

“How to survive during the winter?”

The “impossible choices”
faced by older people
in response to the
government’s changes to
the Winter Fuel Payment.

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Part One: Summary

Introduction: What has changed with the Winter Fuel Payment?

In July 2024, the UK government announced changes to the eligibility for the Winter Fuel Payment in England and Wales. This was replicated by the Scottish government in September. While around 1 million people are expected to qualify for additional support, according to Age UK, around 2.5 million older people on low incomes or who have other vulnerabilities will fall short of qualifying, placing their health at increased risk over winter.

People's Health Trust's mission is to address health inequalities through the building blocks of health and to stop people dying too young. Working closely with community groups in England, Scotland and Wales, we are deeply concerned by the potential impact of changes to the Winter Fuel Payment. This is both in terms of the direct health impact resulting from homes being colder than they would have been, and the impact of wider concern, confusion, anxiety and fear which has been universally reported by dozens of community organisations we've heard from.

What the data says: Fuel poverty and health

- Fuel poverty has a direct and negative impact on health and this negative impact only worsens as poverty deepens.
- A wealth of evidence shows that older people who are unable to adequately heat their homes are especially at risk of a stroke, heart attack, hypothermia, flu, respiratory diseases, falls and injuries and, ultimately, premature death.
- Around 40 per cent of excess winter deaths in England are from heart diseases, and approximately 33 per cent are from respiratory diseases.
- The stresses and anxieties caused by cold homes, fuel poverty and wider destitution can drive mental ill health. We heard that many older people are anxious about living in a house which is too cold. There are also many knock-on impacts, such as increased food insecurity because heating is at the expense of eating, as well as accruing debt (in an effort to do both and cover other bills).

What older people are saying about the changes

The organisations we heard from are all local, trusted, grassroots, expert community organisations working directly with older people across all parts of Great Britain: from Orkney to Cornwall, and Birmingham to Pembrokeshire. This community of experts, drawn from our network of funded partners, works every day in neighbourhoods facing entrenched health inequality and poverty.

We asked these organisations to share their views on the planned changes to the Winter Fuel Payment and to tell us about the reactions of older people to the changes that have been announced. More than 30 organisations responded to our call, with some taking part in a focus group, many submitting written evidence, and several conducting their own discussion groups and surveys with older people in their communities based on our questions, which they shared back with us.

Between them, these organisations work with thousands of older people each year (generally between the ages of 55 and 100, with most older than 65). Many also work with particular population groups of older people, such as those from racially minoritised communities, carers, those with dementia, those with learning disabilities, survivors of stroke, and older people living with a diagnosed mental health condition such as bipolar disorder.

Through the community organisations' testimony and evidence, a stark picture emerged, revealing that the announcements on changes to the Winter Fuel Payment are causing fear for older people's mental and physical health, shock, stress, anger, anxiety, confusion and concern amongst the older people these grassroots organisations work with.

Summary of older people's views:

- ◆ The government needs to reverse its changes to the Winter Fuel Payment and make any future decision conditional on a thorough equality impact assessment, including proper consultation with those most affected
- ◆ Many organisations report the changes to the Winter Fuel Payment are causing high levels of anxiety and stress amongst older people, and for some it is being cited as driving up levels of mental ill health, including reoccurrence of more serious episodes of mania or depression associated with bi-polar disorder
- ◆ Others said anxiety was driving up isolation with people "worrying alone"
- ◆ There is significant anxiety and fear about what this might mean for individuals, primarily in terms of financial hardship and fuel poverty, and no longer being able to afford to heat their homes or having to choose to go hungry in order to do so
- ◆ Most felt the changes are lacking sufficient consideration of the likely harm to vulnerable, poorer older people – whether or not they will ultimately be able to prove eligibility for payments in the future
- ◆ Many older people told the organisations we heard from that the changes are being introduced too quickly, leaving no time to try and set money aside
- ◆ There is a widespread sense of confusion due to a lack of information communicated about the changes, particularly on how to demonstrate eligibility under the new rules

- ◆ Many organisations reported some older people are entirely unaware of the changes, and may not find out about them until they don’t receive the payment they are expecting
- ◆ Many older people said they don’t know how to claim benefits, or are unable to do so because they have small savings or private pensions which make them ineligible despite living “hand to mouth”
- ◆ Some reported that a significant number of older people who are eligible for Pension Credit but do not apply for it out of pride, having never in their lives taken social welfare. While some feel forced into doing so for the first time, others maintaining this stance are at risk of going without entirely
- ◆ Many organisations believe the impact of older people living in cold homes on health services and other frontline services will be significant, and ultimately cost more than any savings made
- ◆ Some older people say they are worried about the knock-on effects on their families, who they may have helped with these payments or who now will have to stretch their own budgets further to look after elderly relatives
- ◆ Many organisations reported that older people in their communities, who live in some of the most disadvantaged neighbourhoods in Great Britain, believe the changes are extremely unfair and unjustified, and believe there are many other ways for the government to raise money.

Recommendations:

These recommendations have been shaped by the views of the organisations we heard from and the older people they work with.

- 1.** The government should cancel, or at least postpone until next winter, the proposed changes to the Winter Fuel Payment to avoid irreparable harm to millions of older people this winter.
- 2.** Any new proposals to change the Winter Fuel Payment must undergo a thorough equalities impact assessment (under the Public Sector Equality Duty), which must pay serious attention to means testing with regards to ensuring health equity, alongside a consultation process to understand the impact on older people and older disabled people.
- 3.** There must be careful consideration of how policies like these are communicated, and how information reaches people who are most likely to be harmed by policy changes. This must recognise people’s different starting points, for example people who are unaware of the changes or are vulnerable to misinformation, or who are experiencing digital exclusion, language barriers, learning difficulties or isolation.
- 4.** Dedicated resources should be provided to the voluntary and community sector, which is at the front line of the implementation. This is essential if policies that relate to welfare support are to be successful and avoid relying on an already stretched and underfunded civil society to pick up the pieces, or on an overburdened NHS for an emergency safety net.

Part Two: Additional information

About People's Health Trust and our funded partner organisations

People's Health Trust is a national charity working with local communities across Great Britain to address health inequalities through the building blocks of health. We want to stop people dying too young and make health equal.

Our work focuses on supporting people at a grassroots level to find vital and timely solutions to tackle the causes of poor health, such as safe and secure homes, good work, social connections, community power, and clean air. We also use evidence and learning to influence change locally and nationally.

People's Health Trust's funded partners are local, community-led, grassroots organisations. Since the Trust was established in 2011, we have raised more than £130m and supported more than 3,500 projects across Great Britain, with a focus on communities experiencing the greatest marginalisation and disadvantage.

In Autumn 2024, we invited a group of organisations to tell us what the older people they work with are saying about the changes to the Winter Fuel Payment. More than 30 replied to our call (representing thousands of older people), sharing expert insights into how news of the changes has been received, and the immediate impact this is having on older people.

We are very grateful to these organisations for sharing their expertise and insights from working directly with older people in local communities, and to everyone who took part in discussions that informed this research.

Background evidence: The impact of fuel poverty and cold temperatures on health

- Fuel poverty has many direct and immediate health impacts, driving sickness, disease and early death. This is outlined in recent influential research undertaken by [Dame Margaret Whitehead DBE](#) and Professor Sir Michael Marmot's [Institute of Health Equity](#).
- Cold homes are closely associated with circulatory diseases, respiratory problems and mental ill health, as well as conditions including hypothermia, flu, asthma, and arthritis. By comparison, warmer homes are closely linked to improved physical health, mental health and wellbeing as well as reduced use of health services. People living in cold homes are more likely to become socially isolated, and to experience financial hardship as they spend more of their budgets on warm clothes, and have to face a choice between heating or eating.
- The [compounding stress responses](#) of poverty drive mental ill health, including disorders, and can create physiological responses which include hypertension, stroke and heart disease. Poor housing conditions are also [directly associated](#) with poor mental health outcomes.

Why do cold homes cause disease and death?

- Cold temperatures narrow blood vessels and increase blood pressure and thickness, which significantly increases the risk of strokes and heart attacks
- It is estimated that circulatory diseases cause between 40 and 50 per cent of excess winter deaths in England. Wider evidence finds a similar proportion of attributable avoidable deaths in Scotland and Wales as in England. 21.5 per cent of all excess winter deaths are found in the coldest 25 per cent of homes
- Cold air also affects respiratory function and can increase the prevalence of damp and mould in homes. It is estimated that 33 per cent of excess winter deaths are attributable to respiratory diseases
- Researchers have estimated that when temperatures are under 5°C, each further drop in temperature by a single degree can increase GP consultations for respiratory tract infections by up to 19 per cent, making immediately clear the link between fuel poverty and primary care
- It should also be noted that while cold homes are a significant driver of premature death, those surviving associated heart attacks, strokes and developing respiratory infections will be pushed into significant and likely enduring ill health.

How widespread is the problem?

- Age UK estimates around 2.5 million pensioners will be affected by the means testing of Winter Fuel Payment. This incorporates 1.6 million older people who are only just ineligible for Pension Credit and other benefits but still live in poverty, including those with high energy needs due to disability or illness and those living in energy inefficient homes which are expensive to heat, and a further 900,000 older people living just above the poverty line. This headline figure includes the more than 1 million pensioners who are eligible for Pension Credit but do not claim for it.
- The Department for Work and Pensions' limited 'high level' equality impact assessment estimates the Pension Credit caseload will increase by around 100,000, which would leave 900,000 eligible pensioners and potentially 1.5 million more who are only just ineligible, or struggle to heat their homes, at crisis point this winter. The same impact assessment estimates that 71 per cent of older people with a disability (1.6 million) will lose their entitlement, with no consideration of the resultant impact upon their disability, health or wellbeing.

What older people are saying about the changes?

What are older people who grassroots community organisations work with saying about the changes to the Winter Fuel Payment?

A deep feeling of worry and anxiety

The principal response to this question is that the changes are a cause of worry for most and having a direct impact on health for many.

The organisations that we heard from reported that older people are generally "extremely worried about the coming winter months and how they will afford to pay for their fuel bills", and that they "are very concerned by this, it means they will need to use their savings". Others said the older people they work with are often concerned about heading into winter, and this has made it even worse:

"Their main worry is how to survive during the winter without the monetary help they received before."

Many community organisations reported the announcements are already having direct impacts on mental health, in anticipation of the effect on people's finances, whether or not they are ultimately eligible for payments under the new system. One group told us: "We work with people who live with bipolar disorder so they feel that this announcement and the stress could lead them to having an episode." Another said: "Anxiety levels are really high and increasing. [We're] hearing this through the helpline."

Some told us that older people were concerned about their physical health, too, in anticipation of going without food in order to heat their homes, or otherwise being cold because they needed to eat:

"Their mental as well as physical health would potentially be affected through worrying about paying their increased bills and not having adequate heating and hot meals."

Another organisation that consulted with its older members said that "the cuts could have a devastating effect on their health and wellbeing as they will not be able to heat their homes adequately due to being poor and on low income."

Isolation is a major risk for the health of older people, and the announcement was exacerbating this. As one told us: "People are worrying, alone, waiting to see what happens". One partner noted in stark terms that "the decision taken by the government needs to be reversed otherwise their lives will be in danger."

A sense of unfairness

Many organisations said that older people told them they thought the decision to remove the Winter Fuel Payment for the vast majority of people was unfair. Even though some had sympathy for the principle of means testing, they thought far too many people who rely on it would miss out, and that it was happening too fast with not enough time to prepare.

Several told us that in the views of older people they spoke to, the savings the government intended to secure through this policy could be found elsewhere, and that they were being unfairly targeted in favour of younger or wealthier people. One told us, their members think it is "extremely unfair and unjustified as there are many other ways for this government to raise money". Another told us that older people in their community felt that "they have worked all their lives, are now over the threshold for pension credit but would benefit from the Winter Fuel Payment and are frustrated with the decision and feel it is unjust."

Some felt the government had not given sufficient consideration to the reality for many older people and their levels of poverty and had set the bar too high for eligibility under the new arrangements. As one said: "The government may not be aware about the number of poor pensioners in UK."

“Their main worry is how to survive during the winter without the monetary help they received before.”

Some felt particularly angry that this was being done by a Labour government, who they had only just voted for, particularly as it was not a manifesto commitment. As one said, “According to them this announcement has made them think which party they should vote for in the future”, while another noted “most of the older people are absolutely not in favor of the cuts and they say this decision is completely wrong and has broken their trust in the government.”

Confusion and lack of information

Another major area of concern was the extent of the confusion and lack of information available to older people. Even the organisations we heard from, many of which are expert organisations skilled in providing advice and guidance to older people, had struggled to find information – relying on material published and shared by other charities such as Age UK, rather than anything ‘official’ from the government.

Many noted there has been “no communication received by anyone as to whether they are still entitled to it”, meaning that there was reliance on rumours and misinformation. One organisation said that in their city “some older people think it’s means tested to a community not an individual”, which was based on information being shared among older people on social media, leading to a great sense of unfairness. Another told us that “we didn’t know if the changes were starting straight away or if it would come in next year,” while another added that:

“No-one knew if they had to apply for Pension Credit and, if so, how.”

For some, there was a sense that particular communities had been forgotten or not thought about, and that their particular needs were not being considered. For example, an organisation based in the Scottish Islands reported the policy was being applied to them even though their fuel is largely dependent on oil heating, which is very expensive:

“People are unhappy and concerned about the impact on their fuel costs over the winter. Orkney has the highest levels of fuel poverty in the country. Living in a remote and rural area there is no access to mains gas and much of the housing stock is old with poor insulation and some relying on out-dated storage heaters.”

Another partner noted that “there is a feeling that the government has given no consideration to people living in Scotland, northern England and Wales, or for those relying on more expensive types of heating – oil, inefficient electric heating, or coal.”

One organisation noted that there was some support for the policy, but that the argument had not been made well enough to gain widespread support: “We can understand why it has changed as it is given to everyone, a lot of whom don’t really need it. This doesn’t seem to have been explained in the news though.”

Concern about the combination of means-testing in conjunction with other pressures on energy bills

A lot of organisations we heard from spoke about the compounding impact of this policy in convergence with other changes, such as the fact that the cost of living payments received in previous years are not being repeated, and that for some they are no longer getting money back for council tax payments. The recent rise to the energy price cap has also coincided with the changes to the Winter Fuel Payment, feeling like a double hit on their finances.

One noted that “older people are shocked and concerned about how they will face a challenging winter without the £200 or £300 they have previously relied on from their Winter Fuel Payment to help them pay their energy bills”, while another told us that “elderly people are cross that the Winter Fuel Payment is going away, as well as cost of living payment going away, as well as 25% council tax discount going away.”

Shock and lack of notice to prepare

There was a widely held view that the announcements were too soon before the changes come in. While the government has stated that this was necessary in order to benefit from the savings this year, for many older people "it really comes as a shock for them". One older person told the organisation that works with them that "the government should have warned us before so that we get prepared, this is a shock to us, and we don't know what to do."

The feeling of shock was expressed by many others too. One told us: "In our view, removing the Winter Fuel Payment is a sudden decision by the government particularly when no impact assessment on the vulnerable is carried out." Another noted that the pace of change:

| "Will create a catastrophic effect on the lives of many".

Are the older people who grassroots community organisations work with concerned by these changes and, if so, what are their main worries?

Financial strain and the costs of heating

The organisations we heard from expressed many concerns about the announcements, but the most strongly expressed by the older people they work with was about the anticipated financial strain. This, in turn, was a cause of anxiety and fear, as noted above.

The financial strain anticipated by older people was primarily in terms of the additional pressure this would create on their finances, further pushing them towards poverty or exacerbating the poverty they already face.

The views of older people centred on the cost of energy for warmth, with one organisation noting that "heating is life essential, and this isn't being recognised." As another told us: "The main worry is not being able to heat their homes enough to keep warm, having to make difficult decisions about what to spend their money on". Another noted that: "People are already struggling, bills might be a 10% increase, and it's going to be a massive squeeze". As one put it: "Energy bills from 1 October 2024 are going higher. Electric is going up, gas is going up, council rates are going up, what are we supposed to do for warmth?"

Some felt this would affect particular groups of older people more than others. One reflected the view that it was those just outside of eligibility (because they did not qualify for pension credit) who would be hardest hit: "Most feel the people affected the most will be people with small private pensions, but enough income to not qualify for any benefits." Another echoed this, stating:

"Some older people have very small pensions and low income, and they are surviving hand to mouth. They are losing the payment which will affect their lives in a negative way."

“I am a single disabled woman and I can’t afford to put my heating on for long and depend on jumpers and blankets to keep warm. So it’s a total disgrace”

One pointed out that age is also a factor, and that “the over 80s will take a greatest financial hit as they were paid £300 as opposed to £200.” Another noted that older people with particular health needs could be worst affected: “Those who have unavoidably high energy needs because of disability or illness will be in serious trouble as a result”, with another stating that “individuals with chronic health conditions are likely to experience further deterioration in their living conditions.” One said: “I am a single disabled woman and I can’t afford to put my heating on for long and depend on jumpers and blankets to keep warm. So it’s a total disgrace”

Another organisation told us that for some older people they work with, there is no choice but to keep their heating on to avoid potentially fatal consequences:

“For those dealing with health problems, the situation is even more concerning. They can’t afford to cut back on heating, and the uncertainty around these changes is causing a lot of anxiety.”

Consequences for individuals: ‘Impossible choices’

Organisations we heard from told us that, for many older people they work with, the consequences of this were that they would have to make “impossible choices between heating, eating or clothing.”

One stated that “in order to pay for the bills, people are likely to heat their homes less, cut back on essential shopping, even eat less.”

Another told us that “energy bills have soared in recent years, and a large number of pensioners losing the Winter Fuel Payment will be forced to choose between having clean clothes and bedding, turning on the heating or cooking a decent meal.” One partner told us a member of their community said, “they will only be able to heat one room in the house and stay in that room.”

This change, coming soon after the pandemic that affected older people more than any other age group, and the impacts of the cost of living crisis, was seen as a deepening of the personal financial crisis they have faced in recent years. One organisation said, “we have seen the back of the dreadful pandemic and while dealing with food poverty and the cost of living crisis we are lumbered with this new problem.”

Impact on the NHS

A widely held view from older people, as reported by our partners, was that there would be a harmful impact on the NHS because of the changes. One noted that “the knock-on impact all comes back to the health services,” while another said that “this will affect the NHS in a drastic way and in return the government will have to support the NHS. So how does it make any sense?”

Building further on the cost-benefit question, another told us that “one of the older people quoted ‘Penny wise, pound foolish.’ He meant that out of the ten million people who the Department for Work and Pensions (DWP) are expecting to be affected by these changes, if one million older people get ill due to cold weather during the winter, who will bear the cost of their wellbeing?”

Are grassroots community organisations working with older people being asked to do anything specific in response to these changes?

While it is still relatively early days since the announcements were made by the government on 29 July two key asks were being made of grassroots community organisations by the older people they work with.

Direct support: Warm rooms and benefits help

Many told us that their already stretched services – that have been subject to years of underfunding, budget cuts, increased demand and rising costs – are now being called upon even more due to these changes. One that has capacity in its small community café for 20 people at a time had 105 people the day before they spoke to us, and over 80 the day before that, with many asking specifically for help with applying for pension credit. They told us:

"We had 105 people in the centre yesterday. Figures have gone up based on need. We've never had this much footfall during the cost-of-living crisis. A lot of people are already in energy debt too."

Another noted that their usual work, which is to support digital literacy, was having to adapt to new demand: "We have IT classes on Monday and Tuesday. A lot of people are coming in to get assistance with filling in forms online benefits claims."

Organisations we heard from told us they would always try to meet demand, but that resources are ultimately finite: "they assume we will be able to secure some funding to help them through the winter period because we help them with other issues."

A big demand was simply for somewhere warm to go during the day. The emergence of 'warm rooms' in communities is not new but has become increasingly mainstream in recent years (akin to the normalisation of food banks).

One noted that older people in their neighbourhood "want more times a week for warm rooms in the building?" while another said that they were receiving "asks made to open warm spaces more. That's coming out of current resources. We used to receive £1,000 from council to subsidise costs for warm banks, now cut to £600."

Campaigning for change

Another major ask of community groups was for help with campaigning for change. This was unexpected for many organisations we heard from, who had not often got involved in advocacy or community activism but were doing so now in response to demand arising from the changes to the Winter Fuel Payment.

Several shared the experience of one organisation, who told us that older people were asking "How can they get in touch with their local MP to put their views forward to the government to explain the adverse effect these changes will make on their lives", while another said the older people they serve wanted their "help to get a petition signed against the changes to ask the government to do a U-turn on the plans."

One group that works specifically with racially minoritised communities noted that: "Our advocacy service stands prepared to assist elderly individuals in comprehending the potential impact of these alterations on their lives, and to collaboratively assess alternative support options with them." They also said that their community "fear that these changes will further widen social inequalities, particularly within marginalised communities" and that "numerous elderly members of the Black community, who frequently bear the brunt of fuel poverty and reduced retirement income, are especially troubled by the reductions."

Several organisations said they are helping older people who want to become active on social media to make their feelings known. One told us that "some, who are not computer literate, have asked for help to go on social media to express and share their concerns."

One group wrote in to report that as a result of the older people they support asking for help of this kind, “our group intends to be the voice for their concerns in the lobbying of our local MP, as well as this government, to reverse their decision to cut Winter Fuel Payment and instead find the savings they are seeking from large businesses, highly paid executives and their company perks, i.e. large annual bonuses.”

Another is supporting some older people in their community to become active in national campaigns: “Our groups have been discussing the Winter Fuel Payment and possible impact over the past couple of weeks. Also, many have completed an online petition via Age Scotland, and two of our committee attended their Network meeting in Glasgow last week, which had a presentation on this issue among others.”

“We fear that these changes will further widen social inequalities, particularly within marginalised communities.”

Are grassroots community organisations who support older people doing anything specific to help older people understand the impact these changes may have on them?

Lastly, we asked what they were doing, if anything, to support older people in their communities to understand the impact the changes may have on them.

The responses were mixed. Many said they were unable to do anything proactive. This was in some cases because of limited or no resources to meet existing demand, so were unable to do anything additional. Others said they felt currently it was outside their remit and were doing their best to signpost where they could. Others were making use of materials from national charities such as Age UK.

For others, a range of practical steps were being taken to proactively help older people in their neighbourhoods. For some this was about increasing access to warm spaces. One said, “we’ll be exploring all opportunities to make the community hall available as a warm hub”, while another noted they would put on more “sessions in the community, enabling people to access activities for free in a warm space that they are not having to heat.”

Others said it was primarily about providing information. This included guidance about energy efficiency in the home, such as “to provide information on how to save energy and use those things less that consume much more energy in a short time.”

Others were focusing on signposting to advice on access to benefits. One noted that they were planning to “call specialists to have seminars on understanding the impact of the changes”. Another said they had “partnered with [their local] Citizens Advice Bureau and Age Concern as well” to create referral pathways.

Acknowledgements

We are very grateful to all of the funded partners in our network who responded to our call for evidence for sharing their expertise and insights as grassroots organisations working directly with older people in local communities. We also would like to thank the many individuals and groups of people who have shared their personal perspectives with the organisations that support them.

If you would like to help older people this winter, [click here](#) to find out more about our winter appeal.



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