



**Independent
Age**



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**Not enough
to live on**

Pensioner poverty in Scotland

February 2023

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About Independent Age

Since our foundation in 1863, supporting people experiencing poverty has been a priority for Independent Age.

Independent Age is a national charity, providing support for older people facing financial hardship. We offer free and impartial advice and information, grants for community organisations, and connection services.

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 believe no one should face financial hardship in later life.

Campaign with us

We campaign to change the systems that people in later life rely on so that no one faces financial hardship in older age. As a campaigns community, we share stories and experiences directly with decision makers so that the voices of older people are heard. Your support can help make change happen. You can keep up to date with our campaigns by signing up to our email newsletter at independentage.org/campaigning or by emailing campaigns@independentage.org.

Get support and resources

Call our freephone Helpline

Call us on 0800 319 6789 for information or to arrange to talk to one of our expert advisers, who provide free and impartial advice on the issues that matter to people with money worries.

Guides and factsheets

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/advice-guides-factsheets-leaflets or you can call our freephone Helpline to order.

1. Introduction



It is time for a renewed focus on pensioner poverty in Scotland. One in seven people over State Pension age live in poverty in Scotland – that's 150,000 older people in total.

Despite 14% of older people living in poverty, there can be a common misconception that all pensioners have large private pensions and property wealth and are relatively well off. But people in later life are a wide and varied group – not everyone is enjoying a financially secure retirement, with many struggling to stay afloat.

Behind every statistic are real people who face the daily impact of living in poverty. It's essential their voices and experiences do not get lost in the wider conversations about poverty in Scotland.

This report gives voice to 38 people in older age, living across Scotland, to tell their story of what life is like when you've "not enough to live on". You'll read Linda's story about not heating her home so that she can afford to eat instead; hear from Eddie with physical and mental health conditions, who has been using a food bank; and get an insight into the life of Heather, who stays in bed all day with her dog, envious of those who can be warm.

All the quotes in this report are from research Independent Age commissioned from The Lines Between, to explore the experience of living in poverty for older people in Scotland. The fieldwork was carried out between late September and early November 2022. The research findings demonstrate the necessity for the UK and Scottish governments to focus on reducing financial hardship in later life, and to provide more support to those with low levels of income.

150,000



1 in 7 people over State Pension age live in poverty in Scotland – 150,000 older people in total.



Independent Age recommendations

At Independent Age, we believe no one should face financial hardship in later life. Achieving this belief requires ambitious action.

We call on the Scottish Government to renew its focus on pensioner poverty and act on four key areas:

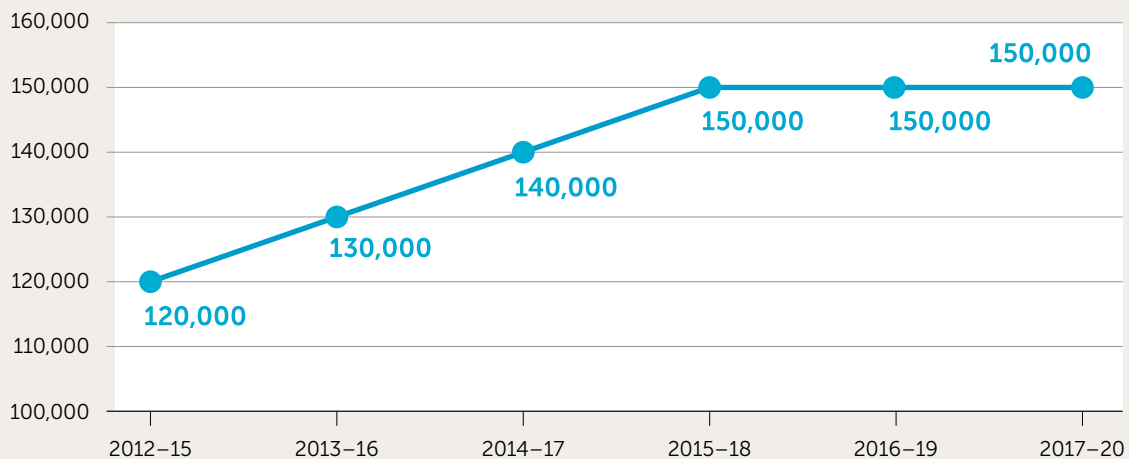
- **introduce a long-term strategy to reduce pensioner poverty**
- **address the immediate cost-of-living crisis**
- **improve the housing of older people in poverty**
- **support the wellbeing of older people in poverty.**

Note: This report is focused on what the Scottish Parliament can do within its powers to reduce pensioner poverty, and the impact the cost-of-living crisis is having on older people. Independent Age believes the UK Government should ensure that the State Pension is adequate and maximise uptake of Pension Credit as two essential steps towards reducing pensioner poverty for people all over the UK, including in Scotland.

The national picture

Pensioner poverty is a growing issue in Scotland. The number of people in later life living in poverty is now 25% higher than it was in 2012.

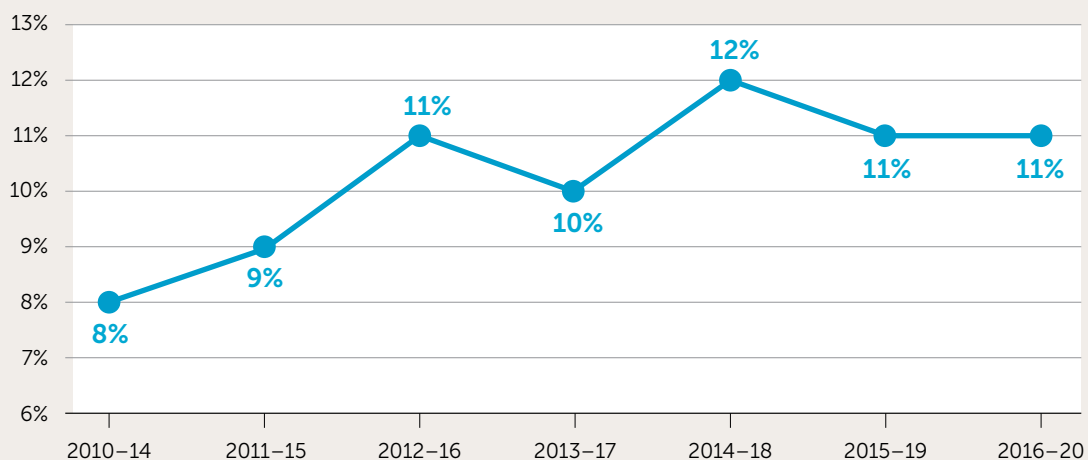
Pensioners in poverty



This graph shows the increase in the number of people living in relative poverty after housing costs in Scotland.¹

Compared to 12 years ago, the proportion of older people living in persistent poverty – meaning they've spent three of the past four years in poverty – has risen.

Pensioners in persistent poverty



This graph shows the rising proportion of pensioners in persistent poverty – spending three of the past four years in poverty – after housing costs in Scotland.²

¹ *Poverty and Income Inequality in Scotland 2017-20*, Scottish Government, 25 March 2021, see data.gov.scot/poverty/2021/download.html

² *Persistent Poverty in Scotland 2010-2020*, Scottish Government, 31 March 2022, see data.gov.scot/poverty/2022/persistent.html#Pensioners.



Research background

This report is based on interviews with 38 people over the age of 65 who live on a low income. The research – commissioned by Independent Age and produced by The Lines Between – aimed to gather evidence of the reality of living on a low income and its effects on the quality of life.

Interviewees spanned tenants in the social and private rented sector, and property owners based in 12 different Scottish local authorities. The sample reflected a wide range of circumstances, including older people with physical and mental ill health and terminal illness, and some who were disabled.

All participants lived in households classed by national data as Households Below Average Income (HBAI).

Every older person who took part in the research shared a broad overview of their regular income. All the older people taking part were in receipt of the State Pension, apart from two (age 65) who were about to receive their first payment, and one (age 66) who was still working and had deferred their payments.

³ *Projected Population of Scotland (2020-based)*, National Records of Scotland, 12 January 2022, see nrsotland.gov.uk/statistics-and-data/statistics/statistics-by-theme/population/population-projections/population-projections-scotland/2020-based.

Other sources of income the participants mentioned included:



3%

Personal
Independence
Payment



8%

Attendance
Allowance or
Disability Living
Allowance



12%

Pension Credit



16%

Private Pension

All but two of the participants in the research met the HBAI definition of poverty. Household income for those within the HBAI criteria ranged from £720 to £1,465 a month. The two participants who had higher levels of income (above HBAI) were receiving £1,750 per month.

“ I get the State Pension, which is quite low, so they make it up with what they call Pension Credit. Pension Credit is £43.77 a week and the State Pension is £138.83. So that’s my total income. No other income.

“ About £226 a week. Something like that... That’s the total. The total Pension Credit and Attendance Allowance. It’s very, very minimal.

“ I’ve only got...well, I’ve got the old age pension, £600-odd a month. I’ve got a private pension from the council [former employer], which is roughly £500 a month.

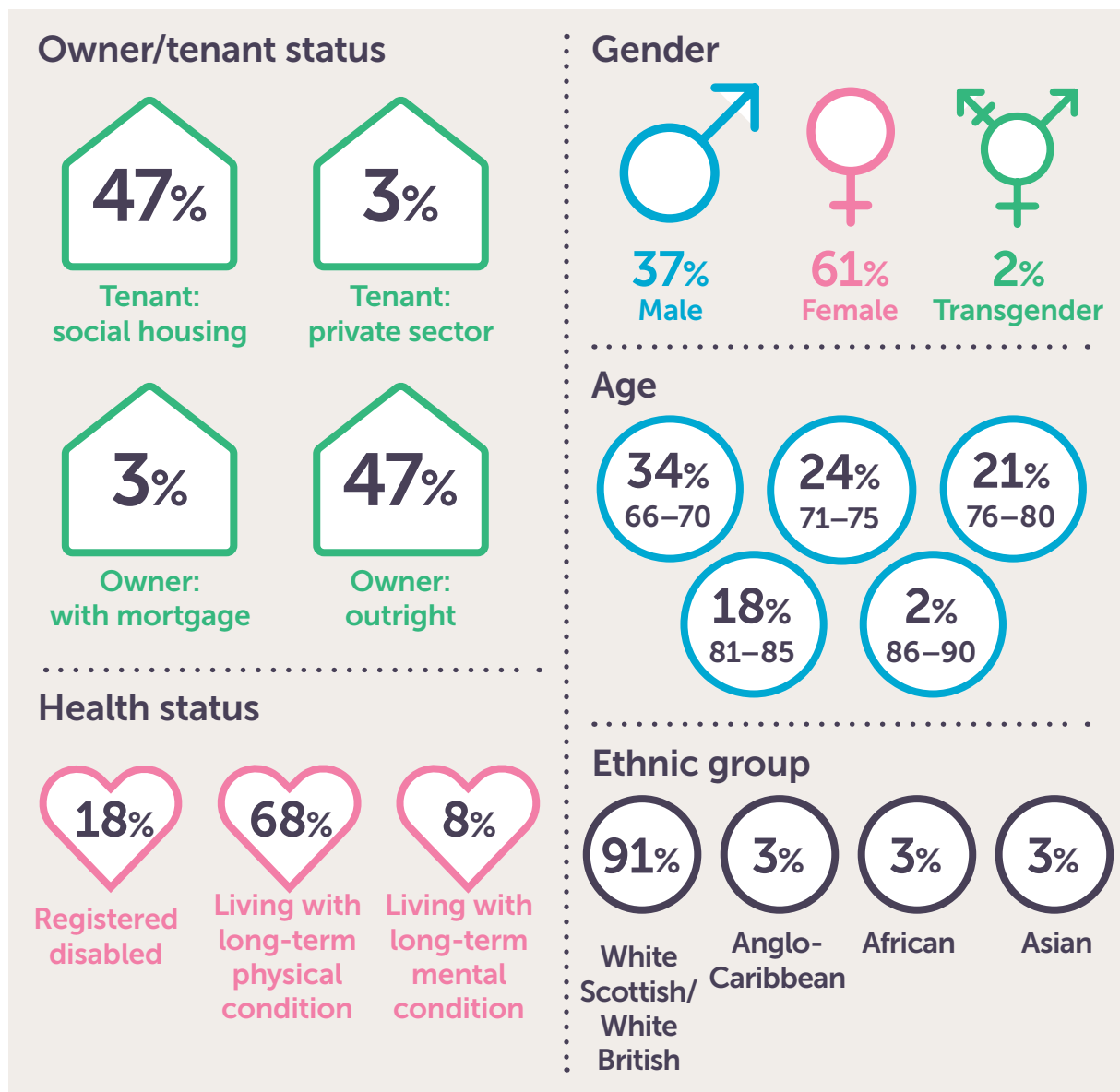
Eligibility, sampling and recruitment

There are many ways to define poverty. In this study, after careful consideration, we used the HBAI definition – based on 60% of median earnings – a measure of relative poverty that looks at different household types.

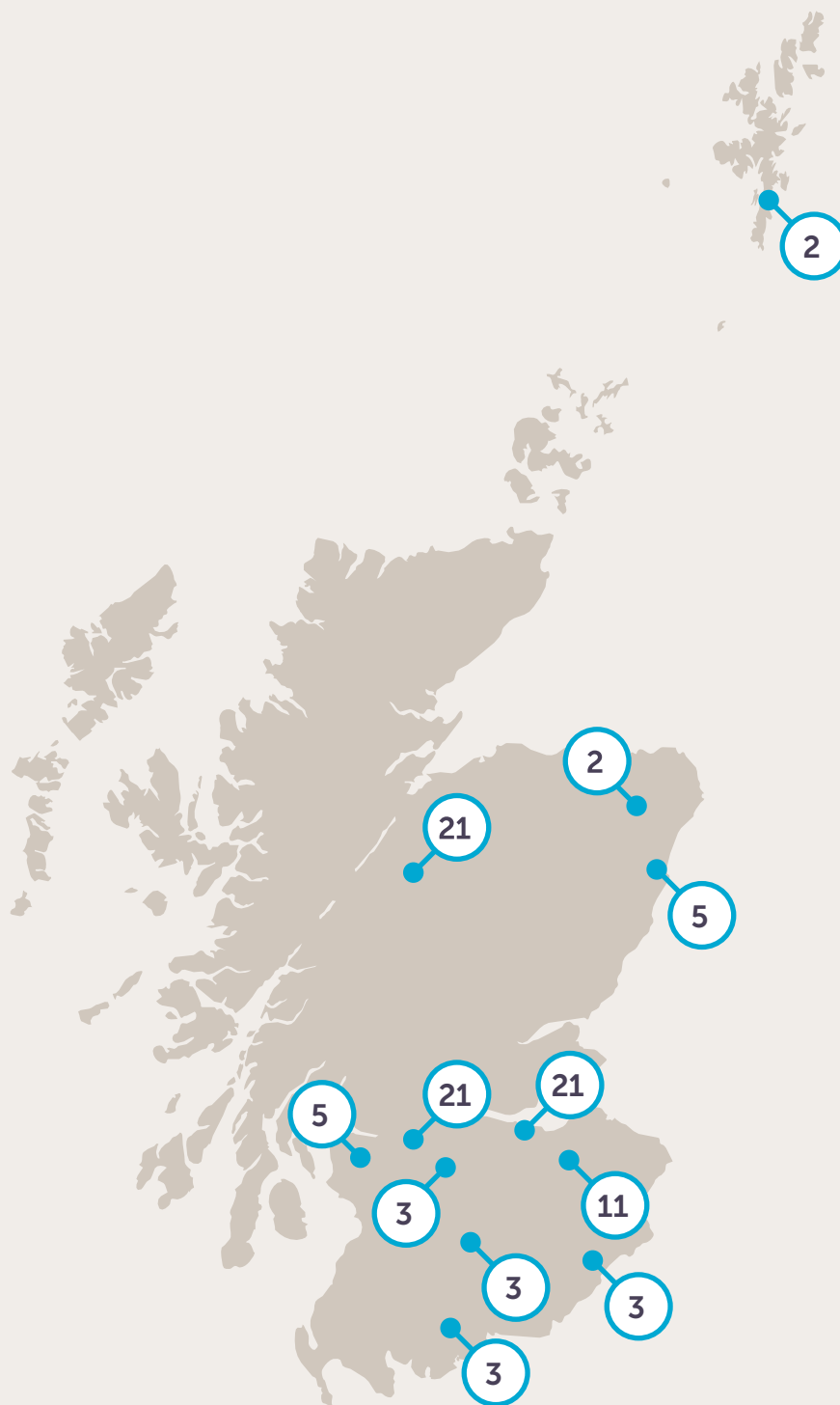
Potential participants were asked questions to establish their eligibility to take part in the research. Individuals were deemed eligible to participate if they were:

- aged 65 or over
- living in Scotland
- living in poverty, under the HBAI definition.

In total, 38 participants took part in the research, with a breakdown shown in this infographic.



Location of participants by local authority area (%)



Participants came from 12 different local authority areas across Scotland. The map shows the percentage of participants from each area.

Fieldwork

People participated in the research through a combination of telephone and in-person discussions. Face-to-face interviews were enabled by partner organisations, which offered to host confidential interviews and raised awareness of the research to older people using their services.

Interviews took place from late September to early November 2022. In this period, there was some political instability with a change of prime minister and, at times, this context was reflected in conversations about government support. This was also during a time when energy companies and the UK and Scottish governments were communicating about increasing costs of energy.

Perceptions of poverty

We asked the older people who took part in our research how they felt about their income and if they believed they had enough to live on. It is of note that the range of responses was not a predictable match with people's stories. For example, the one participant who spoke of using a food bank said that they had "just about enough" to live on – as opposed to "not enough" – while some people with a very low income felt that they had "comfortably enough".

Some participants said they did not have enough to live on. They described difficulties in daily living, with concerns about energy expenditure, food prices and a reliance on family for support.

“ I don't have enough, not enough to live on. Given all the circumstances. People should realise all this money by the time you add them all up. And it's essential because if your heater broke down you don't have money to pay.

A common view among the older people we spoke to was that they had "just about enough" to live on. This was not confined to a particular demographic group or living situation. Those holding this view included tenants and homeowners, men and women, and people in urban and rural settings.

Reflecting on why they had opted for this category, some told us that they had a little money left at the end of the month.

“ I watch my bank statements...it makes me more aware of what I'm spending, and I can see that I just break even each month, and that's with being quite careful, you know.

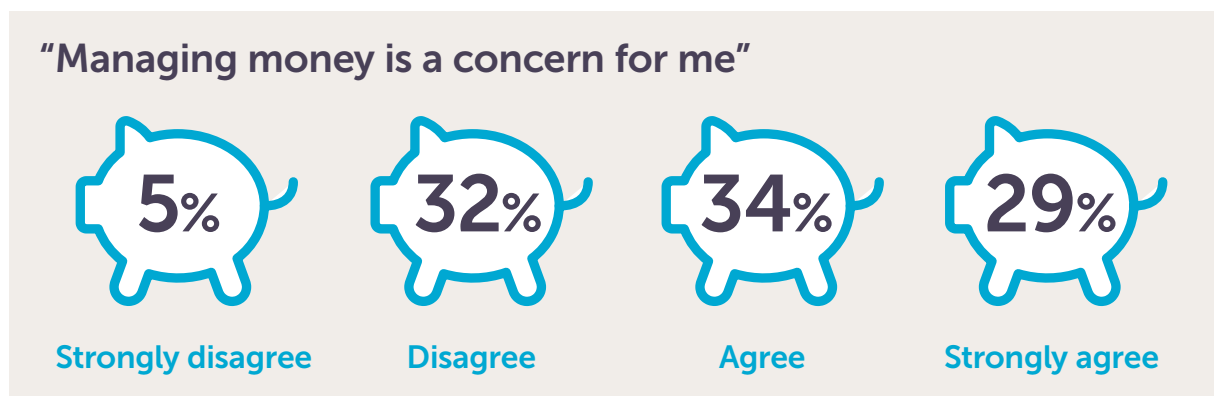
“ I would say, we just have enough because, some weeks, you go into the next week's money, when you shouldn't.

Many participants explained they had little money for anything beyond essential items.

“ I don't have the disposable income to just go and buy whatever any more. I would maybe have to think about it and I don't want to have to go into savings and then start taking out of that. I do try to manage on what I've got coming in monthly, but I do have the safety net of having savings. Well, I can afford to pay these bills but there's very little money to squander anywhere on anything special.

“ Well, the fact that the bills with the energy went up a bit, that's done away with a wee bit extra that you could have maybe used for a wee luxury item – treating yourself.

We asked participants if managing money was a concern for them. Nearly two thirds (63%) agreed or strongly agreed with this. They explained their fears about the cost-of-living situation, and this also triggered conversations about careful approaches to money management.



For some, concern around managing money stemmed from this being a new activity for them, brought on by the death of a partner who had previously held that responsibility.

“ Well, it is a concern. Because I was never used to it. Up to my wife. Oh, I done nothing. I mean, don't get me wrong. She's been dead now 12 years. My daughters call me 'Mister I Don't Know'. Because when they ask me anything I just go, 'I don't know, I don't know'.

2. The impact of living in poverty



Living on a low income: "The pension is not enough to live on"

All the older people we spoke to for this research were living on a low income. Not having enough money to live on can limit people's choices, negatively affect their health and cause stress and anxiety.

“ Pension-wise, we are the lowest pension in all of Europe. We are paid buttons, you know, and you've worked all your days. These pensions are all made up, they keep changing them to suit themselves. And that's as low as possible because they are not worried about the elderly anyway, they just want shot of them.

“ I think the pension is not enough to live on. I didn't earn big wages and couldn't afford to go into big private pensions. The pension on its own is not enough. I think the basic pension should rise to almost £1,000 a month. I don't think that's too much when people are paid £17–£18,000 a year but they can manage comfortably. Pensioners don't get anywhere like that. So how much can they cut back?

“ People that's on pension age...they have worked all their lives and retired when he was 65 or 60. And the pension doesn't cover everything that they've got to do. Because it's never increased the way it was supposed to increase with the cost of living. Your pension should go up because you have no other means getting any income anywhere.

Our older research participants expressed their frustration about the range of financial support that was available, eligibility for this, and the relatively low level of pension compared with other countries.

“ People are getting I think £600-something, cost-of-living payment. Well, that's another thing I never got, because I wasn't on the benefit, but it says means-tested. The Housing Benefit one's means-tested and I phoned up because that would have been a great help. They said, 'no, you're not entitled to it'. But obviously, I class myself as a low income and with that amount of money... I think they should have considered people on a really low income for that money too.

Specific areas of perceived unfairness related to the winter payments: the flat rate across different areas of the country where the climate varies; and that for new pensioners turning 66, the cut-off date (25 September) to qualify for the Winter Fuel Payment is well before winter begins.

“ I have seen it minus 25. And, in that respect, the fact that they have a level payment of cold-weather payments across the country so that someone who's sitting down in Bournemouth or Land's End or the Scilly Isles would get the same as I would here [in the Highlands] or somebody in Shetland.

For some, a concern that the State Pension might not rise with inflation was a key issue, because this left people short of income and having to cut back – especially given older people's lack of opportunity to find income from other sources.

“ It doesn't go as far as it used to go with the price of everything now. The rise you get when you're 80, 25p a week – that's ridiculous.

“ Well, if I didn't have my private pension, I don't know where I would be, because if you were just on your old age pension, you wouldn't manage.

A few respondents reflected that State Pension levels were low for people who had not made full contributions during a working life, and particularly highlighted that women might be adversely affected because of time spent raising families.

“Pensions are probably my bugbear. I think the State Pension should be enough to give any pensioner a decent standard of living. So, for me, I worked and my husband worked, but I stopped working a couple of times but not for long periods of time when I had my children and then that was in the days when you didn't...you paid what was called a small stamp. Or you didn't pay a stamp at all. So, I really resent that I don't get the absolute maximum pension, because I feel I definitely worked for it. So that's annoying. So, I do think there should be a blanket pension system, especially for women who have not been able, because of family commitments, not being able to work freely. I mean, that was still to me that was a job. Raising three kids is a full-time job. And then the reality is that for a lot of women, if they are married or, and definitely if they are on their own, they are doing two full-time jobs. They're working and running a home, and if they've not got childcare to be able to go out and work, they are working damn hard on a very limited income to provide good stable things for these children.

“It's not everybody that has the great choice to pay the full stamp. You know, when you first left, everybody more or less paid the small stamp, but me having a father that was into the unions and that, he took me to my job, which I started as a bookkeeper and he went up to the office and he went, 'that daughter of mine will start paying a full stamp!'... So, I think it was wrong that a lot of people didn't get the pension they should have. I honestly do think there was a divided line, between the have-nots and the nots because they weren't allowed to pay a big stamp.

“I don't get the full State Pension because I didn't pay the big stamp...until I was later on in life.

Two participants shared what they once thought later life would be like, compared to the reality of finding themselves in poverty:

“You expect to get to this age, and you think you are going to sit back. And everything's going to be warm and cosy here and that's really not what it is...

“We don't like going [to the food bank] every week. Being honest, all my life I've never been someone to rely on somebody else. You never think when you're younger, that when you get older, things are going to change. It actually feels embarrassing.

Living with high costs: "I'm frightened"

When you're living on a low fixed income, costs can be a huge area of concern, with little room, if any, to buffer rising prices. This was a key area of concern for the older people who took part in our research. The spiralling costs of energy, food and transport – which rose significantly in 2022 – are squeezing the budgets of people in later life, with severe consequences to health and wellbeing.

“ I've never known the prices to soar as high as they have done in this past four or five months.

“ Every time I go to the shops what I normally pay has increased and absolutely everything, shopping, gas and electricity has increased. Cleaning materials have doubled. Coal's increased... you just don't know when it's going to end.

“ I haven't put the heating on yet this year. I'm frightened in case it goes up... It's quite frightening when you read in the papers it's going to be three, four or five thousand pounds. We don't get the money to increase like that. The government giving you two or three hundred isn't going to help... I've stopped buying the papers because it actually scares me.



Many older people told us that their perception of their income had changed as recently as a few months or a year or two ago, saying that life was more difficult now in comparison to the recent past and they were having to adjust behaviour and spending patterns in new ways. Effectively, they had recently moved from being "comfortable" to "just about having enough".

“ I would say it's more of a concern. Of course, you have to be careful, which before you maybe didn't bother about – counting it out and seeing what you have – you just used it, but you can't do that now.

“ I could socialise then; I don't do that now. A year ago, I would have said I was living comfortably with a wee bit to spare, but now you are eating into what you had to spare, you're delving into savings.

“ You're just more aware of what you're spending, what your outlay is, and what your incoming is and budgeting, which I never used to worry too much about. Because I knew X amount was coming in. And I knew what had to go out. So, I always thought, well, I know there's enough money in the bank for paying all these bills. Now you're always checking to think 'Oh my goodness, am I gonna manage this month? Is there gonna be enough there to cover it?'

“ I've never had to manage money, I've always earned enough, and I had enough coming in but, at this stage of the game, now I'm managing everything. I'm watching everything. I get up every hour and put that blower on, the electric blower, for five minutes and then I put it off and then an hour later I get up and put it on again. The cooker, I microwave up frozen stuff that I have so it's near enough and then I put it in the oven for a shorter time. And I've cut down on certain things I do, it's just what you do.

In the next six months, this is the percentage of households with an income of less than £20,000 worried they won't be able to pay for:



55%

Food and drink



65%

Gas



69%

Electric



49%

Council Tax

Independent Age commissioned polling carried out by YouGov in November 2022 of 531 adults aged over 65 in Scotland.

Energy bills were identified by the majority of our Scottish research participants as one of the main areas of expenditure, with most paying by direct debit. Some were aware of the Energy Bill Support Scheme from the UK Government – payments of £400 – which provides monthly government assistance to everyone for energy bills.

Participants shared examples of recent communication from their energy company about changes to billing. One brought his estimated annual gas bill to the interview, showing a projected rise from £4,360 to £6,077.

“ Well, I just got my estimated bill for next year. Went from £150 a month to £615 a month...so the likes of £615, that's basically all my earnings.

“ It's the gas and electric and that's the one that concerns me the most. That's gone up from £150 a month to £300.

“ My heating – well that was £90-something [a month]. Lord knows what it's gonna be.

“ At the moment, I pay £71 a month but, they wanted to put it up to £113 a month. I did phone up and said, 'I think you're charging me too much. I don't think I'll be that.'

“ I have a stove that needs wood and coal. The coal went from £21 to £24 in September, then £28 and then a fortnight ago it went up to £34 just for one bag...it only lasts a week... I have to get a half trailer of wood every six or seven weeks and that's £75. I can't afford to burn coal the whole time.

Eight of the older people who took part in the research had prepayment meters. Within this group there was a variety of opinions on the benefits and disadvantages of prepayment meters. Some felt prepayment meters were a good way of controlling their expenditure on heating and of knowing what they were spending. Two participants highlighted what they felt were hidden dangers in direct debit arrangements, which could lead to people having unexpected costs and financial difficulties.

“ I think it's good because you know what you're paying. Last year, in the wintertime, you are £10 one week and £20 the next. But summertime, it's only maybe five or six pound each week...because I put the same amount in all the time, you get a little bit saved up towards wintertime.

“ It's always been the best one...because you know what money you're putting in and you know what money you've got left.

“ Because you'll notice for certain people, all of a sudden they go to the bank and their direct debit says it was £40, and all of a sudden it's jumped to £80 and they've not covered for that.

“ When you are direct debit, they put it up and then write and tell you. So, you have no control really. You can only cancel it when they've already done it and then, they put the prices up, without anybody phones or nothing, the price just goes up. And then they write and tell you and you think 'Gosh I've not got enough money!'

However, some using prepayment meters did not like this, highlighting unfair in-built costs.

“ Well, it's the cost that they add on. And the cost is a bit higher now. I have no idea what it is because the meter's away up there. It's a big high ceiling. My son goes up there. And you don't actually get a statement... So, if you're putting in £10 you are not actually getting £10 worth, you might only be getting £7 or £8.

“ Well, your gas meter, if it goes out, and you don't put money in it – say in the summer – it still uses money every day... It says I put £40 in it, well the meter's outside so one of the girls went out with it. So out of £40 I got £22. It took £6 emergency fee and £12 debt. It doesn't have any debt, it was just that it was something that happened when it wasn't on. I don't know.

“ I do know that I'll be owing them a bill. Because it's a card meter I've got... And unknown to me, you've got to pay for this meter...they take it off every time you top up, they take something off of it to pay for the meter.

In Isobel's story, later in this report, she describes how she is too scared to switch her meter back on after the summer because of the accumulation of standing charges that would be on there.

Regardless of how people pay for their energy usage – whether by direct debit or prepayment meter – Independent Age wants to ensure that people are not left sitting in the cold and dark due to low income and high costs.

Heather's story presents more difficulties encountered with prepayment meters.



Heather's story

Heather is in her early 70s and has lived alone in Ross-shire since the death of her husband nine years ago. Her only sources of income are the State Pension and Pension Credit. She feels she has "just about enough to get by". This story illustrates how losing a partner can bring financial hardship, the role of family support for those with low income levels, and that an outward appearance of wealth can hide a reality of living in fuel poverty.

"I don't suppose when [my husband] was living that I realised how not well off we were, but we certainly managed... And then I think reality sinks in."

Heather worked until her husband became ill, three years before he died. Following this, she lived on £72 per week in benefits. Her income increased when Heather became eligible to claim State Pension and Pension Credit. She lives in an old property, which is difficult to heat.

"My biggest problem is heating. It's just impossible to keep warm. No matter how much I spend, it never gets warm... [A family member] said to me, this house is absolutely freezing."

I think I'm known for a cold house. But it's an old house. And I haven't got any of the luxury that they have in a new house... There's more draughts."

If she puts the heating on, Heather feels anxious. She wants to save money to heat the house when her grandchildren visit, or if it gets colder in the future.

"I get anxious when I put it on. I keep saying, I'd be better keeping that for a rainy day, it's gonna get colder yet. I've tried electric fires, gas fires, coal fires. And nothing works... Do you know this, I feel so envious of somebody that can be warm."

"You expect to get to this age, and you think you are going to sit back. And everything's going to be warm and cosy here and that's really not what it is... I just sit on the electric blanket on the bed all day... I just lie in bed with the dog and read a book... It's the only place we are warm."

"The things we take for granted, I don't know, you take for granted that you're going to be warm."

Heather's gas prepayment meter is running up a debt even when the heating is turned off, and she doesn't know why.

"I put £40 in it, well the meter's outside so one of the girls [went out to look at it]. Out of £40 I got £22. It took £6 emergency fee and £12 debt. It doesn't have any debt. It was just that it was something that happened when it wasn't on. I don't know why."

"It runs up a debt. Even if everything's off, the meter still runs up a debt..."

I'm as good having it on because I'm paying for it anyway, they are taking it out of the meter. You know, instead of leaving it off trying to save money for, like, if my grandson comes in from school... I try to keep the house warm for them, but the gas meter is taking it anyway – so I am as good just to use it."

Heather has osteoarthritis and has had two hip replacements in recent years. The last of these was a scary experience, with her husband no longer there to support her. Her family visits regularly and helps with household tasks and shopping, so she has minimal socialising or travel costs. She can afford the basics to manage her pain and health condition, but feels larger items that would improve the quality of her life are inaccessible.

"Well, the first new hip, my husband was still living. This time there's only myself and the dog, but we got through it.

"I'd like a mobility scooter but it's totally out of the question... I've been looking but you could buy a car that's cheaper than them...there's no support. It's absolutely nothing."

Heather wants to pass her home on to the next generation. However, household maintenance has been challenging since her husband died.

"I'm very lucky, I have my own house but then having your own house, you've got all the maintenance to do yourself. A lot of things you can't afford... The whole thing is sort of going downhill, and that's all due to lack of money.

"The house could do with so much being done. Just now I need a new dishwasher, but I can't afford it. It's just everything...painting. But I've been here for 42 years. So, it's to leave something for them that come behind. You want to pass it on.

"The whole thing is sort of going downhill, and that's all due to lack of money. Absolutely. But, I mean, there must be plenty worse than me."

Although she manages to get by, Heather feels extras over and above the day-to-day necessities are out of her reach.

"It's doable. But no, it doesn't really leave a lot left over. I couldn't do what I would like to do... I don't live an extravagant life, it's just me and the dog so we do manage... I say it's do-able. But wasting money or going on, I've never been on holiday. Things like that, you just can't do."



You expect to get to this age, and you think you are going to sit back. And everything's going to be warm and cosy here and that's really not what it is.

Living in cold, unsafe or expensive housing

At Independent Age, we want everyone in later life to be able to live in safe, warm and secure housing. Our research revealed issues older people in poverty across Scotland, in both owned and rented accommodation, are experiencing with property upkeep and energy efficiency.

For some older people, they felt fear at the prospect of unexpected repairs to their house and appliances that they do not have the money to fix.

“ You’re terrified you might have a burst pipe. Or something happened outside your house. These are all things that you could do without worrying about, but they’re away at the back of your head. What if this happens, what if that happens?

“ My biggest fear is that my washing machine breaks down or my fridge breaks down or anything like that. I haven't got any money to, that I can spare, to go and buy it. I would just have to take a loan. I would just have to borrow money. You know? And that's something I've never done in my life. Never.

The energy efficiency of Scotland’s ageing housing stock is known to be an issue.

One participant living in a local authority property said:

“ The thing is that you open the doors to go somewhere, and you lose all the heat. It’s forever on your mind... It’s a flat roof so the insulation isn’t going to be that great... It’s a lovely flat [but] they’ve got these huge storage heaters that cost a fortune to run so that’s a problem.

Another participant, who owned their home, told us:

“ My biggest problem is heating. It’s just impossible to keep warm. No matter how much I spend, it never gets warm... [A family member] said to me, this house is absolutely freezing, I think I’m known for a cold house. But it’s an old house. And I haven’t got any of the luxury that they have in a new house... There’s more draughts.



Andy's story

Andy, in his late 60s, lives in one of Scotland's island communities and stopped working due to ill health. He lives alone and rents his home from the local authority with a monthly income of around £900 from the State Pension and a small annuity. Giving up work reduced his income by about £700 a month. While he feels his current income is just about enough to live on, he has made cutbacks to reduce his expenses. Andy's experiences illustrate the impact of rising energy costs on older people in Scotland's rural areas.

Andy's cutbacks have included switching the heating off.

"Not having the heating on, using a duvet or something to keep me warm."

He will have to turn the heating on in the winter, because the island he lives on is generally colder than other parts of Scotland.

"It's going to be necessary. Otherwise, you're just going to get sick or whatever... The thing is you've got to take here a bit different to other

places because it's colder, draughty, windier... So, it's a bit different up here, it's not the warmest of places."

The cost of heating is a concern because Andy's home lacks energy efficiency.

"The thing is that you open the doors to go somewhere, and you lose all the heat. It's forever on your mind... It's a flat roof so the insulation isn't going to be that great... It's a lovely flat [but] they've got these huge storage heaters that cost a fortune to run so that's a problem."

Prudent spending habits helped Andy to make the most of his income and stay warm.

"Luckily, a couple of years ago, I invested in a load of pullovers... I bought about a dozen first-class pullovers, different varieties on eBay or something. Saved myself a fortune and same with boxers and socks. I did the same with them. I go into the thrift shops. I look for bargains there."

Andy doesn't have a car and says benefits for older people, including the free bus pass and ferry tickets for older islanders, are important in providing transport and maintaining connections with the mainland.

"Being pensioners...you get vouchers for two free return trips every year to [the mainland]."

"I haven't got a car now, I've got my bus pass obviously. I try to walk as much as I can. And the bus is very erratic up here anyway. If the weather's really bad, I've only got a two- to three-minute walk to the

bus stop and I can catch a bus almost to the store."

He is recovering from illness and injury but hopes to resume employment to increase his income and maintain social connections.

"I will look for some sort of employment. A dish washer, an office cleaner? Whatever. Basically, it's obviously a bit for the money but for the most part is so that I still have some social connections. It's just too easy at my age, just sort of, uh, just not bother. You know what I mean? I don't want to be like that."

While Andy appreciates the Energy Bill Discount, he is confused about how and when the payment will be made, which makes budgeting difficult.

"They send all these letters saying this, that and the other about this government £400. It's so complicated... You know the minute you put the 50 quid in [the meter], the [money from the government] is going to come through... And then you're like, oh, I needed that, I could have used that, I could have left that in the bank."

Fond of roast dinners, Andy enjoys cooking. However, he has stopped making these meals recently, partly because health problems have reduced his appetite, but also because of concerns around the cost of energy.

"I'm not cooking so much. I used to cook a lot. I used to have roast dinners. I'd do one or two roast dinners for myself a week... I've

tended over the last few months not to. I don't think I've had one in the last two or three months...

"That could be due to the way I've been feeling, or not bothering. I haven't bought the stuff to do it... I'm mostly on soups and stews and that... I think it's because of the cost, because an oven, you've got to preheat it and then it takes a couple of hours to cook a decent roast... maybe it could be just I'm getting old and I don't have the appetite.

"I would admit, usually I'd buy myself a few beers but now I don't bother... It's expensive... Two bottles of the beer I like would maybe cost £6. It's a lot you know. When you think what it can buy you, the amount of food it can get you if you buy carefully."



I'm mostly on soups and stews and that... I think it's because of the cost, because an oven, you've got to preheat it and then it takes a couple of hours to cook a decent roast.

3. The impact of poverty and quality of life

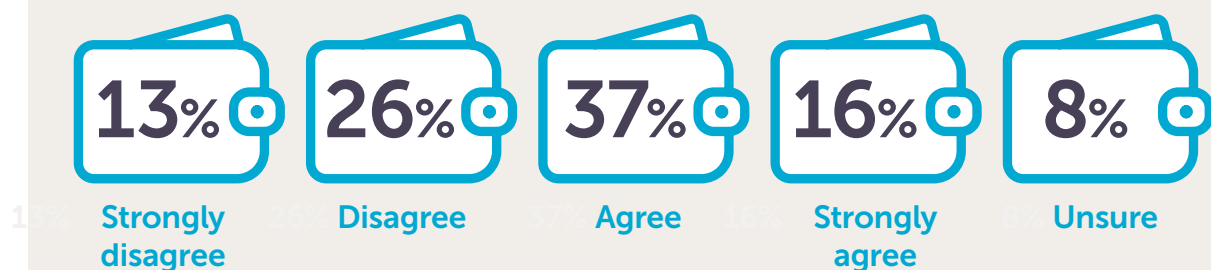


As well as struggling to meet the basic needs of food and warmth, older people are missing out on the essential activities that make us human and are facing the mental and physical toll this takes.

Living in poverty doesn't just restrict your options for food, heat and comfort but your ability to see other people – to feel part of your community. Older people should be able to have the connections and support they need in their communities to live a good quality of life.

More than half the participants (53%) said their current income level negatively affects their quality of life.

"My current income reduces my quality of life"



In some cases, living in poverty triggered changes in our research participants' social life and activities, which had an impact on their wellbeing.

“ I used to go out, you know, and have a day here and there on the bus. But I'm never away now.

“ The first knock-on effect [of not going out socially] is that I'm using more heat. Yes. Actually, using more stuff. You're no meeting with people, you're no energising your brain. It is becoming stagnant – actually become stagnant. You know, you're not socialising, you don't know socially what's going on round about.

“ I want to do a lot of things. I'd like to get the grandkids out. Things like that, but I can't.

“ Used to maybe meet up, for a coffee. You know, you're lucky if you meet once a month, in fact you're trying to avoid it – maybe going to go somewhere you can get something cheap, and not going to nice coffee shops...no going where you used to go...community centres that offer a cup of coffee, a cup of tea cheaper.

For one older person, the sense of shame of not having as much income as friends and feeling unable to accept offers of help was leading her to socialise less than she might otherwise do.

“ I can't do things like I used to do like, if my friends asked me to go out for a meal or to go to a theatre or cinema, even go away for the weekend with them. I just can't do that... I've got one friend, she's pretty well off and that, but she'll say, 'It's ok, I'll pay this and that'. But you don't like doing that. I wouldn't do that anyway because I wouldn't feel right. You know, I'd like to pay my own way if I can.

Another person in later life talked about the negative feelings from having less money to buy presents for their grandchildren, particularly as they get older and clothes and footwear get more expensive.

“ ...the children are getting older. My oldest grandson is 14 now and everything's adult, so it's difficult... It's quite sad, but it's just the extra expense. Every year. You know, even at Christmas, it's a thought and it's quite sad. You don't want to seem like a mean person, but it's like, are we going to have to cut back?... Well, it takes enjoyment out of your life.

“ I'm cutting back on grandchildren and children's birthdays and Christmas, what I spend on them – to save a little bit.

The physical and mental impact of poverty

For some, the items they cannot afford have a direct link to health, and therefore these cutbacks are potentially affecting physical or mental wellbeing.

“ I mean, I would like to do yoga or something to see if it would help [my mental health]. But, you know, it's all money. You don't get them free... I mean, even if it was £5 a class, I'd have to think well, that £5 could be going somewhere else.

“ I'd like a mobility scooter but it's totally out of the question... I've been looking but you could buy a car that's cheaper than them.

“ You try to get the things that are good for your health – like there's seeds you can buy and there's other things... I can't do that now.

One person talked of the importance of a gym membership as a spending priority, stressing the value of this for her mental wellbeing. This shows that items that could be perceived as non-essential are critical to managing mental health.

“ To be quite honest, I don't think I could do without having that gym membership there, even though I don't use it as much as I should but I feel it's something that I need...that's my way of releasing myself by going for the swim, like just being away... In the past I've had a nervous breakdown and had some episodes, you know, but I managed to come out the other end... It's more for sort of like my escape.

An example of how this can affect mental health is highlighted in Eddie's story.



Eddie's story

Eddie is in his late 60s and has struggled with mental and physical ill health since his 40s.

He lives in private rented accommodation with his wife, who gave up her job to care for him. They live on Eddie's State Pension and Disability Living Allowance, Universal Credit to make up the rent, and his wife Helen's Carer's Allowance. Eddie feels they have "just about enough to get by" but financial circumstances mean that the couple has been using a food bank to make sure they have enough food. This story illustrates how financial hardship can exacerbate health problems.

"I suffer from severe depression and anxiety... I'm on long-term medication; have been for many years now...back problems. I used to be a floor layer and over the years of working and crawling about on floors, fitting carpets and everything... just wear and tear on the bones in my back and on my knees."

Eddie recently had a heart attack, which has meant a loss of any earnings. His health is an ongoing worry, and he is struggling to afford

the healthier foods that have been recommended to him by his doctor.

"I used to be able to do odd jobs, anything like that to get extra income. Because you can't do that anymore, it's had an impact. It wasn't a fortune, but you notice the difference."

"Once I had the heart attack and the stents and everything fitted, I was referred to a heart clinic where they give you exercises to do, a diet sheet, what to eat, what not to eat. The food I had to eat was more expensive than normal foods because it was low fat and special name brand and everything."

"The foods that I need, I've got to stick to, [even though] it's so hard to get them, because I don't want to end up with more clogged arteries and having more stents fitted."

Rising food costs mean Eddie and his wife are very careful about what they spend. To top up their food shop, they visit a food bank fortnightly. Eddie feels a sense of shame about this, which prevents them from accessing it more regularly.

"We're trying to get the cheapest in the supermarkets and go for their own brands. Maybe about seven years ago, you noticed a difference in prices, they were starting to mount up. We sat down and calculated how much it had gone up; it was actually surprising."

"We don't like going [to the food bank] every week. Being honest, all my life I've never been someone to rely on somebody else. You never think when you're younger, that when you get

older, things are going to change. It actually feels embarrassing."

The increasing cost of heating is a concern, especially as winter approaches. Eddie and his wife have taken steps to reduce their energy use, but Eddie worries about the future.

"It's not so bad in the summer [but] believe it or not, with the heating just the last few months we've been going through about £40 to £50 a week. We've only got one bedroom, a living room, kitchen and bathroom. That's all. And we never use the radiators. We just put on a small electric fire to heat the living room. I think it's gonna be harder, not just for older people, but for everyone."

As well as cutting back on heating, Eddie and his wife have stopped buying clothes, have not been on a holiday in 12 years, and have drastically reduced their petrol use – only keeping their car for necessities like doing the shopping.

"I actually mentioned to my wife about selling the car, but she said no, because we actually need it for going to the supermarket when we do go. That's the only time; it's hardly used."

Since the pandemic, Eddie has not been able to access the physical health checks he needs through the NHS.

"I'll be honest with you, I never used to worry. But my wife says now, how much I do worry. I worry a lot more [since] the heart attack. If it's going to happen again, even before COVID, I started to worry, is it going to happen

again. I'm scared to go to sleep – stupid things get into your head.

"I had to get the medication for my depression increased as well. Because that was making me worse, worrying."

The rising cost of living causes more worries for Eddie and a lack of income prevents him from doing things to support his wellbeing.

"Same when we listen to the news. You hear all this electricity and gas, how much it's going to rise. I do, I start worrying more. My wife, she sort of says the same, but she doesn't seem to worry as much as I do."

Eddie feels his quality of life has been greatly reduced by his financial situation. He urged the government to do more to help people in retirement.



We don't like going [to the food bank] every week. Being honest, all my life I've never been someone to rely on somebody else. You never think when you're younger, that when you get older, things are going to change.

We heard from our participants that their concerns extend beyond managing current income levels to the future. Some older people described their fears about what was to come, aware of the winter ahead and the unknown rises in energy and food costs.

“ It all depends on the weather. If we have a decent winter, that will be great. But if it's a bad winter, it's gonnae be hard, hard times. What I'm worrying about as well is food – the price of food. It's ridiculous. Every time I go to Morrison's it goes up and up and up and up.

“ It's dreading everything because we don't know the reality yet. It's only starting now...that £67 [monthly government support]. It doesn't look like that's going to cover a lot... We're very fortunate not to be in the red, but I think that in the months to come it's going to change.

“ I would strongly agree that money at the moment is a great concern for me. I go to bed thinking about it at night-time.



4. The action older people in poverty are taking



Older people on low incomes are often on a fixed income, which is unlikely to drastically change. This results in many older people on low incomes minimising or cutting back their spending on essentials like heating, food and transport – and this is becoming more severe with inflation hitting 40-year highs in 2022.

Older people in financial hardship described their main outgoings as energy costs and food. The impact of a low income was clear: from a lack of access to heating, hot water, food and clothes, to adverse health outcomes and a loss of hope and dignity.

This is the percentage of households with an income of less than £20,000 that are currently cutting back on:



61%

Food and drink



74%

Heating



54%

Clothing and footwear



53%

Social activities

Independent Age commissioned polling carried out by YouGov in November 2022 of 531 adults aged over 65 in Scotland.

At the most extreme, our research found examples of older people in Scotland using food banks, severely restricting their use of heating and significantly reducing their contact with friends, to save money. Concerningly, there was a small number of older people experiencing long-term, or terminal, illness, who were unable to afford healthy food items, clothing for additional comfort or mobility aids that would make life easier.

Food costs

Food shopping was identified as a significant regular cost for the older people we spoke to. Of the people who stated a figure, half were spending between £20 and £35 a week per head, and the others between £40 and £65.

“ Well, we're trying to get the cheapest in the supermarkets and go for their own brands, rather than the known brands. Usually I would say, round about £25 [a week for two people]. And that's just the necessities. That's not including anything like cleaning products, toiletries, anything like that.

“ It's a lot more now, because the prices have just shot up terrible. I've noticed a big difference. It's like nearly doubled my food and so I try and try and keep it as minimum as possible. Before I used to say, 'Oh, that looks nice. I'll try it' and things like that, you know, but now, I've just got to think before I buy and watch what I'm buying as well... I've got to be quite canny now.

“ Even going to the van for milk and bread, you know, it's costing £3.50, which is a big chunk of my money.

“ Cutting back on the food shop. Everything is frozen food we buy now. Just to sort of maintain the money we are spending each week. But the quality is sort of reducing. We're no longer buying fresh meat.

Energy costs

Participants were increasingly taking steps to reduce their utility bills and energy usage, prompted by concerns about the rising cost of electricity and gas.

Using appliances less, not leaving them on standby and cutting back on heating were among the examples shared of recent changes to energy use. In many cases, this was new behaviour and participants expressed concern or frustration about the adjustments they needed to make to manage costs.

“ I switch off almost everything that could be left on standby – except my television because I’m frightened that I can’t get it back on.

“ You have to take the chill off the house. And what I’m doing now, instead of letting the heating system on from six o’clock to 10 o’clock at night before... I start it at nine or I wait until the temperature is slightly unbearable then you start.

“ I tend not to use the heating, unless I’ve got grandchildren coming and then I put it on for them, but for myself, no...

“ I have a shower twice a week. Used to have a shower every day. And I’ve not had a bath for four weeks, because it’s too expensive to run the bath. That’s a disgrace when you think about it, you know, this generation and it’s awful. It’s awful.

“ I used to be a person that liked to iron. I hardly iron anymore. You know, I don’t use the tumble dryer anymore. I’ve got wet washing hanging in the house or outside and things like that. These are things that we did. You know, we had all these utensils and machines so that would make our life easier. Now we can’t afford to use them.

“ I’m very, very careful and I always have been. Because I’m on a tight budget. I don’t put lights on until I can’t see.



Isobel's story

Isobel, who is disabled and has a terminal illness, is in her late 60s. She lives alone in rented local authority housing in Aberdeen. Her State Pension and Pension Credit give her around £800 per month, and a Personal Independence Payment supports the costs of renting her car.

Given her debts, and rising food and energy costs, Isobel finds her that current income level is not enough to live on and she has many fears and anxieties. She feels unable to be the mother and grandmother she wants to be, is cutting back on heating and cannot afford healthy food.

"Every day now you go to the shop and you see not just a little rise, but it's a MASSIVE rise. Maybe you went in last month and bread was £1.05. This month, it's up to £1.95. Like there's a thing I used to buy...some pies in a pack that's jumped from £2.50 to £5.50.

"If you're short to go shopping, you just think, 'Right okay, I can do without this, do without that'. And when you're as ill as me – and I do not look for sympathy – you try to get the things that are good for your health – like

there's seeds you can buy and there's other things... I can't do that now."

Energy bills are a major area of concern for Isobel. She currently lives without heating or hot water, apart from her electric shower, because of rising costs. Isobel is particularly worried about her prepayment meter and the additional cost that it incurs.

"Every time you top up, they take something off of it to pay for the meter... I switched my gas off, in maybe June or July, and I've never had it back on... I do know I'll be owing them a bill.

"With my meter being off, I know I'm going to owe them money... I can't afford to get it back on. I'm petrified. I'm actually petrified just to try and get the card topped up and get it in, because I know whatever I put on the card, they're gonna take it all off.

"I called the gas company and tried to explain to them, and they said, if they was to put anything into the gas meter, it would be added on to my bill. And I think, 'I'm trying to clear a bill!', all I'm asking is, 'How do I pay this back, without you taking everything off the card in one go?' And it was just a case of, 'Well, if we put anything in, you will pay it back' and I just thought well, 'I'm not putting myself into any more debt'... It was a no-go situation.

"When I go home, I just go to my bed and just watch my TV. No lights or anything on... Get home and get comfortable... Get as warm as you can, and just deal with it."

In previous years Isobel was able to manage her energy bills.

"I was able to keep everything up to date. But [this year] just switching it off in the summer when they first said everything was rising... I just haven't been able to put it back on... I was even going to thinking of trying to get a Calor gas heater, but the prices of them now are WAY beyond affordable."

Isobel feels her quality of life has affected her income. She spends no money on personal items and has never gone on holiday. With grandchildren and great grandchildren in her family, Isobel described birthdays and buying gifts as "a nightmare" and the approach of Christmas as being "very stressful".

"You go on such a guilt trip because you maybe cannae buy your daughter, or your grandchild, this or that, and that really affects your state of mind."

At times, Isobel's children support her to buy essential items that she cannot afford.



When I go home, I just go to my bed and just watch my TV. No lights or anything on... Get home and get comfortable... Get as warm as you can, and just deal with it.

"I've got to depend on my family to try and get me shoes. I've got really bad feet and it's orthopaedic shoes I've got to get. My daughters, they get me them...they're over £100... I couldn't go there."

A lack of mobility means that Isobel is unable to access public transport. She is still able to drive and stressed how important this was for her mental health. Driving enables her access services, see family and maintain her independence.

"I need to get out and about, just to be sane, if that makes any sense... I don't go out socially. I go up to my daughter's every single day. And then I've got appointments, quite a lot of appointments."

When asked what life would be like if she couldn't use her car, Isobel said:

"There's not even an answer to that because I need that... I need that... I'm quite speechless because I don't know what to say... My car is my lifeline... If I didn't have a car, I'd be a prisoner. I wouldn't be able to get out at all because I couldn't walk from my house to the bus stop... I need to get petrol into my car... I can't be in the house all day and all night. I can't do it. I would never be able to cope."

Her pension does not go as far as it used to. Isobel feels powerless and that more should be done by the government.

Housing costs

For the older homeowners we spoke to, repairs, replacements and decoration were seen as expenses to avoid because of the costs.

“ I was actually needing things done in my house, repairs, and I just couldn't afford it. Especially the price they were taking to do it, you know. Getting professionals in to do different things. For instance, I've still got Artex on my ceiling. I was wanting rid of that, I mean, there could be asbestos in it – I'm talking about my two bedroom ceilings, they wanted nearly £3,000 to get rid of it. If I was younger, but at my age I might not live that long to get the benefit of it, because I'm nearly 83.

“ The house could do with so much being done. Just now I need a new dishwasher, but I can't afford it. It's just everything... I've been here for 42 years.

“ You can't look at new furniture. I'd say the maintenance of the house is a big thing.

“ I'm not able to decorate now myself. I always did it myself. My last operation has left me with nerve damage. I can't use my arm well. I would like to be able to decorate but it would cost around £1,000 and there's no way.



Other essential costs

In our research we spoke to pensioners about the things they had not done or items they had not purchased because of their level of income. Older people described many forms of cutting back, including travel, household management and general enjoyment.

“ Well, in the days that were warm, I wanted to get a dress, but I couldn't get it because it was too dear, so you just do without... When I was working you could go and get what you liked. But not now.

“ I used to spend quite a bit on clothes. But it's make do and mend.”

“ Definitely couldn't go a holiday or anything. I'm not asking to go abroad. I'd love to just... I mean, I've got a stepsister down in Leeds. But I just can't afford to go down there.

“ I can't afford to go now and buy beer – that was the first one to go. There'll be the next something else to go. Maybe the car will have to go at some point?”

“ I cancelled my gas boiler thing [service package] because they were charging me, oh it was going up, it was an awful lot of money, maybe £40 or £50 a month just to maintain it. They were going to put it up again and I cancelled it. Now I've got a reduced payment, but they don't do as much, you know, if I call them out, I've got to pay £50 right away if anything goes wrong with my boiler.

“ Well, I used to like going to the theatre. But it would have to be something special if you understand... Like a book come in from the local theatre to say what was on, and normally you would look to see what's on, whereas, I didn't even open it.

Linda, in her late 60s, told us about having coffee instead of food so she can make her budget stretch far enough to feed her grandchildren when they visit.



Linda's story

Linda is retired, in her late 60s and lives in the north-east of Scotland. A widow, she rents her home from the local authority and lives alone, but her children and grandchildren live nearby. A combination of the State Pension, Pension Credit and Personal Independence Payment provides a monthly income of around £1,100. Linda's story illustrates how poverty affects self-esteem and mental wellbeing, and the difficult choices that individuals have to make when deciding how to spend their money.

Generally, Linda does not heat her house so that she can afford to eat. Instead, she wraps herself up in a dressing gown and blankets and goes to bed early.

"Do we eat or do we heat the house? I've got a big fluffy dressing gown and a blanket over my legs... I wrap myself up. I go to bed early and cosy up in my bed."

The only time she puts her heating on is when her grandchildren come to visit.

"I tend not to use the heating...unless I've got grandchildren coming after

school or in the evening to make sure they're warm."

She can't have her grandchildren over as much as she would like due to the cost of heating, and she goes without food when they come so they can eat.

"I love to have my grandchildren for supper and before I'd say they can come a couple of nights a week. Now I have to think, right maybe once a fortnight but I'd feed them and just have coffee myself."

Medication helps her to manage the anxiety and depression that she experiences, along with support from a mental health nurse and psychiatrist, but money is a source of worry.

"Because I suffer from anxiety and depression, I tend to over-think everything...so I sit and just worry. It's just a vicious circle."

Linda's family provides much-needed practical, financial and emotional support.

"I've got a good family, a strong family. I often go to them for supper and at the weekend for Sunday lunch. They'll do shopping and stock up my cupboards for me. They're really good... I couldn't ask for a better family."

The support from her family is crucial for Linda.

"I'm lucky, I've never had to use a food bank because of my family. They look after me. If it wasn't for them, I wouldn't be here... My grandchildren are what I get up in the morning for."

While Linda greatly appreciates the assistance her family gives her, she also finds it difficult to accept because she feels that she, as the mother and grandmother, should be helping them.

"It's hard lines in the 21st century that you've got to depend on family...and that I find hard because I would be the one doing it for them, not the other way around... It's a shame, they're all working for their own family."

Her daughter sometimes puts money in Linda's prepayment meter, *"and I think you shouldn't be having to do that. I get angry. Not angry at them but angry that I can't do it myself... That I tend to find quite hard... You shouldn't be doing that for me, I should be doing that for you... Not in this day and age... You've got family of your own."*

To make her money last, Linda scrimps and saves on the food she eats, foregoing things she enjoys.

"If you go into a shop and you think oh, I like that, can I afford to buy that? Or if you go in to get bread and milk and you think oh, I'd like that for my supper, and you think no... I'll go for maybe a tin of soup rather than maybe having a bit of chicken or something like that... I tend to buy the cheaper brands or things that are reduced."

She even thinks twice before making a cup of tea.

"Even a cup of tea, it's a thought to put the kettle on to make a cup of tea... Before you'd have two or three cups, you're maybe only getting one now."

The cost of living is negatively affecting Linda's quality of life. It upsets her that she's not able to do things she would like to do and finds it difficult to save money to buy birthday and Christmas presents for her family.

"Because I can't do what I would like to do. I can't save much. I put a bit away every month for birthdays and Christmases but it's not as much as I'd like to do. It's not like spoiling my grandchildren or spoiling my children."

Making modest home improvements might have been an option a short time ago, but Linda now sees them as a luxury.

"I'd like to decorate my living room, but you think no that can wait... Just little things like that... Maybe a couple of years ago you'd think I'm going to decorate my living room or buy a new bed set but now that to me is a luxury."

"It's not easy for anyone at this moment in time. It's just absolutely ridiculous... You've got your government; they're not worrying about do they heat or do they eat... I don't think they live in the real world."



I'm lucky, I've never had to use a food bank because of my family. They look after me. If it wasn't for them, I wouldn't be here... My grandchildren are what I get up in the morning for.

5. Independent Age's recommendations



It's time for a renewed focus on pensioner poverty.

We asked the older people we spoke to to describe any actions they believed that government could take to help older people on low incomes, without being guided towards either the Scottish or UK governments in their responses. Common themes that emerged centred on a perception of unfairness in the system and for increases in the State Pension to align with increases in the cost of living.

Introduce a long-term strategy to reduce pensioner poverty

Immediate action is required to combat the current cost-of-living crisis. However, for the 1 in 7 pensioners living in poverty in Scotland, the cost of living a decent standard of life has long outstripped their income level. Alongside this, the number of older people living in poverty in Scotland has been on the rise – with a 25% increase between 2012 and 2020.⁴

As the stories in this report demonstrate, the consequences of poverty are felt everyday by older people living in Scotland: from restricting choices, forcing cutbacks on the everyday essentials, and causing stress and anxiety.

It's essential that a long-term plan to address pensioner poverty and stop the upward trend is implemented by the Scottish Government. Independent Age calls for legislation that puts on a statutory footing the requirement of a pensioner poverty strategy and targets to reduce pensioner poverty.

⁴ *Poverty and Income Inequality in Scotland 2017-20*, Scottish Government, 25 March 2021, see data.gov.scot/poverty/2021/download.html.

Independent Age recommends:

- through legislation, the Scottish Government and Parliament develop and implement a pensioner poverty strategy – on a statutory footing with statutory targets – to reduce pensioner poverty in Scotland.

An Older People's Commissioner for Scotland

Given the aging population, Independent Age believes that older people need an independent voice championing their interests and amplifying their voices.

An Older People's Commissioner for Scotland would be an independent champion for older people. A key part of the work of an Older Person's Commissioner role should include ensuring that the experiences of people in later life living in poverty are heard by decision makers.

Independent Age recommends:

- the introduction of an Older People's Commissioner for Scotland.

Address the immediate cost-of-living crisis

Independent Age recommends:

- that the Scottish Government must take action to address the impact of the cost of living on older people, including identifying mechanisms for direct financial support to pensioners on a low income.

The Scottish Welfare Fund (SWF) can be an essential lifeline for people in crisis and in need of household goods and appliances, through the Community Care Grant element. None of the older people we spoke to mentioned the SWF or accessing this support.

Independent Age recommends:

- that the Scottish Government and local authorities must undertake more effective and targeted advertising campaigns focused on older people facing financial hardship, to raise awareness of SWF Crisis Grants and Community Care Grants
- that the Scottish Government must commit to increasing the budget of the SWF in line with inflation, including administration costs.

Improve the housing of older people in poverty

Care and Repair services help with repairing and improving a home to meet the needs of an older person. Greater investment in Care and Repair services would allow many low-income older people to carry out vital repair work in their homes, which they cannot afford.

We welcome the commitment of the Scottish Government to remove poor energy efficiency as a driver of fuel poverty,⁵ but it must do more to ensure that homes can be properly insulated with efficient heating systems, for those in rented and owned accommodation and who are living on a low income.

Support is available for people experiencing significant financial hardship due to rising energy bills through the Home Heating Support Fund. This fund is in place until 31 March 2023, or until the funding set aside for the scheme is exhausted.

Independent Age recommends:

- the Scottish Government and local authorities boost funding for Care and Repair services
- the Scottish Government greatly increases the funding available for, and ambition of, the Warmer Homes Scotland scheme to provide insulation and more efficient heating solutions for those on low incomes
- the Home Heating Support Fund is promoted in a targeted way to low-income pensioners
- the Scottish Government reviews and enhances the funding available to the Home Heating Support Fund, if required by high demand.

Support the wellbeing of older people in poverty

Social prescribing through Link Workers is a vital way of re-establishing connection in the community, and of providing older people with social, emotional or practical needs with access to relevant services and resources within their local community.

Independent Age recommends:

- the implementation of the commitment to provide every GP practice with a Link Worker is completed as soon as possible and regularly reported on, ensuring that these Link Workers are reaching and working with low-income older patients
- the Scottish Government make efforts to trial the feasibility of free access (leisure passes) to leisure centres for older people living on a low income.

⁵ *Tackling fuel poverty in Scotland: a strategic approach*, Scottish Government, 23 December 2021, see gov.scot/publications/tackling-fuel-poverty-scotland-strategic-approach.

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