your towel, holding for 10 seconds.



Arm swings

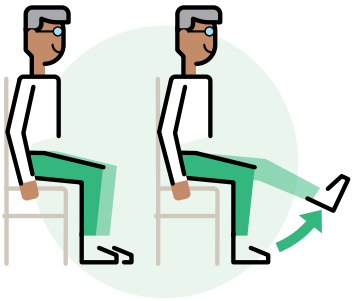
Helps with stamina and endurance.

What to do	• Sit tall away from the chair back. • Place both feet flat on the floor directly under knees. • Bend elbows and swing arms from the shoulder. • Build to a rhythm that is comfortable. • Continue for 30 seconds.
More challenging option	• Increase pace and time to 1–2 minutes.

Pelvic floor strengthener

Helps reduce 'leaking' when coughing and laughing.

What to do	• Tighten the muscles as if you were trying to stop passing urine and wind at the same time and hold. • Try to hold together for 10 seconds. • Rest for four seconds, then repeat. • Perform this 10 times.
Avoid	• Squeezing legs together. • Tightening buttocks. • Holding breath.
More challenging option	• Try 10 quick contractions by drawing up the pelvic floor.



Front knee strengthener

Strengthens the knee for walking and bending.

What to do

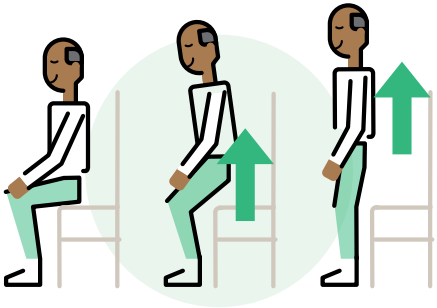
- Sit back in the chair, back supported and feet under knees.
- Brush one foot across the floor, then lift the ankle slowly and straighten (do not lock) the knee.
- Lower the foot with control.
- Aim to lift for a slow count of three and lower for a slow count of five each time.
- Repeat 10 times on one leg, then swap legs.

More challenging option

- Sit away from the back of the chair so more of your leg is off the chair when you lift. Keep the back strong while you lift the leg.

Standing exercises

Make sure that you are near a sturdy and stable worktop, and that any chairs used will not move during the exercise. Wear comfortable clothes and supportive footwear.



Sit to stand

Improves lower limb strength and stability, if repeated regularly and slowly.

What to do

- Sit tall near the front of the chair.
- Place feet slightly behind knees.
- Lean slightly forwards.
- Stand up (using hands on the chair for support if needed – progress to no hands over time).
- Step back until legs touch the chair, then stand tall, bend knees and slowly lower bottom back into the chair.
- Repeat 10 times.

More challenging option

- Try doing the exercise extra slowly and hover for a few seconds just before finally sitting.

Heel raises

Helps strengthen muscles at the front of the foot and improves balance.

What to do

- Stand tall holding a sturdy table, chair or even the sink.
- Raise heels taking your weight over the big toe and second toe, hold for a second.
- Lower heels to the floor with control.
- Repeat 10 times.

More challenging option

- Repeat the exercise, doing it slowly, and hold for a second or so just before putting the heel down again.

One-leg stands

Helps improve walking stability.

What to do	• Stand close to a support surface and hold on. • Balance on one leg, keeping the supporting leg straight but knee soft. • Stand tall and look ahead. • Hold for 10 seconds. • Repeat on the other leg.
More challenging option	• Try to use the support surface less and hold the position for longer, up to 30 seconds.

Cool down

Finish by marching at a relaxed pace for 1–2 minutes or try this stretch.

Back-of-thigh stretch

Helps with putting on shoes and socks and lengthens stride when walking.

What to do

- Sit at the very front of the chair.
- Straighten one leg, placing the heel on the floor.
- Place both hands on the other leg, then sit really tall.
- Lean forwards with a straight back and feel the stretch in the back of the thigh.
- Hold for 10–20 seconds.
- Relax and repeat on the other leg.

Any activity that warms you up and increases your heart rate can also be beneficial – even everyday things like cleaning, gardening or standing and stretching regularly.

Don't forget to ask your GP, library, leisure centre or your family and friends for information about any walking, strength and balance or other physical activity groups that you can join.

Good to know

The NHS have lots of online resources about exercise at **nhs.uk/live-well/exercise**. We Are Undefeatable (**weareundefeatable.co.uk**) also have information about managing exercise with a long-term health condition.

> "Drink plenty of hot drinks. Don't skimp on eating nourishing food. Move around inside and outside. Don't be afraid to seek advice.

Getting your jabs

Get your flu jab

It's important to have a flu jab every year. Even if you had one last year, it might not protect you from this year's flu. It's free if:

- you're 65 or over
- you live in a care home
- you're a carer of an older or disabled person
- you live with someone with a weakened immune system, or
- you have certain health conditions, such as diabetes or asthma.

Flu is more than just a bad cold and can increase your risk of more serious illnesses such as pneumonia. It's best to get the jab before the winter flu season. The NHS will let you know when you can get it. Make an appointment with your GP surgery or see if your local pharmacy offers the flu jab.

> Get your flu jab and any other jab that you may be able to have, like shingles.

Check you've had a pneumo jab

The pneumonia vaccine (also called a pneumococcal or pneumo jab) is a one-off jab. It helps protect against pneumonia, meningitis and sepsis. You can get a free jab if you're 65 or over.

Contact your GP to get the jab or to check if you've already had it. In Scotland, your local NHS immunisation team will invite you to an appointment.

COVID-19 vaccine

The NHS usually offer COVID-19 booster jabs in spring and early winter. It's free to anyone:

- aged 75 years and over
- living in a care home, or
- living with a medical condition that makes them more vulnerable to COVID-19.

Staying on top of your booster jabs can keep you safer from COVID-19. If you're eligible for the jab, the NHS will let you know when you can get it. They may book an appointment for you. You can also book online at:

- **nhs.uk/nhs-services/vaccination-and-booking-services/book-covid-19-vaccination** if you're in England
- **vacs.nhs.scot/csp** in Scotland.

If you're in Wales, you can get more information from your local health board (**phw.nhs.wales/topics/immunisation-and-vaccines/covid-19-spring-vaccination**).

Get your shingles vaccination

From 1 September 2023, you're eligible for a free shingles jab when you turn 65. If you turned 65 before 1 September 2023, you'll qualify for the shingles jab when you turn 70. Either way, you'll remain eligible until your 80th birthday.

You will also qualify for the shingles vaccine if you're aged 50 or over and have a severely weakened immune system – for example, due to blood cancer. If you're unsure if you qualify, ask your GP.

Your GP (or local immunisation team in Scotland) should contact you to make an appointment. Contact them if you think you qualify for the shingles vaccine and you've not been contacted about it.

RSV vaccine

Respiratory syncytial virus (RSV) is a common virus that causes coughs and colds. It can lead to pneumonia and other serious conditions.

You can get a free jab to protect you if you're between 75 and 79. This is because older adults are more at risk of serious complications from RSV. You only need the jab once.

The NHS may contact you about getting the RSV vaccine. If you've not been contacted, contact your GP surgery, or your immunisation team in Scotland.

> Keep active and stimulate the brain. Get out and about when you can. Isolation and loneliness can be devastating. Live well this winter.

Thabani's story

I was born in South Africa and went into nursing. My career took me all over the world and, towards the end, I worked for the NHS in paediatric intensive care. I loved it, but I had a bad fall and the doctors discovered I had osteoarthritis. So I finally retired in 2019, after 50 years of nursing.

I decided to pursue a new career in commercial casting and the future was looking very promising. Then Covid hit! Jobs were cancelled, my osteoarthritis deteriorated, I developed shingles. I had Covid so bad that I nearly died from it, and my little life savings dried up.

When the letters from the bank, energy company and other creditors started coming through saying, 'You have to pay this much by this month – or else,' I was so frightened. We had so many problems – where to get food from, how to pay the bills, gas and electric going up and paying Council Tax too. The house was very cold – we were wearing extra clothes and covering ourselves in blankets. They were threatening to repossess our home.

I went to Citizens Advice and they told me about Independent Age. I didn't know what to expect when I phoned the Helpline: would they judge me for being in this situation? But the people on the phone were so lovely.

They told me I was eligible for Pension Credit, Attendance Allowance and Council Tax Reduction. I can't tell you how happy I was when I received the letter from the government saying I was entitled to an extra £800 per month. The Pension Credit and Attendance Allowance have really allowed us to keep our roof above our heads.

About Independent Age

No one should face financial hardship in later life.

Independent Age is the national charity focused on improving the lives of older people facing financial hardship. We offer free, impartial advice and information on what matters most: money, housing and care.

We financially support local community organisations across the UK through our grants programme. We campaign for change for older people struggling with their finances.

You can call us on freephone **0800 319 6789** (Monday to Friday, 8.30am to 5.30pm) or email **helpline@independentage.org** to speak to one of our advisers.

To donate or help support our work, please visit **independentage.org/support-us**.

Independent Age

UK Power Networks

recycle

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