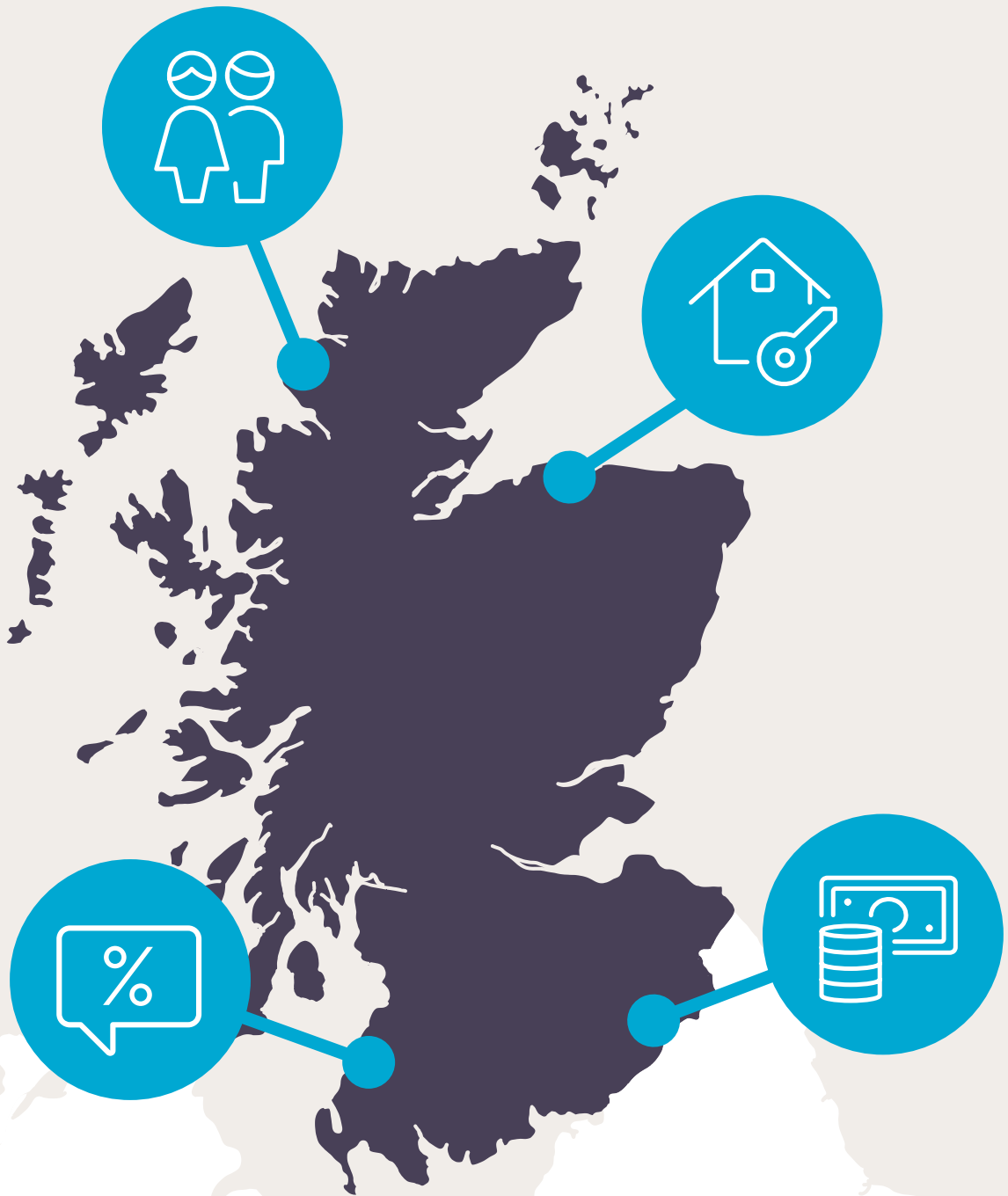




**Independent  
Age**



# Older People's Economic Wellbeing Index: Scotland 2026

# Contents

About Independent Age	3
About the Older People's Economic Wellbeing Index	4
Summary	5
<b>Part 1: Income</b>	8
<b>Part 2: Costs and cutbacks</b>	18
<b>Part 3: Housing</b>	25
<b>Part 4: Quality of life</b>	30
<b>Part 5: Political representation</b>	33
<b>Part 6: Spotlights</b>	37
Spotlight on gender	38
Spotlight on carers	39
Spotlight on long-term health conditions	41
Spotlight on older renters	43
Spotlight on areas of deprivation	46
Conclusion	50
Appendix A: Survey questionnaire	52
Acknowledgements	58

# About Independent Age

Independent Age is the national charity for older people on a low income.

Our Helpline and expert advisers offer free, practical support to older people without enough money to live on.

Through our grants programme, we support local organisations working with older people across the UK.

We use the knowledge and insight gained from our support services, partnerships and research to highlight the issues experienced by older people in poverty and to campaign for change.

We believe no one should face poverty in later life.

## Resources and support

If you are, or someone you know is, living on a low income in later life, call our free Helpline on **0800 319 6789** for information or to speak to one of our expert advisers, who provide free and impartial advice to older people.

Our free guides and factsheets are full of information to help boost your income, reduce your costs and know your housing rights. These are available online at **[independentage.org/get-advice](https://independentage.org/get-advice)** or you can call our Helpline to order paper copies.

## Get in touch

If you would like more information about the contents of this report, or to discuss our work in Scotland, please get in touch with us at **[scotlandpublicaffairs@independentage.org](mailto:scotlandpublicaffairs@independentage.org)**.

# About the Older People's Economic Wellbeing Index

Independent Age commissioned the Diffley Partnership to conduct a survey exploring the views of those aged 66 and over on issues affecting older people in Scotland. This is the second edition of the Index survey.

In collaboration with Independent Age, the Diffley Partnership drafted a 20-closed-question survey questionnaire (see **appendix A**).

Invitations to complete the survey were sent to Scottish residents aged 66 and over through the online ScotPulse panel. The survey ran from 24 to 27 February 2026 and received 1,825 responses.

Survey responses were weighted according to gender, age, Scottish Index of Multiple Deprivation (SIMD) to Scottish 66+ population estimates 2024, and tenure to Scottish Household Survey estimates for households where the highest income householder is aged 60+ 2024.

Where percentages do not add up to 100%, it is because of rounding or multiple answers. Aggregate percentages – for example, 'agree' or 'disagree' – are calculated from the absolute values. So, aggregate percentages may differ from the sum of the individual scores because of rounding percentage totals.



# Summary

**Independent Age exists to end financial hardship in later life. In a compassionate and fair society, this should be more than possible. Yet pensioner poverty persists, with 1 in 8 older people in Scotland living in poverty – a total of 130,000 pensioners. Beyond the official poverty line, the scale of financial hardship and the strain on the economic wellbeing of older people is significant.**

A year ago, Independent Age published the first Older People's Economic Wellbeing Index for Scotland, a joint project with the Diffley Partnership to chart and track the financial health of pensioners in Scotland. The picture it painted was stark: older people living on a low income were cutting back on heating, reducing the food on their plates and being squeezed by rising housing costs.

A year on, this second edition confirms the picture of what the evidence is telling us.

Worryingly, many indicators remain unchanged or have moved only slightly, underlining the need for urgent action to improve the economic wellbeing of older people living in financial hardship across the nation.

For too many older people, our systems are not delivering the essentials required for a dignified and purposeful life: a decent income, a warm home, enough food to eat and being able to participate in their communities.

Demographic and household characteristics – such as gender, caring responsibilities, health conditions, housing tenure and neighbourhood deprivation – have an impact on economic wellbeing among older people. These are explored in **part 6**.

## Key findings



**1 in 5 older people** has an income of less than £15,000 a year.

Of older people on a low income (less than £15,000):



**8 in 10** have cut back on heating



**more than 5 in 10** have skipped meals



**almost half** have housing costs that are, or are becoming, unaffordable.

## Summary

### Putting older people at the centre of policy change

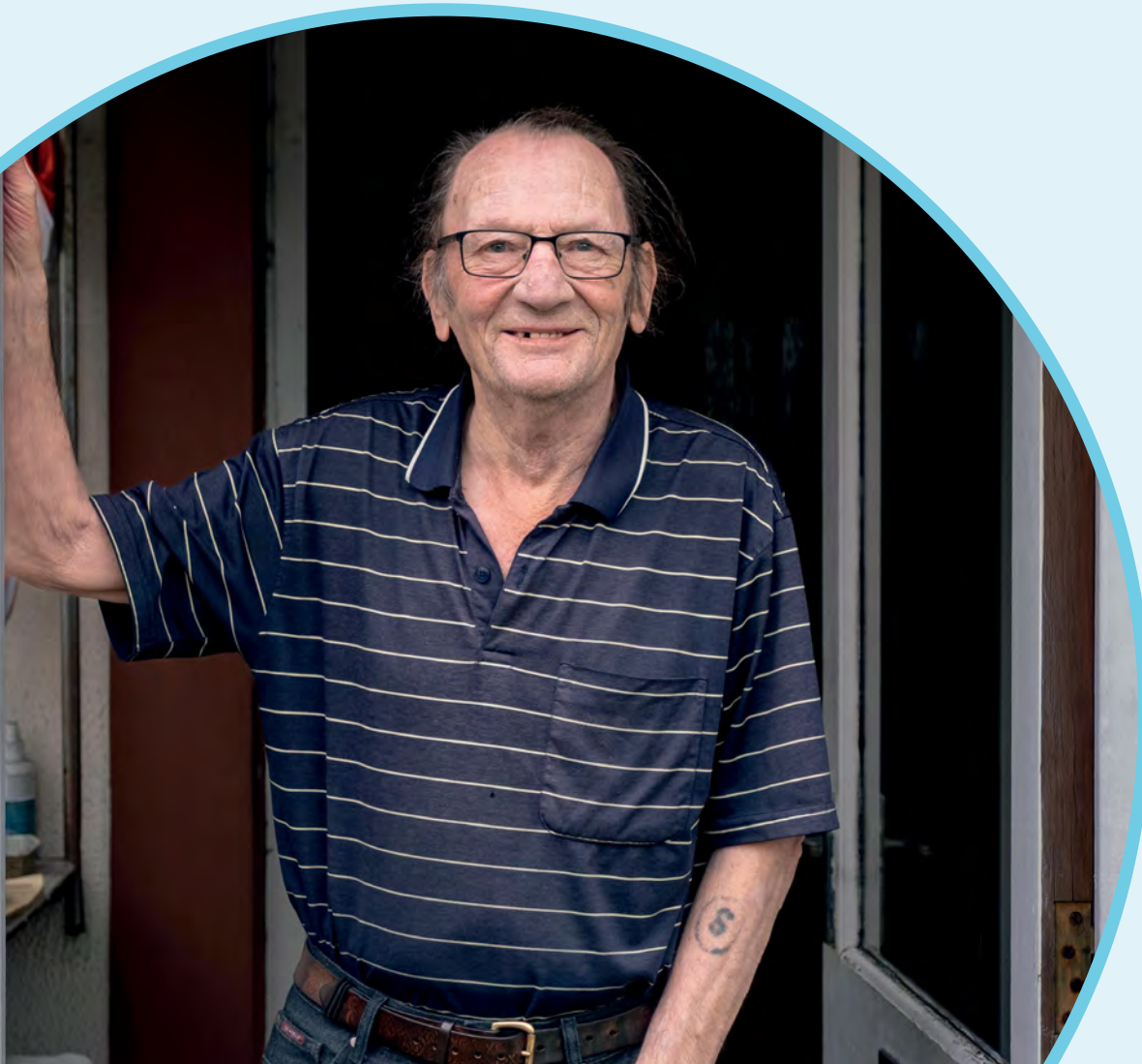
Most importantly, behind every statistic are people, with real lives and experiences. The stories of June and Joy who generously shared their experiences with us, alongside the words of Independent Age's Helpline callers, are expressed throughout this report.

The publication of the *Older People's Economic Wellbeing Index: Scotland 2026* should be a benchmark for the Scottish Government and Parliament as it embarks on its seventh session.

Party manifestos published before the Holyrood Election in May 2026 contained many positive commitments that could, if implemented, change the lives of older people on a low income for the better.

Scotland is a nation that seeks to be fair and just. To live up to that aspiration, it is essential to lift the living standards and economic wellbeing of Scotland's pensioners.

Together we can end pensioner poverty and build a dignified life for all older people, now and in the future.



## Independent Age recommends that:

- all political parties commit to working on a cross-party basis to address pensioner poverty throughout the new Scottish Parliament
- the first Programme for Government of the new Scottish Government commits to introducing:
  - a national Pensioner Poverty Strategy
  - a Warm Homes Programme for older people, to reduce energy bills through improving energy efficiency
- the refresh of the Scottish Government's Benefit Uptake Strategy due in October 2026 takes a holistic approach to maximising the income of older people by taking action to improve take-up of devolved and reserved entitlements
- the social security system and support available to older people in Scotland is improved, by:
  - reviewing Pension Age Disability Payment, with a specific focus on introducing a mobility component of the payment
  - implementing a Special Recognition Payment to support older carers on a low income
  - committing to delivering a Minimum Income Guarantee
- the Scottish Government guarantee the right to a secure and affordable home, by:
  - improving access to, and increasing funding for, Discretionary Housing Payments to support the rent shortfall faced by many low-income older renters
  - building the affordable social homes older people need
- the Scottish Government establish an Older People's Commissioner for Scotland
- the UK Government ensure reserved social security payments are set at an adequate rate.

## Part 1: Income



A decent income that affords a dignified quality of life is a key building block of economic wellbeing and financial health. In a compassionate and wealthy society, all of us should be able to live a later life free from financial hardship. But for too many older people, not having enough to live on remains a harsh reality, where systems that should be there to support us all leave some to fall through the gaps.

This part of the report explores the income of older people in Scotland. A significant portion of older people are living on a low income of less than £15,000 a year. This low income is a key driver of poor economic wellbeing.

It is evident that there is more to be done to maximise older people's income, grow awareness of social security entitlements and improve the adequacy of the support available to pensioners.

## Part 1: Income

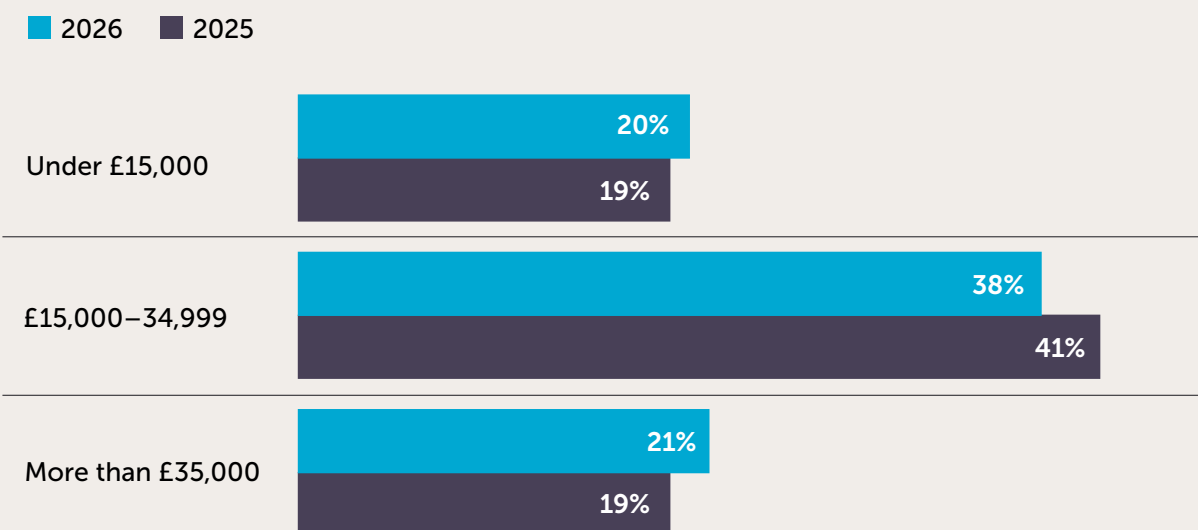
### Self-reported income

The majority of older people in Scotland report living on a low or modest income. One in 5 (20%) older people has an income of less than £15,000 a year; 2 in 5 (38%) have an income of between £15,000 to £30,000 a year; and 1 in 5 (21%) reports an income of more than £35,000.

As shown in figure 1, the proportion of older people within each income band is broadly in line with the 2025 Index results, with a slight increase in the proportion falling into the lowest or highest income bands. The 2026 results consolidate the 2025 finding that around a fifth of the older population are living on a very low income of less than £15,000 a year, which is particularly concerning given the rising cost of living and the fall in the real-term value of income.

Some demographic groups are more likely to report a household income of less than £15,000. In particular, women are more likely than men to have a low income (25%; 14%). Household-level factors, such as social grade, household size and housing tenure, are also related to having a low income. For example, those in single-person households are more likely to have a low income compared to those in larger (2+ person) households (40%; 10%), as are renters compared to owners (42%; 12%).

Figure 1: Self-reported income



## Part 1: Income

### Sources of income

When asked to select all sources of income that they and their household receive, nearly all (99%) respondents receive the State Pension and 7 in 10 (70%) receive pensions from their former employer (see figure 2). About 1 in 10 receives Attendance Allowance/ Pension Age Disability Payment (10%), Housing Benefit (9%), Pension Credit (8%) and Personal Independence Payment/ Adult Disability Payment (8%). See figure 2 for a full list of income sources by the proportion of older adults in Scotland who receive them.

The proportion of older adults receiving most sources of income has remained stable since 2025.



I've always got by, but now I'm really struggling. I'm by myself and having to pay for everything. So, there are things that I can't get anymore.

Older Helpline caller



Figure 2: Sources of income

State retirement pension	99%
Pension from former employer	70%
Personal pensions	22%
Interest from savings and investments	14%
Attendance Allowance/ Pension Age Disability Payment	10%
Housing Benefit	9%
Pension Credit	8%
Personal Independence Payment/ Adult Disability Payment	8%
Disability Living Allowance	5%
Earnings from employment or self-employment	5%

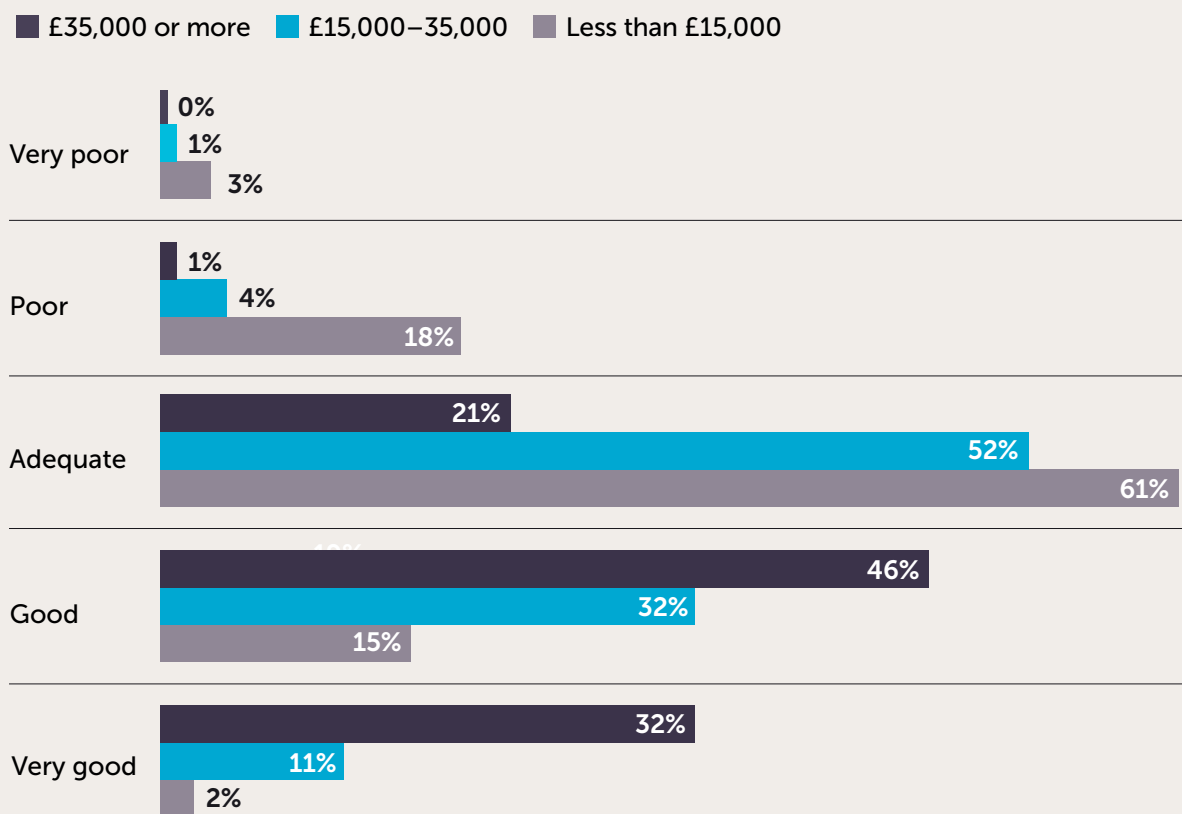
## Part 1: Income

## Income and financial wellbeing

Income levels have a significant impact on how older people rate their financial wellbeing. As shown in figure 3, older people with an income of less than £15,000 a year are more likely to report 'poor' or 'very poor' financial wellbeing compared to those on a higher income, who are far more likely to report 'good' or 'very good' financial wellbeing.



Figure 3: Financial wellbeing and income



## Part 1: Income

### Awareness of social security payments

Being aware of available social security payments is vital for maximising older people's income and ensuring everyone receives their entitlements.

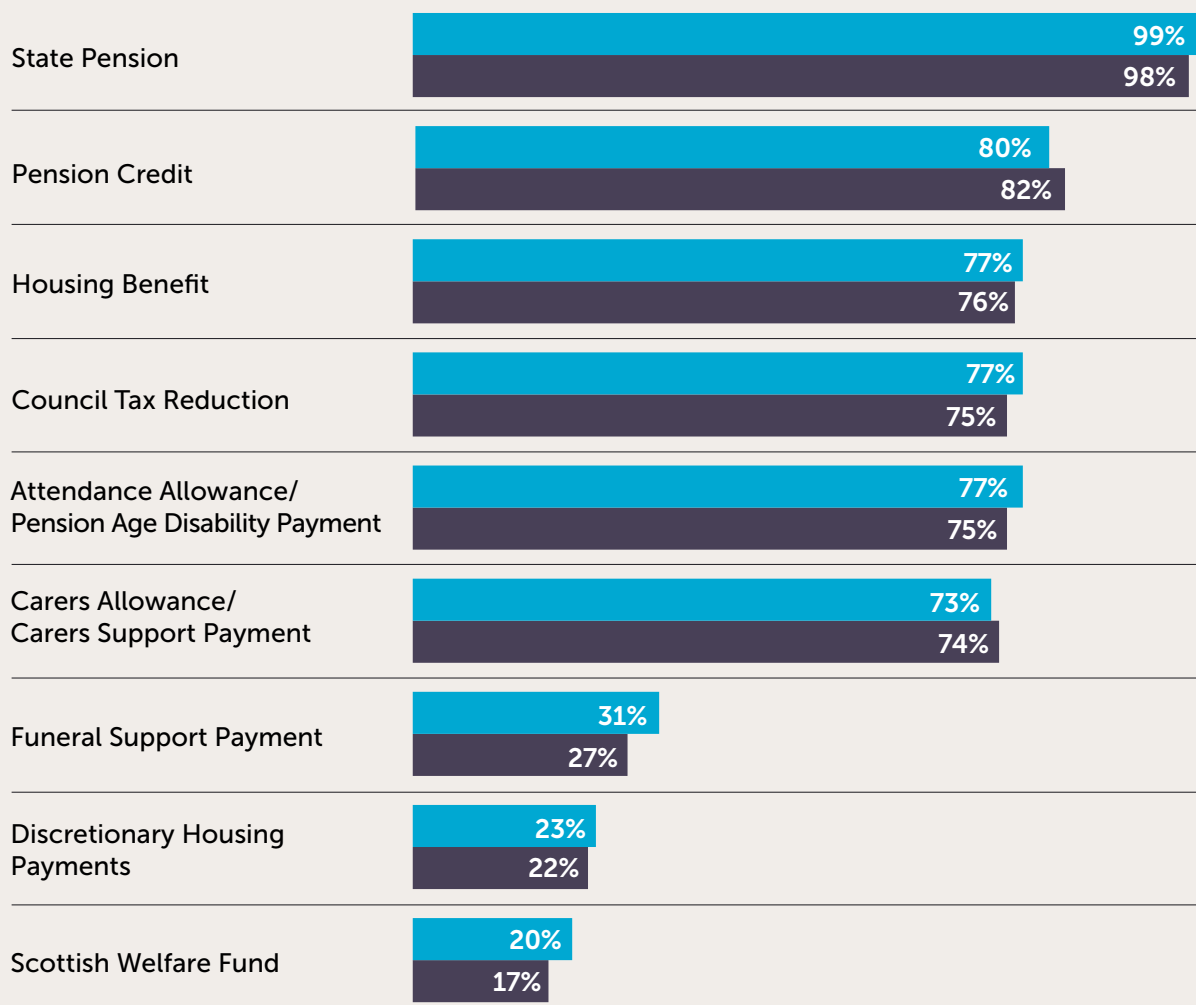
Older people are substantially more aware of certain social security payments over other payments (see figure 4).

Awareness of most payments has remained static since 2025 (see figure 4).

However, **there have been slight and welcome increases in awareness of the Scottish Welfare Fund and Funeral Support Payment, which are up by three and four percentage points respectively since the last wave of research.** This could be an early sign of increasing awareness of payments administered by Social Security Scotland.

**Figure 4: Awareness of social security payments – 2025 to 2026 comparison**

■ 2026 ■ 2025



## Part 1: Income

### Awareness of payments and low income

Of people on a low income of less than £15,000 a year:



**1 in 5** is not aware of **Pension Credit** (19%)



**1 in 5** is not aware of **Housing Benefit** (20%)



**1 in 8** is not aware of **Council Tax Reduction** (14%).



“

I had never ever heard of Pension Credit. If you don't know the system, that's it – nobody tells you the benefits that you're due.

**Older Helpline caller**



## Part 1: Income

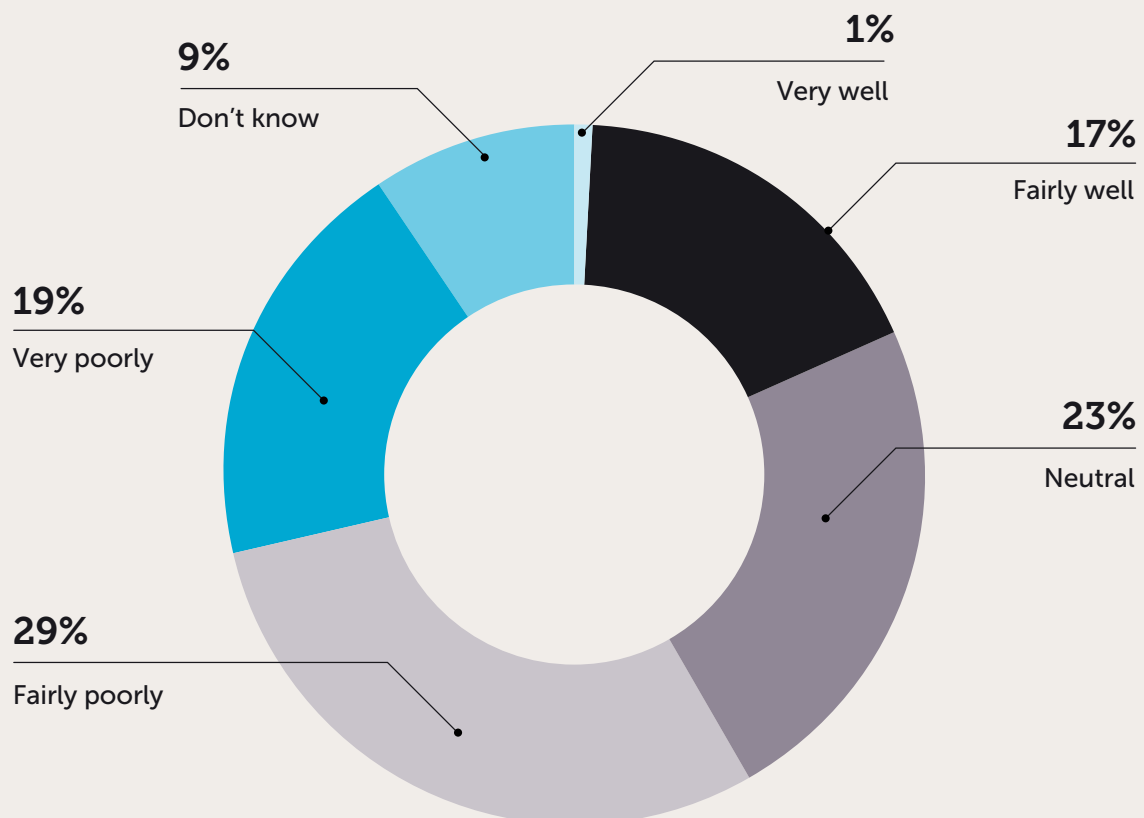
### Satisfaction with the social security system

At Independent Age, we often hear from older people that the social security system isn't working for them as well as it could. Older people were asked to reflect on their satisfaction with the current social security system for people of pensionable age.

About half (48%) think the current social security systems work 'poorly' (either 'very' or 'fairly') for pensioners (see figure 5).

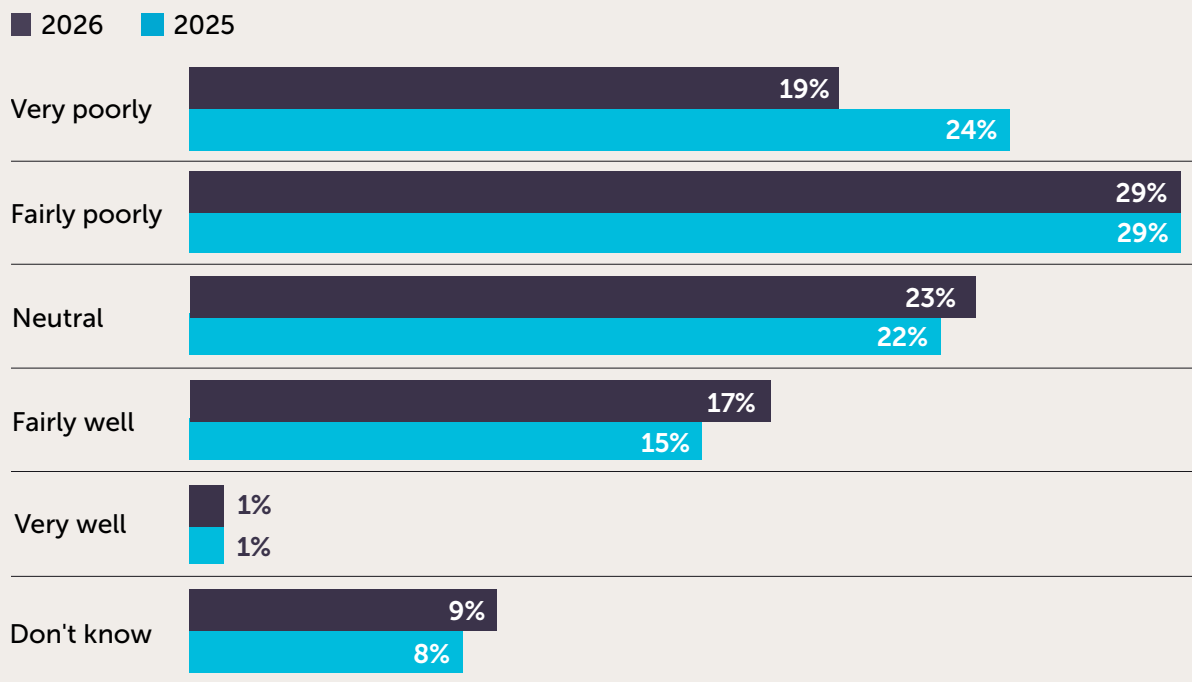
Satisfaction levels among respondents show a slight improvement from the last wave of research (see figure 6). In 2025 a quarter (24%) of respondents thought the social security system functioned 'very poorly', compared with a fifth (19%) in 2026. Likewise, there has been a very small, three-percentage-point increase in the proportion who report that the social security system works 'fairly well' for those of pensionable age.

**Figure 5: Satisfaction with the social security system**



## Part 1: Income

**Figure 6: Satisfaction with the social security system – 2025 to 2026 comparison**

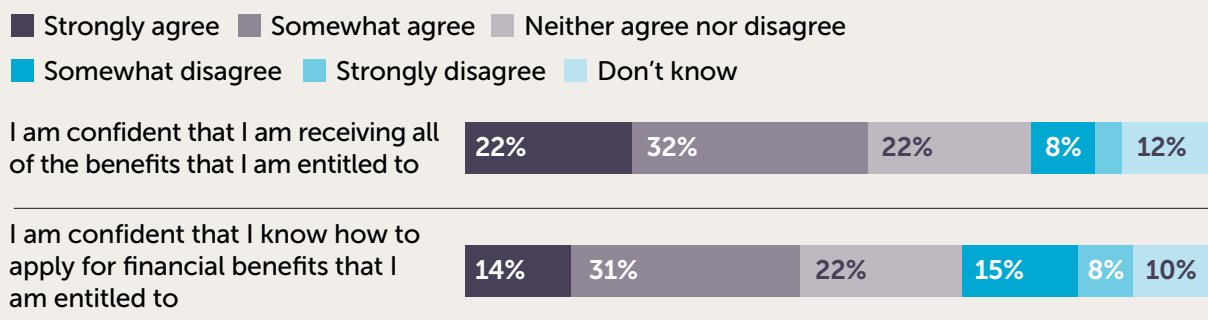


## Confidence in the social security system

It's vital that older people know how to apply for the social security payments they are entitled to. As part of this research, older people were asked whether they agreed with the statements that related to their confidence in receiving and applying for social security payments.

Only around half (54%) of respondents agreed ('strongly' or 'somewhat') that they were confident they were receiving all the benefits they were entitled to, and less than half (45%) agreed they were confident they know how to apply for the financial benefits they are entitled to (see figure 7).

**Figure 7: Confidence with the social security system**



Part 1: Income

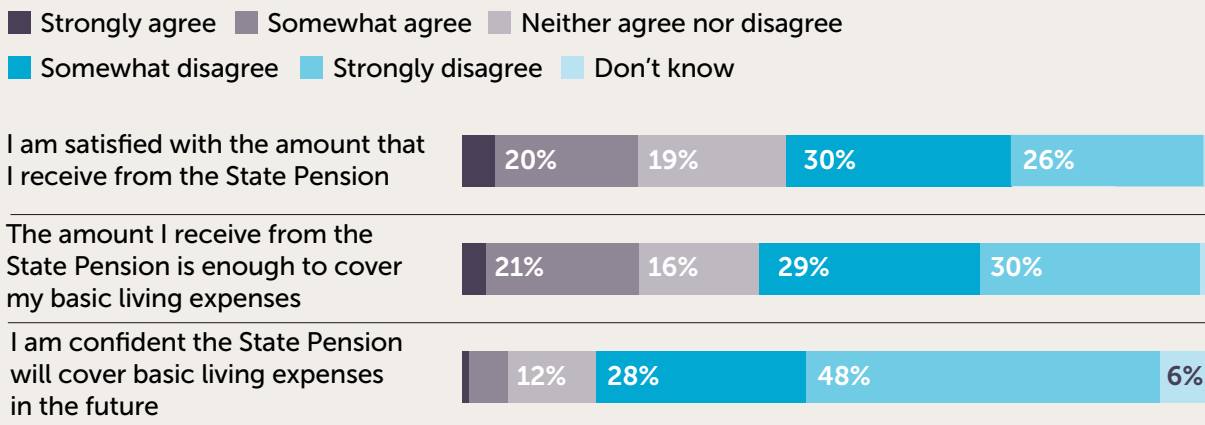
### Views on the State Pension

The State Pension is a key source of income for most older people. Older people were asked about their satisfaction with the State Pension and its ability to cover their living expenses (see figure 8). Only 1 in 4 (24%) older people was satisfied with the amount they receive from the State Pension, and the same proportion said the State Pension is enough to cover their basic living expenses.

For these two statements, disagreement is notable, with half or more disagreeing (57% and 59%, respectively).

A new question was added to the 2026 Index to gauge older people's confidence that the State Pension would be enough to cover basic living expenses in the future. Alarmingly, just 1 in 20 (6%) was confident it will be.

Figure 8: Views on the State Pension



## Joy's story

**Joy is 66 and lives in West Lothian. She is married to Callum, whom she also cares for. Read her story to learn more about why awareness of, and support to apply for, social security payments is essential to supporting older people to live with dignity.**

"Callum and I first met 35 years ago through a shared love of music.

"We both have health issues, but Callum's are the most debilitating. He's had five mini-strokes – the last one was six months ago.

"All this means he needs help with getting washed, dressed, having his meals prepared for him, taking his medication etc. He had a bad fall in the bathroom, so we've had grab rails put in. I'm his carer but also his wife, so it can be quite emotionally and physically demanding.

"We rent our property from the council, and we're concerned about the rent increasing this year. Our Council Tax bills are also a worry. We have a slight reduction on our bill, but it's not very much at all, and the rate is going up by quite a substantial amount this year. Considering Callum's level of disability, we should be getting more support.

"I receive the State Pension but it's not much and, with the cost of living rising so fast, we have to be very careful how we manage our money.

"Callum is only a year younger than me, but he has to wait another year for his State Pension as they've increased the pension age again. If Callum was receiving his State Pension, we wouldn't be under so much financial pressure.

"I enquired about Carer's Allowance and I was told I was eligible for it. I was put through hoops with identity checks, phone calls, filling out forms and waiting a long time for a reply. Eventually I was told I'm not entitled to it because I'm a pensioner.

"I also tried to claim Universal Credit but, similarly, after filling in a very long health questionnaire and more time-wasting and stress, I was told we weren't eligible for that either.

"It was then that I found out about the Independent Age Helpline and decided to give them a call. I was told about Pension Age Disability Payment, which I'd never heard of before. There are a lot of difficult questions on the form which I wasn't sure how to answer, but my adviser guided me through everything. She was absolutely brilliant. Without her help, I would have given up.

"I've just received confirmation that our claim was successful. Not only that, it was backdated to when we first submitted the claim. That extra £300 is going to make a huge difference to our lives. It means we won't have to watch every single penny we spend and have some peace of mind. It will also allow us to buy some extra groceries!"



## Part 2: Costs and cutbacks



Everyone should be able to live in a warm home, eat nourishing food and socialise without worrying about the cost of a cup of tea. The rising cost of living has affected everyone; but for older people on a low, often fixed, income, the burden of increased costs is, at times, financially unbearable, stretching already limited budgets to breaking point.

The findings in this part of the report – covering the choices and experiences older people face as a result of financial difficulties – show that rising costs are having a devastating impact. Eight in 10 (77%) older people on a low income have cut back on heating, and more than a third say they cannot afford to keep their home warm. More than half have skipped meals.

In the first half of 2026, there has been increasing concern about the impact of global events on the cost of living, especially on energy and food costs. It is essential that governments act to mitigate these and any future impacts to prevent more harm.

## Part 2: Costs and cutbacks

### Actions taken as a result of finances

Older people were asked to consider whether, and how often, they have engaged in a range of actions during the past 12 months because of financial difficulties.

Worryingly, the actions taken as a result of financial difficulty among older people over the past year have remained generally the same as during the previous year.

It is also clear that there remains a strong relationship between these responses to financial hardship and various demographic factors, including gender, caring responsibilities, housing tenure, health and neighbourhood deprivation (see **part 6**).

Across Scotland, older people are at least occasionally:



cutting back on heating (**41%**)



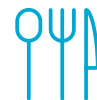
reducing food quality (**28%**)



taking money out of savings/pensions to cover essential costs (**33%**)



reducing social interactions (**38%**)



skipping meals (**15%**).



“

I'm very low on money right now... I usually go down to the shops and have to look for things cheaper or on [a] deal... It's probably not doing my diet very [much] good.

**Older Helpline caller**



## Part 2: Costs and cutbacks

### Low income and financial cutbacks

Older people on a low income (less than £15,000 a year) are much more likely to take certain actions because of financial difficulties than older people who have a higher income.

For example, 8 in 10 (77%) have cut back on heating or reduced their social interaction (79%) at some point because of not having enough money, and more than half (52%) have skipped meals (see figure 9).

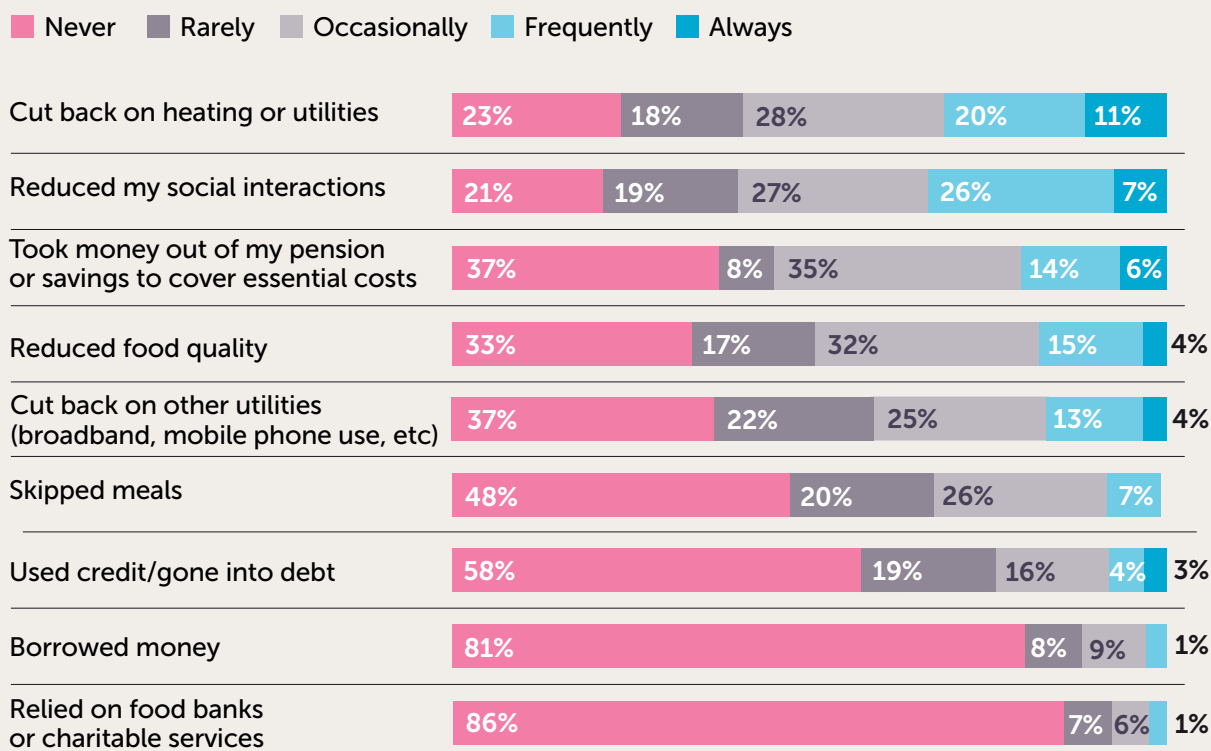
Concerningly, in both surveys (2025 and 2026) these figures were consistently high.

### Payment and confidence with the cost of energy bills

Energy bills consume a significant portion of the income of many older households.

Examining how older adults pay for their energy bills, significantly more than 8 in 10 (87%) pay their energy bills by direct debit (see figure 10). Other methods of payment are used by fewer than 1 in 10, including paying for their energy on receipt of a bill (7%) and paying with a pre-payment meter (8%). Only 1% say that they pay for their home energy through alternative means.

**Figure 9: Low income and financial cutbacks**



## Part 2: Costs and cutbacks

Figure 10: Energy payment methods

Direct debit	87%
Pay on receipt of bill	8%
Pre-payment meter	7%
Other (please specify)	1%

## Household characteristics and prepayment usage



8%

Everyone in later life



16%

Low income



24%

Renters

Older households that report an income of less than £15,000 a year are more likely than households with a higher income to pay for energy by pre-payment meter, while those with a higher income are more likely to pay by direct debit. Similarly, those who rent their home are more likely to pay for their energy through a pre-payment meter, while those who own their home are more likely to pay for their energy through direct debit.



## Part 2: Costs and cutbacks

### Energy costs and energy efficiency

Too many older people across Scotland are living in fuel poverty. This is evident in the concern found among older people when it comes to keeping their home warm, managing energy bills and energy efficiency.

Differences are prevalent across a number of demographics, including age, health conditions and income.

### Energy costs and low income

For older people on a low income, energy costs and concerns are an even more severe problem, with older people on a low income more likely to disagree with each statement (see figure 11.)

#### A sizable proportion of older people:



cannot afford to keep their home warm enough (**21%**)



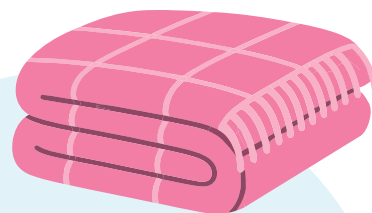
are not content with the energy efficiency of their home (**26%**)



say their current energy bills are not affordable (**29%**)



are not confident they can meet their cost of energy over the next 12 months (**13%**).



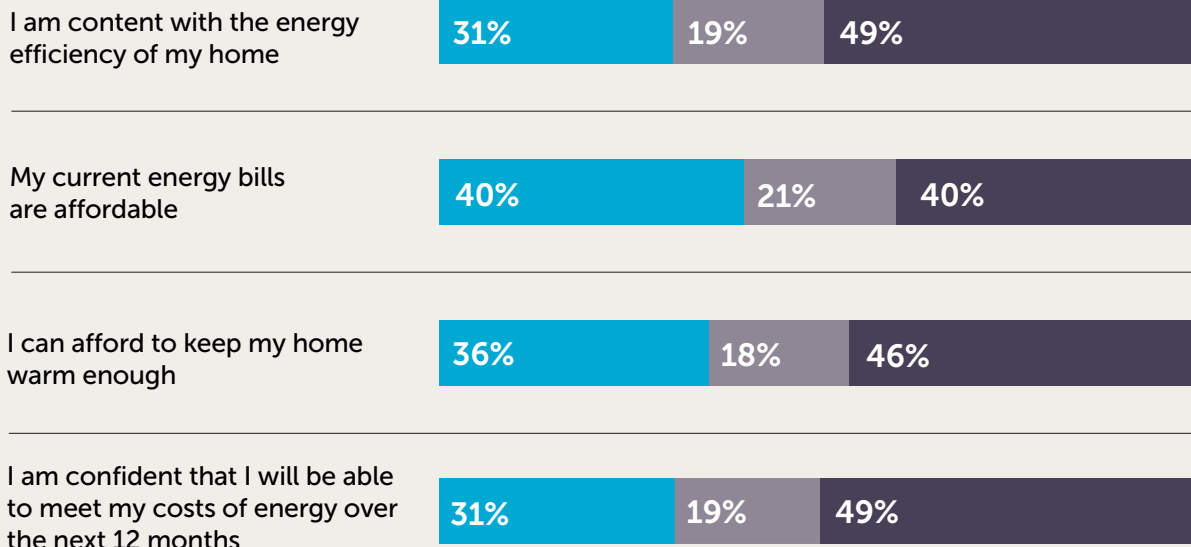
I have recently turned off half my heating as it's costing too much. I now sit with a blanket round me.

**Older Helpline caller**

Part 2: Costs and cutbacks

Figure 11: Energy costs and low-income households

■ Disagree   ■ Neither agree nor disagree   ■ Agree



## Part 2: Costs and cutbacks

### June's story

**June is 69 and lives by herself in Fife. Her story demonstrates the need to ensure that older people are able to meet their essential costs – including Council Tax bills and rent – to enable them to live without the worry of unaffordable costs.**

"I live by myself in social rented housing in Newport-on-Tay. I have a daughter and grandchildren, but they live in Dundee, so we have two bridges separating us.

"I'd made friends with one of my neighbours, a lovely woman, and we'd have a cup of tea together every morning. We were friends for many years, but she has passed away recently so I have no one to keep me company any more. I don't see many people, so I feel very lonely.

"My rent is £118 a month. My only income is the State Pension, which is around £849 per month. I have no savings. I am in arrears with both my rent and Council Tax. I am paying back my rent arrears every month. But I'm really not coping with my Council Tax bills. I'm more than £1,000 in arrears and it's on my mind every day. Whenever there's a knock on my door, I get nervous.

"My breathing is quite erratic at night-time, so I have to get out of bed to drink some water. All these financial worries come to mind when I'm sitting by myself in the dark. Oh, it's awful – my mind just keeps going round and round.

"I had to contact my electric company as I had no money to pay my bill until the end of the month, so now I'm paying that off weekly too.

"I contacted the Department for Work and Pensions (DWP) to ask if I could receive my State Pension weekly instead of monthly, but I haven't heard back from them.

"I've also called the DWP twice to ask about Pension Credit but both times they said I'm not entitled to it.

"Not getting Pension Credit means that I miss out on [other] benefits which would have been a big help for me.

"I try my best to eat healthy, but prices have got so expensive. For example, the other day, I picked up a pack of Weetabix Mixed Berries. Then I saw the price, which was £3.98, and I put it down again. I've been buying packaged chicken-flavour noodles just in case I run out of food. That way, I've got a backup. The price of household detergents and toiletries has also got ridiculous.

"My life has changed so much now that I'm retired. I had a very active life, working as a weaver. I used to look forward to getting up in the morning as I loved my job. I also brought up my grandchildren. But now I have a lot of health issues, and I can't do a lot of housework or walk too far as my arms, legs and back get very sore.

"What I'd like to say to the government is this: come and live with me for a while! Maybe then you will understand how difficult things are for older people. I just want to be healthy, happy and get on with things the best I can instead of always worrying that I can't do this and I can't do that."



## Part 3: Housing



An affordable, secure and suitable home is essential to our wellbeing and should be considered a basic human right. But, for too many older people, housing has become a source of worry rather than a place of security.

More than 1 in 4 older people are living in a home that is becoming, or is, unaffordable to them. For older people on a low income, the result is even more precarious, with almost half facing unaffordable housing costs.

While there have been welcome improvements, such as the small decline in the proportion of older people reporting housing unsuitability because of the physical condition of their home, a growing group report that their housing is unsuitable because of the lack of financial support.

As our population ages, and a growing number of people rent into later life, it is vital that short- and long-term solutions are implemented to ensure everyone can grow older in a secure and affordable home.

## Part 3: Housing

### Housing tenure

It is often assumed that all older people own their own home, mortgage-free; however, a sizeable and growing proportion of older people rent.

One in 4 (26%) older people rents: 22% rent from a social landlord and 4% rent from a private landlord (see figure 12).

Housing tenure varies by a number of demographic characteristics, such as age or health condition. For example, those aged 66–74 are more likely than the oldest age group (80+) to rent their home (28%; 23%). Likewise, those with a long-term health condition are more likely to rent their home than those without (29%; 20%). See **part 6** for more details.

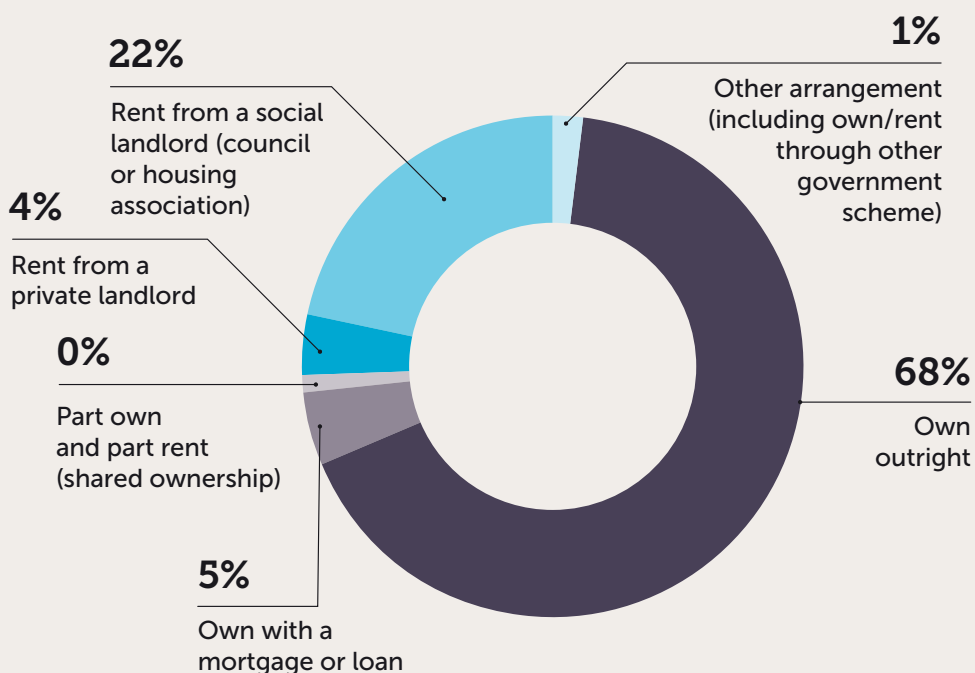
### Housing costs and affordability

Housing costs are a key driver of pensioner poverty and can have a significant impact on disposable income.

Concerningly, more than 1 in 4 (26%) of all older people report that their current housing costs are, or are becoming, unaffordable (see figure 13).

The housing affordability picture is considerably worse for older people on a low income than the general older population, with almost half (48%) saying their housing costs are, or are becoming, unaffordable (see figure 13).

Figure 12: Housing tenure



### Part 3: Housing

Individual characteristics, such as health conditions and caring responsibilities, are related to experiences of housing affordability. Those with a long-term health condition are more likely than those without to report that their housing costs are becoming unaffordable (37%; 29%) or are unaffordable already, with potential impact on their ability to continue living in their current accommodation (7%; 3%).

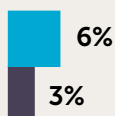
Similarly, those with caring responsibilities are more likely than those without to find their current housing costs becoming unaffordable (43%; 32%) or already unaffordable (10%; 5%).



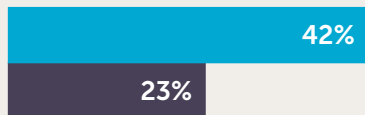
**Figure 13: Housing affordability – low-income comparison**

■ Low income (less than £15,000)    ■ All older people

My current housing costs are unaffordable and I am concerned that I may not be able to continue living in my current accommodation



My current housing costs are becoming unaffordable but I should be able to stay living in my current accommodation



My current housing costs are affordable and I will be able to afford to continue to live in my accommodation



### Part 3: Housing

## Housing suitability

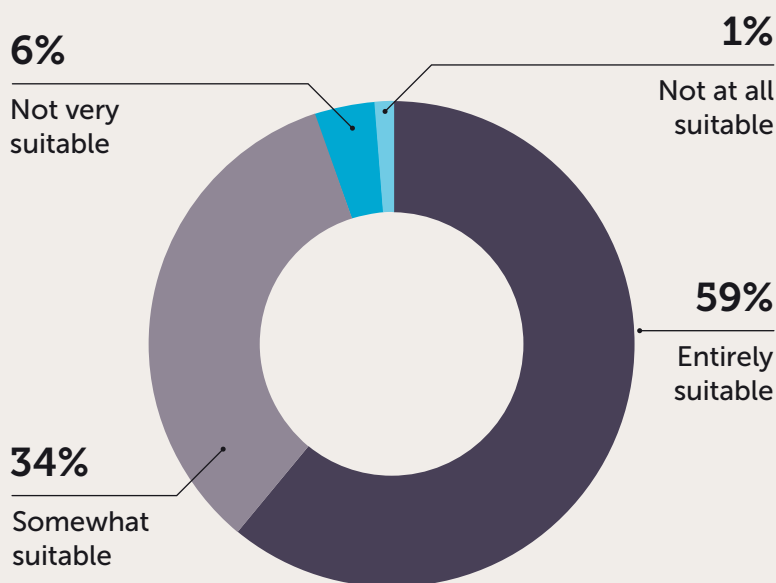
The majority of older adults feel that their current home is suitable to the needs of their household. However, almost 1 in 10 (7%) feels their home is 'not very' or 'not at all' suitable to their needs (see figure 14).

Compared to the last wave of research in 2025, there have been a few notable changes in the reasons older adults selected for housing unsuitability (see figure 15).

For example, **the proportion selecting lack of financial support with rent, repairs and/or adaptations to maintain housing has increased by six percentage points since 2025**. In contrast, the proportion selecting poor physical condition of their housing has **fallen by six percentage points**, and the proportion selecting not enough living space has fallen by five points.



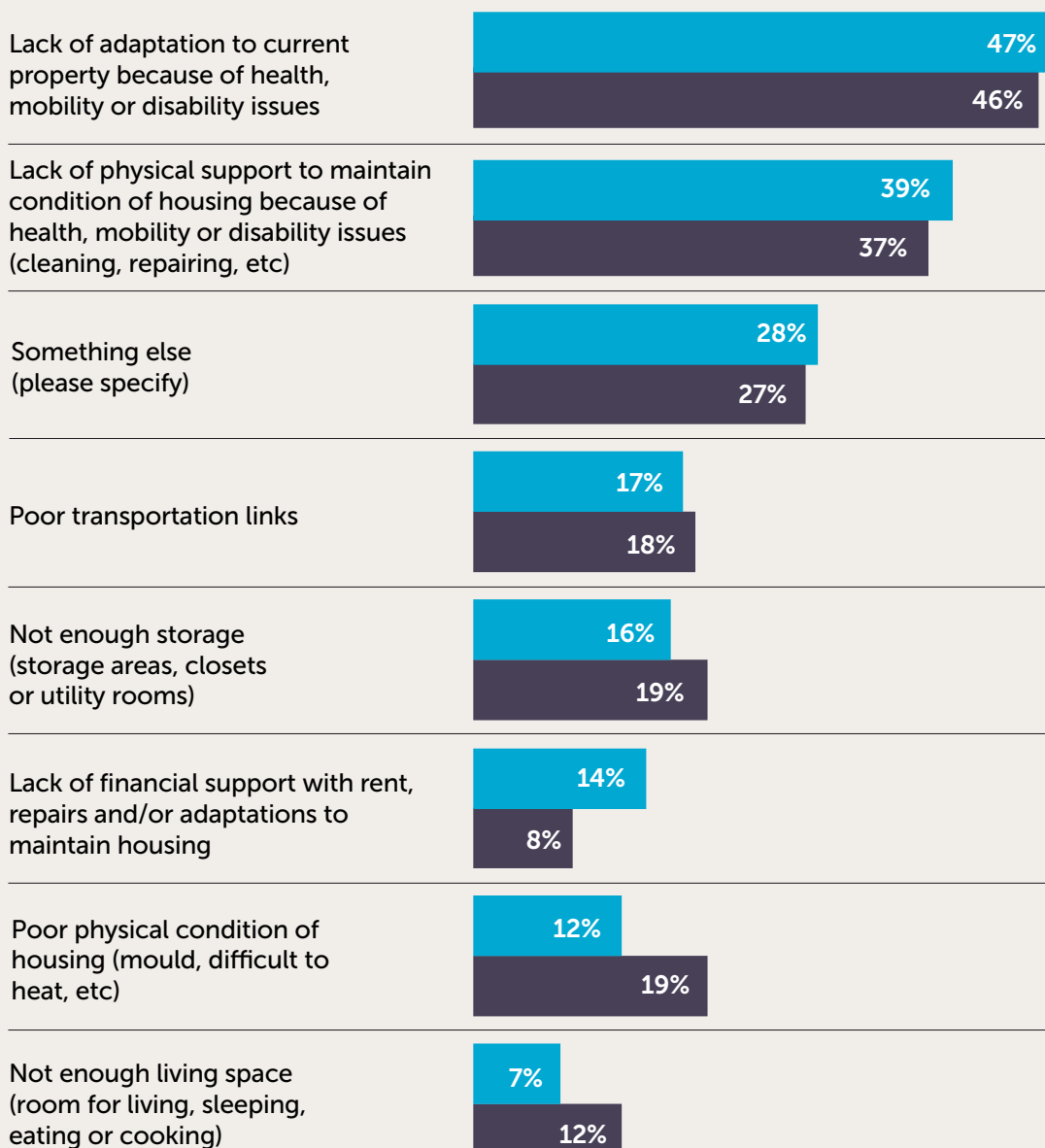
Figure 14: Housing suitability



## Part 3: Housing

Figure 15: Reasons for housing unsuitability

■ 2026 ■ 2025



## Part 4: Quality of life



This part of the report explores quality-of-life indicators, including quality of life as a whole, general health, levels of social interaction with others and ability to access public transport. It is evident that levels of income have a significant impact on the reported levels of satisfaction across those indicators.



“

You try your best,  
to do your best,  
and yet I'm now  
struggling.

Older Helpline caller

## Part 4: Quality of life

### Satisfaction with quality of life

At least 3 in 5 older adults are satisfied ('fairly' or 'very') with aspects of their life, including their quality of life, their general health, their level of social interaction and their ability to access public transport (see figure 16). Across all aspects, the highest proportion is satisfied with their quality of life as a whole (73%), followed by their level of social interaction with others, at 7 in 10 (68%).

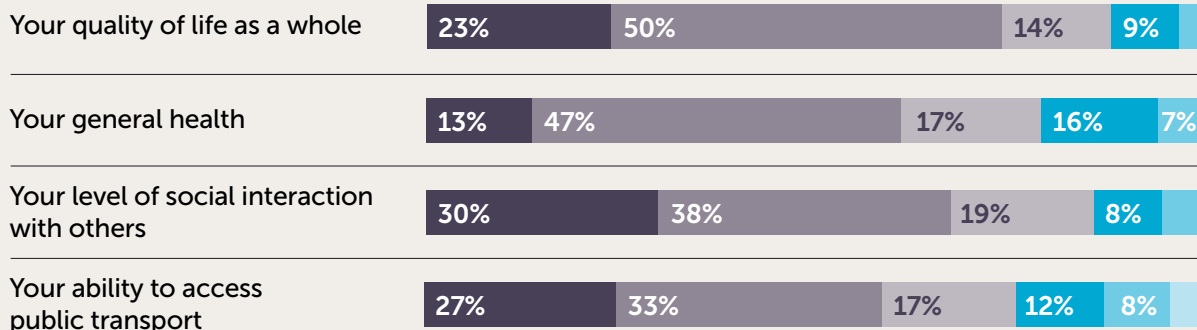
Smaller majorities are satisfied with their ability to access public transport (60%) and their level of social interaction (60%).

More than 1 in 10 select that they are dissatisfied with their quality of life as a whole (13%) and their level of social interaction (13%). However, this rises to around a quarter when considering their general health (23%) and their ability to access public transport (20%).



**Figure 16: Satisfaction with quality of life**

Very satisfied
  Fairly satisfied
  Neither satisfied nor dissatisfied
  Fairly dissatisfied
  Very dissatisfied
  Don't know



## Part 4: Quality of life

### Low income and quality of life

For all indicators for quality of life, income has a strong relationship – see figure 17.

**Figure 17: Low income and quality of life**

	Income >£15,000	Income <£15,000
Satisfied with their quality of life	76%	61%
Satisfied with their level of social interaction	72%	57%
Satisfied with their general health	64%	46%
Satisfied with their ability to access public transport	63%	56%



## Part 5: Political representation



This part of the report explores older people's perceptions of political representation and policies affecting older people.

Most older people in Scotland do not feel well represented by political bodies and representatives. This remains generally unchanged since the 2025 Index, where feelings of lack of representation were also high. Among older people, there is substantial support for a range of positive policy interventions aimed at improving economic wellbeing and preventing pensioner poverty.

## Part 5: Political representation

### Feelings of representation

When considering the extent to which they feel represented by a range of political institutions and representatives, most Scottish residents of pensionable age feel that they are 'not very' or 'not at all' represented by either (see figure 18).

This is highest for government bodies, with more than 3 in 4 (81%) reporting that they do not feel represented (either 'not very' or 'not at all') by the UK Government, followed by 3 in 5 who say the same for the Scottish Government (62%) and their local council (61%).

While political representatives fare better, about half of older people do not feel very or at all represented by their local councillors (49%), their MSPs (53%) or their MP (57%).

When examined together, these results show that local governments and representatives fare slightly better than national governments and representatives but, overall, no political actor is faring well with feelings of representation.

When looking at results over time, feelings of representation have generally worsened. Feelings towards the UK Government have eroded particularly strongly – this research wave shows a five-percentage-point increase in the proportion who say the UK Government does not represent them ('not very' or 'not at all').

Figure 19 shows these changes over time, where a darker purple cell indicates a stronger positive percentage-point shift, and a darker pink cell indicates a stronger negative percentage-point shift.

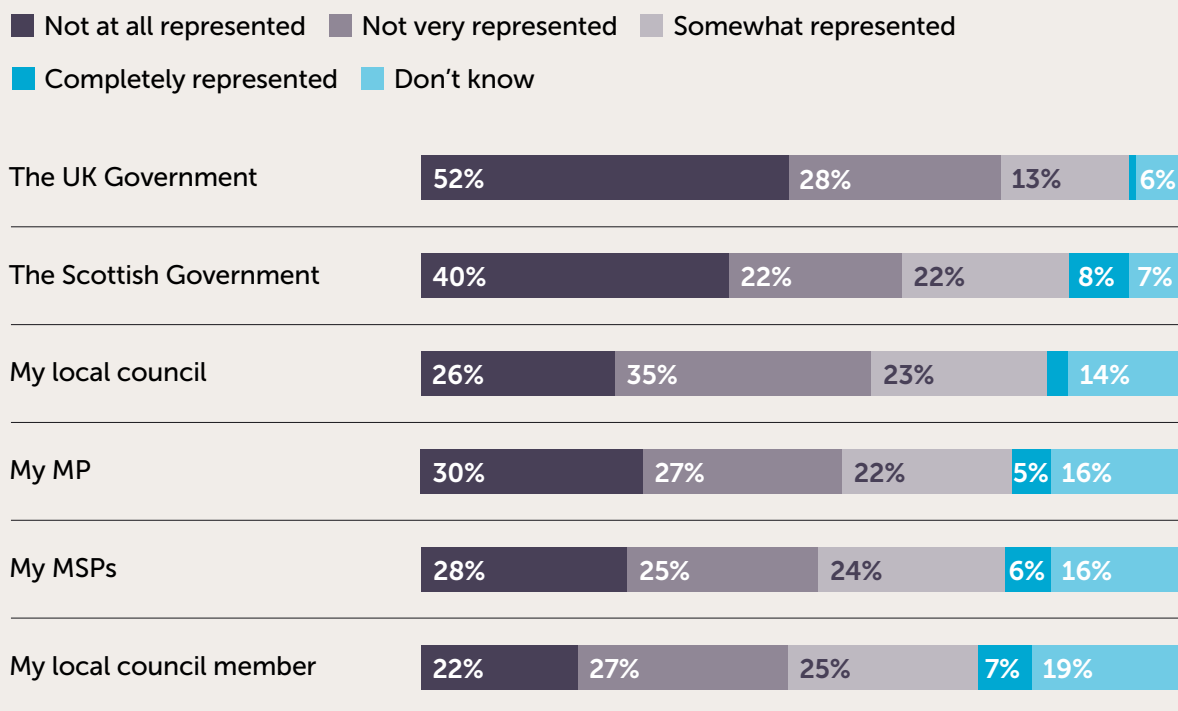
### Support for policies

We wanted to know whether older people supported policy interventions that we believe could change the lives of older people in financial hardship. Among older people in Scotland, there is strong support for a range of these policies. Around 4 in 5, or more, support (either 'strongly' or 'somewhat') each policy (see figure 20). The policies most supported were ensuring social security payments are sufficient for older people to live well (90%) and establishing extra financial support for older people who have caring responsibilities (90%).



## Part 5: Political representation

**Figure 18: Feelings of representation**



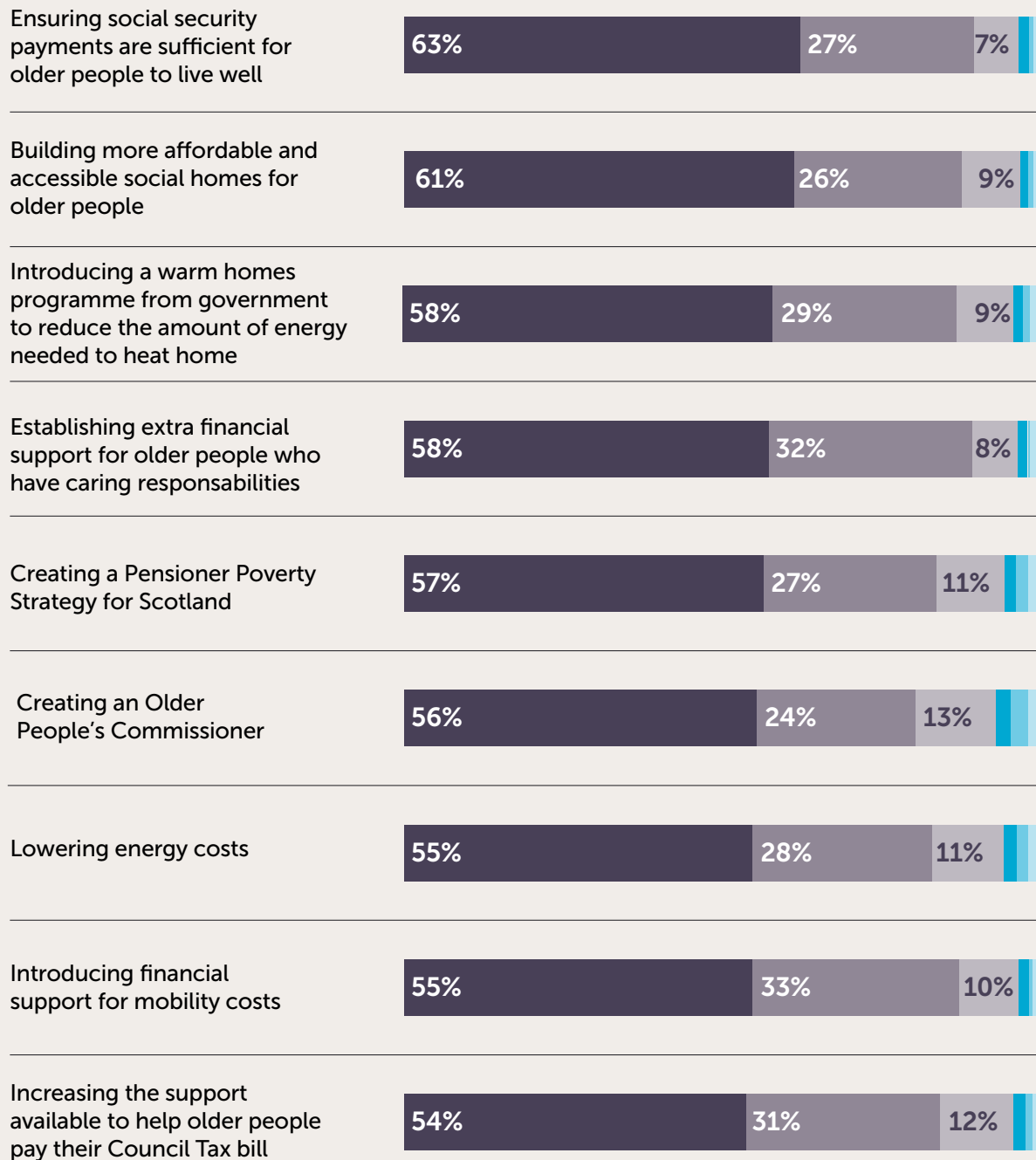
**Figure 19: Feelings of representation – change over time**

	Net: Not represented	Net: Represented	Don't know
The UK Government	5	-5	-1
The Scottish Government	0	0	0
My local council	3	-2	-1
My MP	2	-1	-1
My MSPs	2	-1	0
My local council member	1	0	-1

## Part 5: Political representation

Figure 20: Support for policies

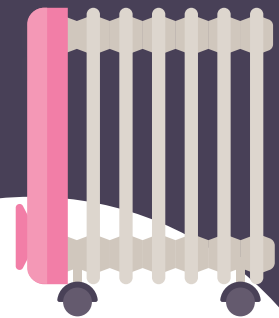
Strongly support
  Somewhat support
  Neither support nor oppose  
 Somewhat oppose
  Strongly oppose
  Don't know



## Part 6: Spotlights



This part of the report explores some of the demographic and household characteristics – gender, caring responsibilities, health conditions, housing tenure and neighbourhood deprivation – that have an impact on economic wellbeing.



“

I pay a fortune for gas and electricity because my husband is unwell, and I need to keep the heating on as he feels the cold terribly.


**Susan, Helpline caller**

## Part 6: Spotlights

# Spotlight on gender


Women are more likely to live in poverty or experience financial hardship than men. Factors during working age, such as lower wages and caring responsibilities, have a direct impact on the income inequality that women experience as they age.


## Income levels


 **One quarter (25%)** of older women have an income of less than £15,000 a year compared to **14%** of older men.

## Sources of income


There are also differences in the income sources of older women and men:

 **65%** of older women in Scotland receive a pension from a former employer, compared to **75%** of men


 **12%** of older women have income from savings and investments compared to **16%** of men


 older women are more likely to receive Pension Credit (**11%** compared to **5%** of men) in 2026. In 2025, 7% of older women received Pension Credit compared to 3% of men.


## Costs and cutbacks


 The findings of this year's Index show that older women are still more likely than men to be making cutbacks on essentials, like food, water, heating and social interaction.

In the past 12 months:

 **30%** of older women reported skipping meals, compared to **28%** of men

 almost half (**49%**) of older women have reduced the quality of the food they buy and eat, compared to **41%** of men

 **62%** of older women reported cutting back on heating/energy, compared to **57%** of men

 **58%** of older women reduced their social interaction, compared to **51%** of men.

“

I have cut back on the heating a little, [as I am] trying to save a few pennies...

**Helen**

## Part 6: Spotlights

# Spotlight on carers

One in 5 (19%) older people has unpaid caring responsibilities for others with long-term health issues or disabilities. For some, caring can be a lifelong responsibility, affecting people at various times in their lives. Many carers take time out of paid employment or reduce their working hours, which can have a negative impact on finances past State Pension age. This means that older people who carry out unpaid caring roles are often more likely to live in poverty than those without caring responsibilities.

## Time spent caring



Around half (48%) of older carers care for between one and 19 hours a week; 13% care for 20 to 34 hours a week; 9% care for 35 to 49 hours a week; and a third (31%) care for 50 or more hours a week.

## Awareness of social security support



More than one quarter (26%) of older carers are not aware of Carers Allowance or Carer Support Payment.

## Financial wellbeing



While 48% of pensioners who don't have caring responsibilities rate their financial situation as 'good' or 'very good', this falls to 39% of carers.

## Home suitability



Older carers are less likely to say their home is entirely suitable (46%), compared to non-carers (62%), which has fallen from last year (53%).

## Actions taken as a result of financial difficulties



Older carers are more likely to have used a food bank or charitable service, with 8% having done so, compared to 3% of those without caring responsibilities.



Some 68% of older carers have cut back on heating/energy, compared to 58% of those without caring responsibilities and 55% of older carers from the previous year's data (up by 13 percentage points).



I'm going to be worse off by reaching State Pension age. A Helpline caller who will lose her Carer Support Payment on turning State Pension age

## Part 6: Spotlights

## Energy bills



Among older carers, only **59%** feel confident they will be able to meet the cost of energy this year (compared to **68%** of non-carers, and down from **62%** of older carers in the previous year).



**More than a third (37%)** of older carers say their energy bills are unaffordable, compared to **27%** of non-carers.

## Support for older carers



**Some 9 in 10 (90%)**

older people support Independent Age's recommendation that the Scottish Government should implement a special recognition payment to support older carers on a low income.



## Part 6: Spotlights

# Spotlight on long-term health conditions

Almost 2 in 3 (65%) pensioners report having a long-term health condition. The most common are physical conditions, with 44% reporting a limiting physical condition and 20% selecting that they have a non-limiting physical condition.

Neighbourhood deprivation, tenure and age have a strong relationship with the likelihood of an older adult having a long-term health condition (see figure 21)

## Income



There are some differences in income levels, with 21% of those with a long-term condition reporting an income of less than £15,000 a year, compared to 17% of those without. People with a condition were less likely to report their financial situation as good (43%; 53%).

## Cutbacks and costs

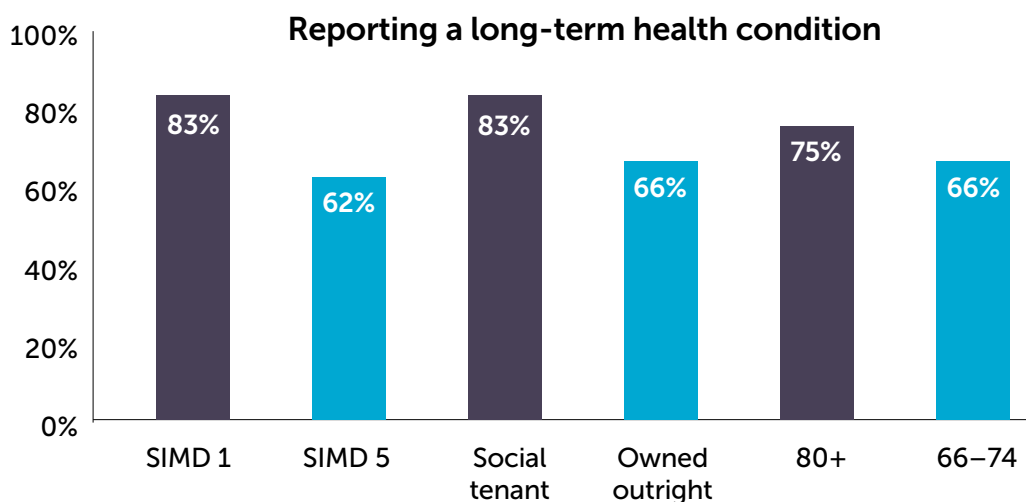


People with health conditions were more likely to have cut back on food (44%; 21%) at some point. They were also more likely to cut back on heating (62%; 55%), with 20% reporting 'frequently' or 'always' cutting back on energy because of financial difficulty.



Figure 22 lays out how having a long-term condition negatively affects how people felt about energy in their homes.

Figure 21: Demographics of health conditions



## Part 6: Spotlights

Figure 22: Home energy

	Not confident will be able to meet energy costs this year	Unable to afford to keep home warm	Dissatisfied with energy efficiency of home
With a long-term condition	24%	24%	29%
No long-term condition	14%	14%	20%

### Quality of life



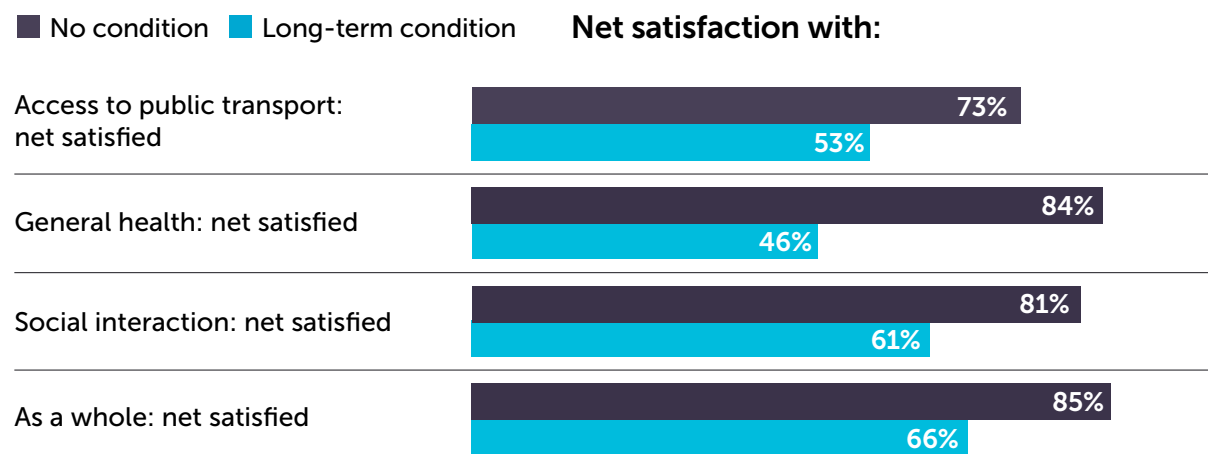
Health conditions are also associated with how satisfied older people are with various elements of their lives. Those with a long-term condition are significantly less likely to report being satisfied with indicators such as access to public transport, health, social interaction and life in general (see figure 23).

### Political representation



People with a health condition were slightly more likely to feel unrepresented by the UK Government than those without a condition (**82%**; **79%**), with **62%** of both groups feeling unrepresented by the Scottish Government.

Figure 23: Quality-of-life indicators



Part 6: Spotlights

# Spotlight on older renters

While only a quarter (26%) of pensioners surveyed rent their home – 22% from a registered social landlord (RSL) and 4% within the private rented sector (PRS) – they account for around half of those below the relative poverty line. With home ownership increasingly difficult for current working-age people, the experiences of today's pensioners in rented homes should ring alarms bells. Renters are the least likely to have any pension wealth and most likely to report a low income and to struggle with high costs.

## Income



Figure 24 highlights a significant disparity in income by tenure, especially for those in RSL properties, 45% of whom have an annual income of less than £15,000. One driver for a lower income among renters is that they are much less likely to have any income from a workplace pension (see figure 25).



Those who own their home outright are about twice as likely to report their financial situation as good compared to renter groups at 56%, and compared to 23% of RSL and 27% of PRS renters.

Figure 24: Total income

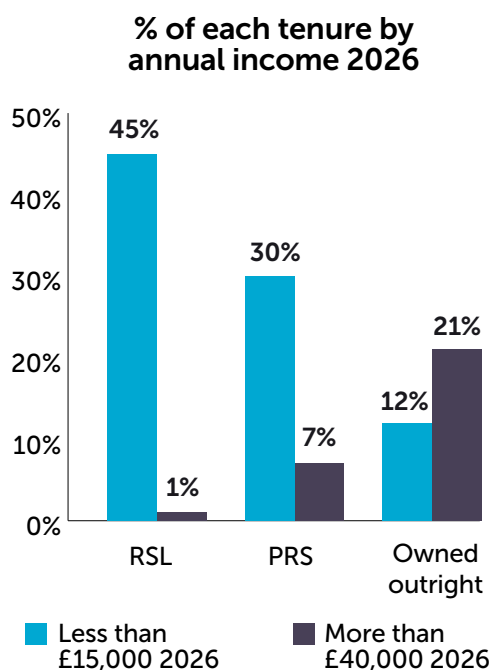
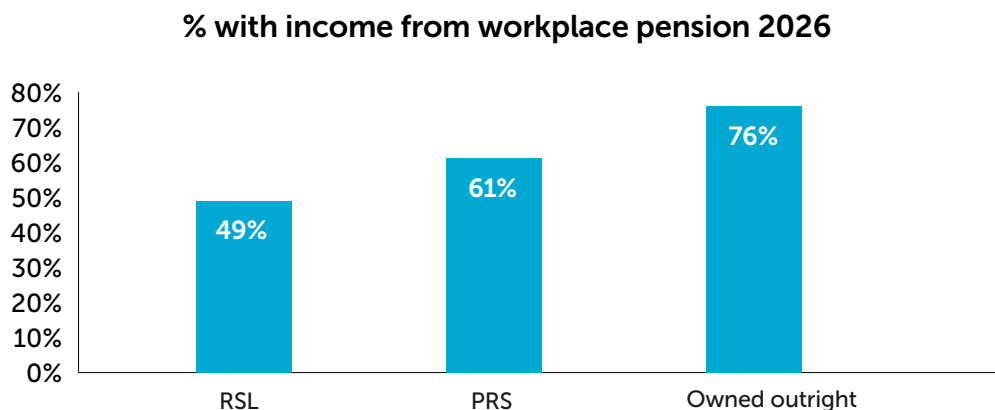



Figure 25: Workplace pensions




## Part 6: Spotlights


### Cutbacks and costs

Those who own outright are more likely to report never being driven by financial hardship to skip meals or to cut back on home energy – whereas **1 in 5** renters reported cutting back 'frequently' or 'always' on their heating.


 **Fewer than half** of all households report being satisfied with the energy efficiency of their home. Private renters are least likely to be satisfied (**41%**) and RSL tenants most satisfied (**55%**), perhaps reflecting the relative conditions in the private and social rented sectors.

 **Around 1 in 3** older renters reports being unable to afford to stay warm at home, compared to **1 in 6** who owns outright and reported this concern.

### Housing

 Private renters are most likely to report that housing costs are already unaffordable (**12%**), while there is widespread concern across all renters and those paying mortgages that housing costs are 'becoming unaffordable' (see figure 26).

### Quality of life

 Tenure is also associated with quality-of-life indicators. Those who own outright are much more likely to report being satisfied with indicators such as health, social interaction and life in general, and renters least likely (see figure 27).



Part 6: Spotlights

Figure 26: Housing costs

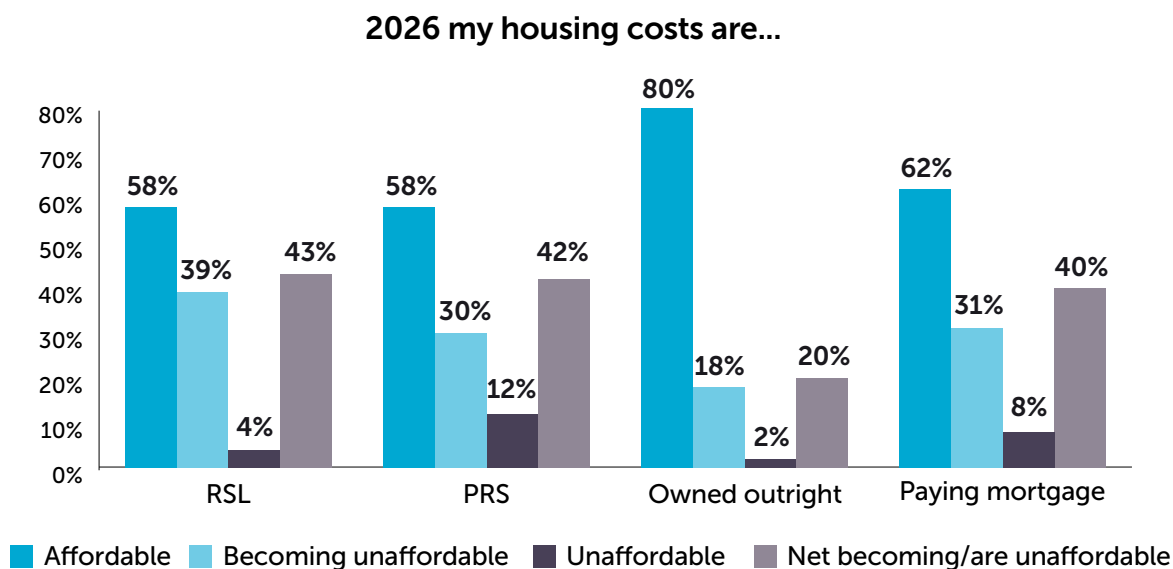
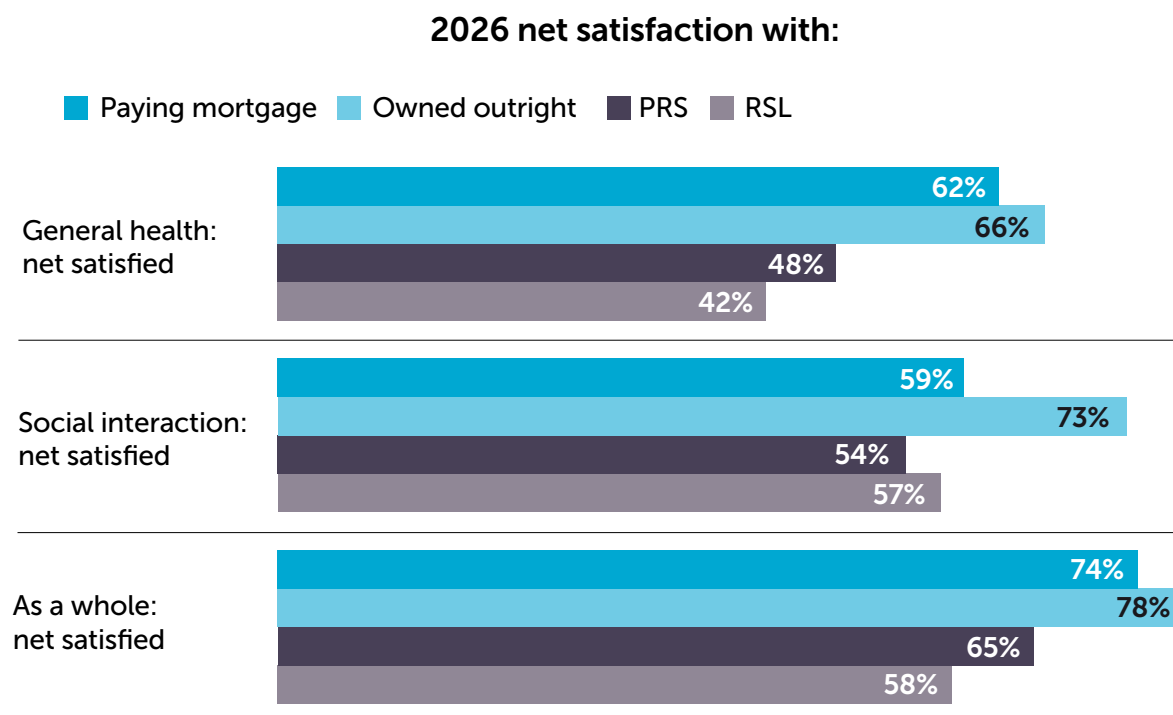


Figure 27: Quality-of-life indicators



Part 6: Spotlights

# Spotlight on areas of deprivation

This spotlight lays out the differences in experiences of life for pensioners in the most deprived areas (SIMD 1) and those in the least deprived areas (SIMD 5).

## SIMD

The Scottish Index of Multiple Deprivation (SIMD) is a tool for identifying the places in Scotland where people are experiencing disadvantage across different aspects of their lives. It measures deprivation across seven indicators, and groups communities accordingly, with SIMD 1 referring to the most deprived communities and SIMD 5 to the least deprived.

Inequalities in wealth, income, housing and quality of life can be seen starkly through this lens.

## Income

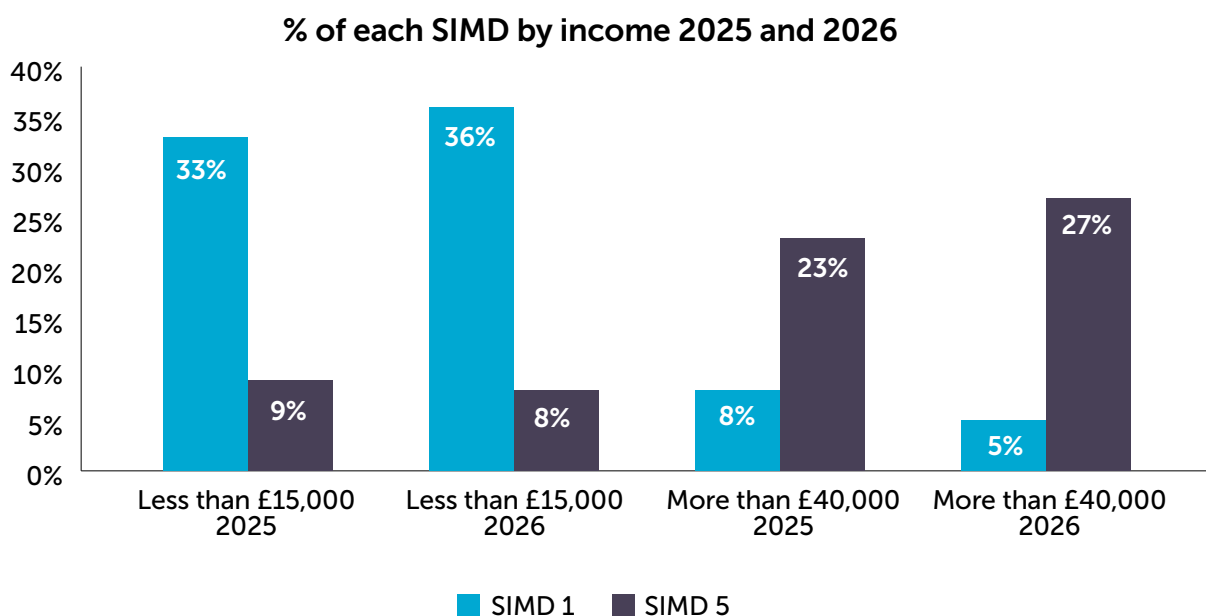


There is a significant disparity in pensioners' income across the most and least deprived areas (see figure 28). The data shows a deterioration over the past year for SIMD 1 and a slight improvement for SIMD 5, which represents an increase in income inequality over the year.



Only around half of those in SIMD 1 had workplace pensions, compared to almost **8 in 10** in SIMD 5.

Figure 28: Total income



## Part 6: Spotlights



Again, the situation has worsened for the most deprived communities over the past year and improved for the least deprived (see figure 29). Those in the least deprived neighbourhoods were around twice as likely to report their financial situation as good (**62%**; **32%**).

## Housing



Respondents in SIMD 1 are much less likely than those in SIMD 5 to own their home (**40%**; **90%**) and much more likely to report that housing costs are becoming, or are already, unaffordable (**33%**; **18%**) (see figure 30).

Figure 29: Income from workplace pensions

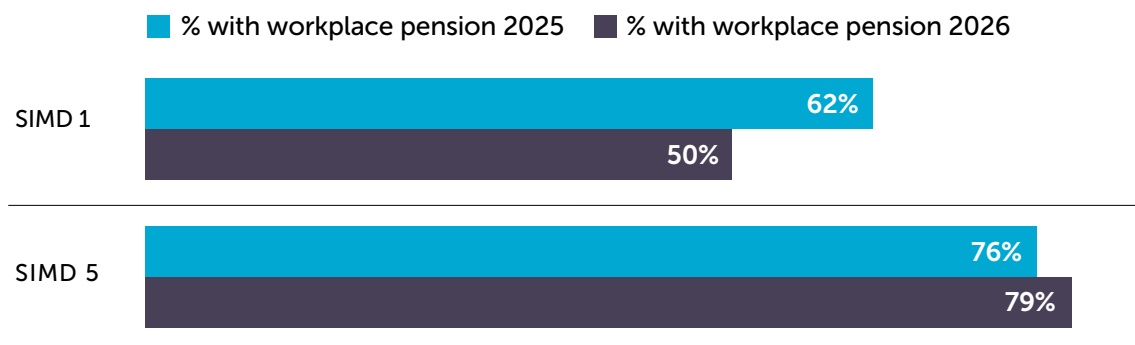


Figure 30: My housing costs are...

	Affordable	Becoming unaffordable	Unaffordable	Net becoming/are unaffordable
SIMD 1	67%	30%	3%	33%
SIMD 5	83%	16%	2%	18%

## Part 6: Spotlights

## Cutbacks and costs



Some 40% of SIMD 1 respondents said they have at some time cut back on food because of financial difficulties.



One in 5 reported cutting back on energy frequently or always.



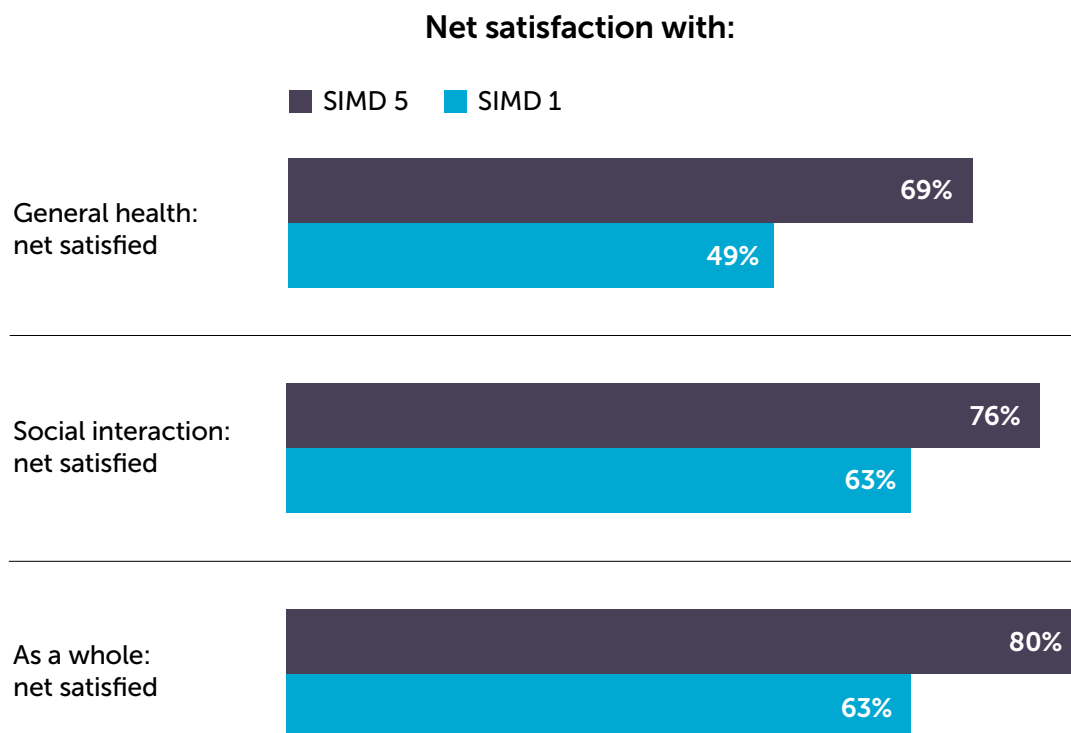
People in deprived areas are less likely to be confident about being able to afford their home energy use in the coming year (55%; 77%), and more likely to say their current energy bills are unaffordable (33%; 24%).

## Quality of life



A correlation between where we live and how satisfied we are with life is apparent in a range of quality-of-life indicators, including satisfaction with life as a whole, levels of social interaction and general health (see figure 31).

Figure 31: Satisfaction with aspects of quality of life



## Part 6: Spotlights

## Political representation



It is noteworthy that a lack of political representation is felt equally across these diverse areas. Some **64%** of those in SIMD 1 feel unrepresented by the Scottish Government (SIMD 5: **67%**).

Encouragingly, it is also clear that, while those in the most deprived communities experience hardships more commonly than those in the least deprived, support can be seen across the board for policies that would help tackle the causes or effects of poverty.

**Figure 32: Net support for policies to improve life for older people**

	Pensioner Poverty Strategy	Older People's Commissioner	Support for energy costs	Support for older carers	Better Council Tax support	Build more accessible homes
SIMD 1	88%	85%	91%	92%	86%	94%
SIMD 5	77%	77%	79%	90%	81%	87%



# Conclusion



**This second edition of the Older People's Economic Wellbeing Index is published at a pivotal time in Scottish politics, as decision makers take their seats in Holyrood following the May 2026 election.**

It is clear from the findings of the first two editions of the Index that too many older people in Scotland are continuing to struggle across many aspects of life. Severe hardship is being experienced by the 1 in 5 who are living on less than £15,000 a year and by those people most likely to face structural inequalities, such as women or people with a health condition – with 8 in 10 older people on the lowest income having cut back on heating and more than half having skipped meals because of financial difficulties.

There is little sign of improvement on the key indicators, including income and housing affordability.

This trajectory is not inevitable. Financial hardship can be addressed, and creating a system and society that enables everyone to have enough money to live on is possible. But it requires the political will to make it happen.

Our research is clear. The overwhelming majority of older people in Scotland want to see action and support our calls for change: to make homes cheaper to heat, to make social security payments accessible and adequate, and for Scotland to have a plan to reduce pensioner poverty over the coming years.

Together, we can end pensioner poverty so that everyone can afford to live well in older age.

## Conclusion

### Independent Age recommends that:

- all political parties commit to working on a cross-party basis to address pensioner poverty throughout the new Scottish Parliament
- the first Programme for Government of the new Scottish Government commits to introducing:
  - a national Pensioner Poverty Strategy
  - a Warm Homes Programme for older people, to reduce energy bills through improving energy efficiency
- the refresh of the Scottish Government's Benefit Uptake Strategy due in October 2026 takes a holistic approach to maximising the income of older people, by taking action to improve take-up of devolved and reserved entitlements
- the social security system and support available to older people is improved, by:
  - reviewing Pension Age Disability Payment, with a specific focus on introducing a mobility component of the payment
  - implementing a Special Recognition Payment to support older carers on a low income
  - committing to delivering a Minimum Income Guarantee
- the Scottish Government guarantee the right to a secure and affordable home, by:
  - improving access to, and increase funding for, Discretionary Housing Payments to support the rent shortfall faced by many low-income older renters
  - building the affordable social homes older people need
- the Scottish Government establish an Older People's Commissioner for Scotland.
- the UK Government ensure reserved social security payments are set at an adequate rate.



# Appendix A: Survey questionnaire

## Introduction

This survey explores your views on issues affecting older people in Scotland.

## Panel demographics

- Gender
- Age band
- Age numeric
- Presence of children
- Social grade
- Household size
- Area
- Parliamentary region
- SIMD

## Demographics

We'd like to start by asking you some questions about yourself. These questions are for analysis purposes and are strictly confidential.

### ASK ALL

**Q1. Could you please confirm your current employment status?**

---

#### SINGLE CODE

1. Retired
2. Unpaid/voluntary work
3. Employed, full-time
4. Employed, part-time
5. Self-employed
6. Not currently in work and seeking work
7. In education at college/university
8. Other (please specify)

### ASK ALL

**Q2. Does your household own or rent your accommodation?**

---

#### SINGLE CODE

1. Owns outright
2. Owns with a mortgage or loan
3. Part owns and part rents (shared ownership)
4. Rents from a private landlord
5. Rents from a social landlord (council or housing association)
6. Other arrangement (including own/rent through other government scheme)

## Appendix A: Survey questionnaire

### ASK ALL

**Q3. Below, we include a list of various possible sources of income. Which of the following do you and your household receive?**

#### MULTICODE

1. State retirement pension
2. Pension from former employer
3. Personal pensions
4. Pension Credit
5. Housing Benefit
6. Discretionary Housing Payment
7. Personal Independence Payment/Adult Disability Payment
8. Disability Living Allowance
9. Attendance Allowance/Pension Age Disability Payment
10. Child Benefit
11. Universal Credit
12. Employment and Support Allowance
13. Carer's Allowance/Carer's Support Payment
14. Other state benefits
15. Earnings from employment or self-employment (incl. overtime, tips and bonus)
16. Student grants and bursaries (but not loans)
17. Interest from saving and investments (e.g. stocks and shares)
18. Rent from property (after expenses)
19. Other kinds of regular income (e.g. maintenance or grants)
20. No source of income (SINGLE CODE)

### ASK ALL

**Q4. Approximately what is your household's total income from all sources over the last 12 months?**

Count income from every person included in the household, including earnings, pensions, student grants, benefits, tax credits, interest earned, rent from property and any other income. Please do not deduct taxes, National Insurance contributions, Health Insurance Payments, Superannuation payments.

#### SINGLE CODE

1. Under £10,000
2. £10,000-£14,999
3. £15,000-£19,999
4. £20,000-£24,999
5. £25,000-£29,999
6. £30,000-£34,999
7. £35,000-£39,999
8. £40,000-£44,999
9. £45,000-£49,999
10. £50,000-£54,999
11. £55,000-£59,999
12. £60,000 or more
13. Don't know
14. Rather not say

## Appendix A: Survey questionnaire

### ASK ALL

#### Q5. Do you consider yourself to have a long-term health condition?

This could be a physical condition, a mental health condition, or both. It would include disabilities and conditions such as cardiovascular disease, diabetes and respiratory conditions, for example.

If so, please indicate whether this is a limiting condition (i.e. a health problem or disability which limits your daily activities or the work you can do, including problems that are due to old age) or not.

Please select all that apply. For instance, you may consider yourself to have a limiting physical health condition, and a non-limiting mental health condition.

#### MULTICODE

1. A limiting physical condition
2. A non-limiting physical condition
3. A limiting mental health condition
4. A non-limiting mental health condition
5. None
6. Don't know
7. Prefer not to say

### ASK ALL

#### Q6. Do you look after, or give any help or support to, family members, friends, neighbours or others because of either:

- Long-term physical/mental ill-health/disability, or
- Problems related to old age?

Do not count anything you do as part of your paid employment.

### SINGLE CODE

No

1. Yes, 1 to 19 hours a week
2. Yes, 20 to 34 hours a week
3. Yes, 35 to 49 hours a week
4. Yes, 50 or more hours a week

## Health and wellbeing

### ASK ALL

#### Q7. How satisfied are you with each of the following:

### SINGLE CODE

#### RANDOMISE ORDER

1. Your quality of life as a whole
2. Your general health
3. Your level of social interaction with others
4. Your ability to access public transport

SCALE: Very satisfied, Fairly satisfied, Neither satisfied nor dissatisfied, Fairly dissatisfied, Very dissatisfied, Don't know

## Housing and community

### ASK ALL

#### Q8. Overall, how suitable do you feel your current home is for the needs of your household?

### SINGLE CODE

1. Entirely suitable
2. Somewhat suitable
3. Not very suitable
4. Not at all suitable

## Appendix A: Survey questionnaire

### ASK IF CODE 3-4 at Q8

#### Q9. And why is your housing not suitable to meet your needs?

MULTICODE

RANDOMISE ORDER

1. Not enough living space (room for living, sleeping, eating or cooking)
2. Not enough storage (storage areas, closets or utility rooms)
3. Poor physical condition of housing (mould, difficult to heat, etc)
4. Lack of adaptation to current property due to health, mobility or disability issues
5. Lack of financial support with rent, repairs and/or adaptations to maintain housing
6. Lack of physical support to maintain condition of housing due to health, mobility or disability issues (cleaning, repairing, etc)
7. Poor transportation links
8. Something else (please specify)

### ASK ALL

#### Q10. Thinking about your current housing costs, which of the three statements comes closest to your situation?

SINGLE CODE

1. My current housing costs are affordable and I will be able to afford to continue to live in my accommodation
2. My current housing costs are becoming unaffordable but I should be able to stay living in my current accommodation
3. My current housing costs are unaffordable and I am concerned that I may not be able to continue living in my current accommodation

## Income and financial wellbeing

### ASK ALL

#### Q11. Thinking about your household income and costs, how would you rate your current overall financial situation?

SINGLE CODE

1. Very good
2. Good
3. Adequate
4. Poor
5. Very poor
6. Don't know

### ASK ALL

#### Q12. How often, if at all, have you taken the following actions in the last 12 months as a result of financial difficulties?

RANDOMISE ORDER – KEEP OPTION 7 AFTER OPTION 6

SINGLE CODE

1. Skipped meals
2. Reduced food quality
3. Borrowed money
4. Used credit/gone into debt
5. Relied on food banks or charitable services
6. Cut back on heating/energy
7. Cut back on other utilities, such as broadband, mobile phone use, etc
8. Took money out of my pension or savings to cover essential costs
9. Reduced my social interactions

SCALE: Never, Rarely, Occasionally, Frequently, Always

## Appendix A: Survey questionnaire

### Social security

#### ASK ALL

**Q13. Looking at the list below, which of these benefits, if any, are you aware of?**

SINGLE CODE

RANDOMISE ORDER

1. State Pension
2. Pension Credit
3. Housing Benefit
4. Council Tax Reduction
5. Attendance Allowance/Pension Age Disability Payment
6. Carer's Allowance/Carer's Support Payment
7. Scottish Welfare Fund Discretionary Housing Payments
8. Funeral Support Payment

SCALE: Yes/No

#### ASK ALL

**Q14. To what extent do you agree or disagree with the following statements:**

SINGLE CODE

CAROUSEL

1. The amount I receive from the state pension is enough to cover my basic living expenses
2. I am satisfied with the amount that I receive from the state pension
3. I am confident that I am receiving all of the benefits that I am entitled to
4. I am confident that I know how to apply for financial benefits that I am entitled to
5. I am confident that the state pension will be enough to cover basic living expenses for future generations

SCALE: Strongly agree, Somewhat agree, Neither agree nor disagree, Somewhat disagree, Strongly disagree, Don't know

#### ASK ALL

**Q15. How well or poorly do you think the current social security system works for people of pensionable age?**

SINGLE CODE

1. Very well
2. Fairly well
3. Neutral
4. Fairly poorly
5. Very poorly
6. Don't know

### Energy expenses

#### ASK ALL

**Q16. Which of the following methods do you use to pay your energy bills?**

SELECT ALL THAT APPLY

1. Pre-payment meter
2. Direct debit
3. Pay on receipt of bill
4. Other (please specify)

#### ASK ALL

**Q17. To what extent do you agree with the following statements:**

RANDOMISE ORDER

1. I am content with the energy efficiency of my home
2. I can afford to keep my home warm enough
3. I am confident that I will be able to meet my costs of energy over the next 12 months
4. My current energy bills are affordable

SCALE: Strongly agree, Somewhat agree, Neither agree nor disagree, Somewhat disagree, Strongly disagree, Don't know

## Appendix A: Survey questionnaire

### Political representation

#### ASK ALL

**Q18. At the 2024 UK General Election, which party did you vote for?**

SINGLE CODE

RANDOMISE ORDER

1. Scottish Conservative and Unionist Party
2. Scottish Labour
3. Scottish Liberal Democrats
4. Scottish Green Party
5. Reform UK
6. Scottish National Party (SNP)
7. A different party (Please specify)
8. Don't remember
9. Didn't vote
10. Prefer not to say

#### ASK ALL

**Q19. To what extent do you feel represented by the following political representatives:**

SINGLE CODE

1. My local council member
2. My local council
3. My MSPs
4. My MP
5. The Scottish Government
6. The UK Government

SCALE: Completely represented, Somewhat represented, Not very represented, Not at all represented, Don't know

#### ASK ALL

**Q20. To what extent do you support or oppose the following proposed policies?**

SINGLE CODE

RANDOMISE ORDER

1. Creating a Pensioner Poverty Strategy for Scotland (a plan from the Scottish Government to reduce the number of older people in poverty)
2. Creating an Older People's Commissioner (an independent person to hold the government to account and advance older people's rights)
3. Introducing financial support for mobility costs (to support older people with a disability or long-term health condition to get around)
4. Ensuring social security payments are sufficient for older people to live well (including a higher State Pension)
5. Establishing extra financial support for older people who have caring responsibilities
6. Lowering energy costs (through mechanisms like a social tariff that would reduce the cost of energy for people on a low income)
7. Introducing a warm homes programme from government to reduce the amount of energy needed to heat homes
8. Increasing the support available to help older people pay their Council Tax bill
9. Building more affordable and accessible social homes for older people

SCALE: Strongly support, Somewhat support, Neither support nor oppose, Somewhat oppose, Strongly oppose, Don't know

# Acknowledgements

## Authors

Debbie Horne  
Malcolm Sayers  
Louise Brady

## Production

Copyediting: Louise Marsters  
Design: Eugenie Bacher  
Photography: Leanne Benson,  
Maria Brosnan, Centre for Ageing  
Better, Alan Fletcher, Becky Mursell,  
Lee Townsend

## Contributors

Independent Age thanks the Diffley Partnership for their work on this project. We also thank the older people who made this research possible by sharing their experiences and views.






Independent Age  
18 Avonmore Road  
London  
W14 8RR

020 7605 4200  
charity@independentage.org  
independentage.org  
**Helpline 0800 319 6789**

 Like **Independent Age**

 Follow **@independentage**

 Follow **independentage**

 Subscribe **IndependentAge**

© 2026 Independent Age

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

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