INDEPENDENT AGE

Let's end financial hardship in later life

Supported by UK Power Networks

Winterwise

Keeping warm and managing your bills in cold weather



Thank you

We would like to thank those who shared their experiences as this guide was being developed, and those who reviewed it for us.

What do you think?

We welcome your feedback on our publications. We use your comments to plan future changes.

If you'd like to help us develop our information products, you can join our Readers' Panel. To find out more, call **020 7050 6560** or visit **independentage.org/readers-panel**.

Our publications

In this guide you'll find references to our other free publications. To order them, call **0800 319 6789** or visit **independentage.org/publications**.

If you would like this information in a different format – such as large print or audio CD – call us on **0800 319 6789** or email **helpline@independentage.org**.

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The sources used to create this publication are available on request.

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

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

1. Managing your costs

As the cost of living continues to change, you might want to try to control how much energy you use, or estimate the costs.

As a rough guide, the chart below shows the relative energy use of different appliances. It's based on how much energy an appliance uses in an hour, so an appliance (for example, the kettle) might not be more expensive to run if you only use it for a short time.

Relative energy use of appliances

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

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

You might be worried about the cost of cooking, but eating at least one hot meal a day can help keep you warm. Planning ahead and batch cooking can help to cut costs.

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



Good to know

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

1. Managing your costs

Make your home more energy efficient

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

If you're a homeowner, you can get advice about how to make your home easier and cheaper to heat at **gov.uk/improve-energy-efficiency** or call **08000 987 950**. In Scotland, contact Home Energy Scotland whether you own or rent (**0808 808 2282**, **homeenergyscotland.org**).

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

- In England, you could get help through the Warm Homes: Local Grant scheme if you're eligible and your council has funding available (**0800 098 7950**, **gov.uk/apply-warm-homes-local-grant**).

  Local Energy Advice Partnership (LEAP) give advice about how to keep your home warm and save money on your energy bills (**0800 060 7567**, **applyforleap.org.uk**).

- In Scotland, contact Warmer Homes Scotland (**0808 808 2282**, **homeenergyscotland.org/warmer-homes-scotland**).
- In Wales, contact Nest (**0808 808 2244**, **gov.wales/get-free-home-energy-efficiency-improvements-nest**).

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



Good to know

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



To do

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

- England – **0800 144 8848**, **citizensadvice.org.uk**
- Scotland – **0800 028 1456**, **citizensadvice.org.uk/scotland**
- Wales – **0800 702 2020**, **citizensadvice.org.uk/wales**.

2. Keeping yourself warm

Check the thermostat

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

Check your boiler

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

To find a gas engineer, contact the Gas Safe Register (**0800 408 5500**, **gassaferegister.co.uk**). If you rent, it's your landlord's responsibility to make sure gas safety checks are carried out every year on all gas appliances and flues they've provided. They must keep a record of the safety checks for at least two years.

It's also important to service your boiler regularly to avoid problems with carbon monoxide. If you're a private tenant, your landlord must fit a carbon monoxide alarm in any room that contains a fixed combustion appliance, including your boiler.

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

Keep warm at night

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

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

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

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

Stay fire safe

If you're spending more time at home and using appliances to keep warm, make sure you're safe from fire. Your local fire service may be able to check that your home is fire safe. Contact them directly and ask if you qualify for a free home fire safety visit. Let them know if you have sight or hearing loss. You can find your local fire service at **nfcc.org.uk/contacts/fire-and-rescue-services**.

Community warm spaces

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

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

Join the Priority Services Register

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

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

This gives you access to free support and services. You will be given advance notice of planned power cuts and you might be offered emergency power or gas if your supply is disrupted.



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

3. Paying your bills

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

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



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

Pension Credit

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

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



Good to know

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

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

Winter Fuel Payment (England and Wales)

You may qualify for a Winter Fuel Payment if you:

- live in England or Wales
- were born before 28 June 1960, and
- have an annual income of £35,000 or less.

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

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

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

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

If you have not received your payment by 27 January 2027, contact the Winter Fuel Payment Centre on **0800 731 0160**. For more information, visit **gov.uk/winter-fuel-payment**.

Pension Age Winter Heating Payment (Scotland)

In Scotland, Pension Age Winter Heating Payment has replaced Winter Fuel Payment. The rules are similar and, if you qualify, you'll get between £105.55 and £316.70. For more information, visit **mygov.scot/pension-age-winter-heating-payment** or call Social Security Scotland on **0800 182 2222**.



Cold Weather Payment (England and Wales)

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

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

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

Winter Heating Payment (Scotland)

Winter Heating Payment has replaced the Cold Weather Payment in Scotland. It is a one-off payment of £62 to people who receive certain benefits, such as Pension Credit. It does not depend on how low the temperature gets.

If you qualify, you'll get a letter and you should receive your payment automatically between December 2026 and February 2027. Visit **mygov.scot/winter-heating-payment** for more information.

Warm Home Discount

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



Good to know

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



To do

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

Help from your council

If you're struggling to afford essential costs, like food, energy or water bills, you may be able to get help from your local council.

In England, ask your council if they have a Local Welfare Assistance Scheme. The council may also be able to give you a cash payment through the Crisis and Resilience Fund.

In Scotland, you can ask your local council about getting a one-off Crisis Grant from the Scottish Welfare Fund. This scheme is to help with emergency situations, so you can usually only get up to three Crisis Grants within a 12-month period.

In Wales, ask your council about the Discretionary Assistance Fund.

Visit our webpage for more information about financial help you can get through grants, loans and other types of support (**independentage.org/get-advice/money/benefits/extra-help-cost-of-living-low-income**).



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

- our factsheet **Help with emergency costs**
- our checklists **Winter benefits in England and Wales** and **Winter benefits in Scotland**.

If you owe money to your energy supplier

If you're finding it difficult to pay your energy bill, or are in debt, reach out to a debt service as soon as you can – see **page 24** for more help with debt.

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

You can ask your energy supplier for:

- a review of your payments and debt repayments
- breaks in paying, or reductions
- more time to pay
- access to hardship funds (see **page 23**)
- advice about energy efficiency.

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

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

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

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



Good to know

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

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



Important

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

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

Grants and trusts

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

If you have a prepayment meter, you might be able to get a grant from the British Gas Energy Trust (**0121 348 7797**, **britishgasenergytrust.org.uk**). If you're not a British Gas customer, you can still apply. You'll need to show you've had money advice in the past six months. You can find a list of advice services at **moneyhelper.org.uk/en/money-troubles/dealing-with-debt/debt-advice-locator**.

> "I had no clue how to see what I'm entitled to, until I received Independent Age's help. I am very grateful.

If you're in debt

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

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

Debt advice services (see **page 25**) offer practical, confidential support. They can help you:

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

Where to get help with debt

You can get free, specialist advice from:

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

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



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



For more information about debt advice, visit **independentage.org/get-advice/money/debt**. Contact our free Helpline for advice (**0800 319 6789**, **independentage.org/helpline**).


Posed by model

Darcy's story

Things were getting a bit tight, even with our combined pensions, so we were cutting back as much as we could. One of our biggest costs was the heating. We only put it on in the evening for an hour or two. Winters in Northumberland are bitterly cold so we would layer up with thick jumpers and blankets. But Martin suffers from arthritis and the cold makes his limbs stiff. He was in a lot of pain.

It's been a real struggle to find out what support we might be entitled to – it's all so complex and overwhelming. I heard about Independent Age and rang the Helpline to see if I qualified for any benefits.

They gave us both a benefits check, and it turned out we were entitled to quite a bit more than I thought, like the higher rate of Attendance Allowance, Guarantee Pension Credit and Council Tax Reduction. And because we qualify for Guarantee Pension Credit, we can also get free eye and dental care.

> "It's easier to pay bills now, and we can afford to put the heating on for longer. It definitely helps.

About Independent Age

Independent Age is the national charity working towards ending financial hardship in later life.

We support people on a low income who have reached State Pension age, and those approaching it who want to plan for their future.

We offer free, impartial advice and information on what matters most: boosting your income, reducing costs and having suitable, affordable housing. You can call us on freephone **0800 319 6789** (Monday to Friday, 8.30am to 5.30pm) or visit **independentage.org/helpline** for other contact options.

We believe no one should face financial hardship in later life. To donate or help support our work, please visit **independentage.org/support-us**.

INDEPENDENT AGE
Let's end financial hardship in later life

recycle

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