



**Independent  
Age**



# Together against poverty in later life

The state of public opinion

June 2025

# Contents

About Independent Age	<b>3</b>
Summary	<b>4</b>
Introduction	<b>6</b>
Our findings	<b>8</b>
Recommendations	<b>34</b>
Acknowledgements	<b>36</b>

# About Independent Age

Independent Age is the national charity focused on tackling poverty in later life.

Our Helpline and expert advisers offer free, practical support to older people without enough money to live on. Through our grants programme, we support hundreds of local organisations working with older

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

We believe no one should face financial hardship in later life.

## Get support and resources

Call our freephone Helpline on **0800 319 6789** for information or to speak to one of our expert advisers, who provide free and impartial advice on the issues that matter to older people with money worries.

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](https://independentage.org/get-advice)** or you can call our freephone Helpline to order paper copies.

## Get in touch

If you want more information on the research and analysis in this report, or are an older person struggling to make ends meet with a story to share, please get in touch with us at **[policy@independentage.org](mailto:policy@independentage.org)**.

# Summary

**Older people in poverty are a high priority for the public.** Most (62%) people consider themselves aware of poverty in later life and most (79%) people identify it as a problem in the UK. The public say their vote at an election will be influenced by political parties' policies on older people in poverty, more than any other group, and that they would be willing to pay more tax to support them. Older people in poverty are second only to families with children in poverty as a group the public identify as a top priority for the UK Government to support. The public overwhelmingly think that the UK Government have a role to play in addressing poverty in later life.

**The public think that older people in general, and older people in poverty in particular, are disadvantaged compared to other groups.** Other than on home ownership, they think that older people are worse off on average than other people in the UK; that they tend to be isolated, struggling and disrespected; and that they face significant cost-of-living challenges.

**They also think that older people in poverty are not a priority for the current UK Government** – and that older people in poverty, and older people in general, are the two groups that have been most negatively affected by the UK Government's decisions in office so far since the General Election.

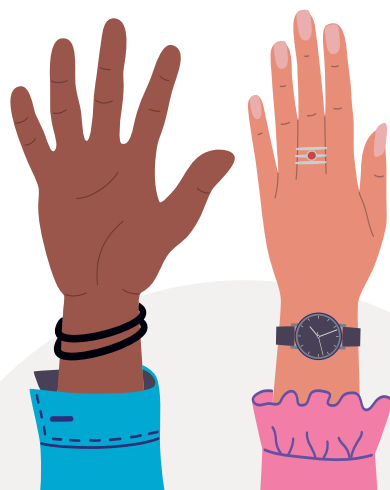
**Means-testing Winter Fuel Payment has damaged public perceptions of the UK Government**

– by some distance, it is both the UK Government's least popular policy of a list we tested, and the one most considered by the public to be bad for older people. This looks likely to be the biggest driver of our finding that older people in poverty are believed by the public to be the biggest losers so far since the UK general election.

**There is strong support for restoring at least some eligibility for Winter Fuel Payment – but simply reinstating it in full is not the most popular option.** A majority (58%) back full reinstatement, but there is equal or higher support for replacing cash payments with energy vouchers (57%), making the payments on an income-dependent sliding scale (63%), and restoring it for all pensioners except the richest 10% (68%). Full abolition of Winter Fuel Payment would be deeply unpopular, with 70% of the public opposing it.



**Policies to support older people in poverty are very popular**, both for helping them with costs, including utility bills and housing costs, and for ensuring that pensions and means-tested social security entitlements are sufficient to keep people out of poverty in older age. Policies we tested that would restrict older people's incomes, or their eligibility for pensions and social security support, are unpopular. And policies that help older people in poverty not only win support from the people who would benefit from them directly, but are also supported by other age groups: while the popular policies we tested were most popular with over-65s, all but one of them had net support from every single age cohort.



**The public overwhelmingly think that the UK Government have a role to play in addressing poverty in later life.**

## **Independent Age recommend the UK Government:**

1. develop a take-up strategy for all financial entitlements for older people
2. deliver on its commitment to return the Winter Fuel Payment to more pensioners
3. uprate Local Housing Allowance to support older private renters
4. work with utility companies in energy and water to introduce a single social tariff to reduce fuel and water poverty
5. commit to undertaking a cross-party review to agree what an adequate income in later life should be
6. establish a Commissioner for Older People and Ageing in England – and the Scottish Government should establish an Older People's Commissioner for Scotland.



# Introduction



**At Independent Age, we believe no one should face financial hardship in later life. Yet the reality is that almost two million older people are living in poverty in the UK<sup>1</sup> and around a million more live on a low income hovering above the poverty line.**

Through our work with older people living in financial insecurity – on our Helpline, with our expert advisers, and in partnership with hundreds of local organisations working with older people across the UK – we see the challenges faced by older people in poverty every day.

While Independent Age understand the huge impact that not having enough money to live on can have on every aspect of someone's life, we wanted to learn more about:

- How much does the public know, understand and care about the lives of older people living in financial hardship in the UK?
- Whose responsibility do they think it is to provide support – and what support do they think should be provided?
- Almost a year on from a UK General Election, how good a job do they think the new UK Government are doing for older people in poverty?
- What policies do they think are affecting older people in poverty most significantly – whether positively or negatively?

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<sup>1</sup> Households below average income (HBAI) statistics, Department for Work and Pensions, March 2024, see [stat-xplore.dwp.gov.uk/webapi/jsf/login.xhtml](https://stat-xplore.dwp.gov.uk/webapi/jsf/login.xhtml).

## Introduction

- How have those policies influenced wider perceptions of the UK Government's performance, and what new policies aimed at supporting older people in poverty would get the most public support?

We found that suggestions of intergenerational conflict, or a lack of sympathy between old and young, are misplaced. Most people, of all ages, care about older people in poverty and are concerned about the quality of their lives. Most people also think the UK Government have a responsibility to do more to support this group, and judge the current UK Government – and all political parties – on their policies and actions towards them.

The people who shared their views to inform this research have made their voices heard. They supported a range of measures on costs, housing and income that go beyond one-off payments. We now need politicians and policymakers to act, putting in place positive policies to tackle poverty in later life for all of us as we age.



## Our findings



Independent Age wanted to explore how far the public recognises poverty in later life as an important issue, and how far they think the UK Government should prioritise this group in policymaking.

Do the public think that older people living in poverty matter, and whose responsibility do they think it is to support them?

### Methodology

Independent Age commissioned Public First to carry out a nationally representative poll of 2,014 UK adults, along with an additional booster survey of 500 UK adults aged over 65. Both were carried out online in April 2025. In both cases, results were weighted to be representative of the UK population on age, gender, socioeconomic grade and region.

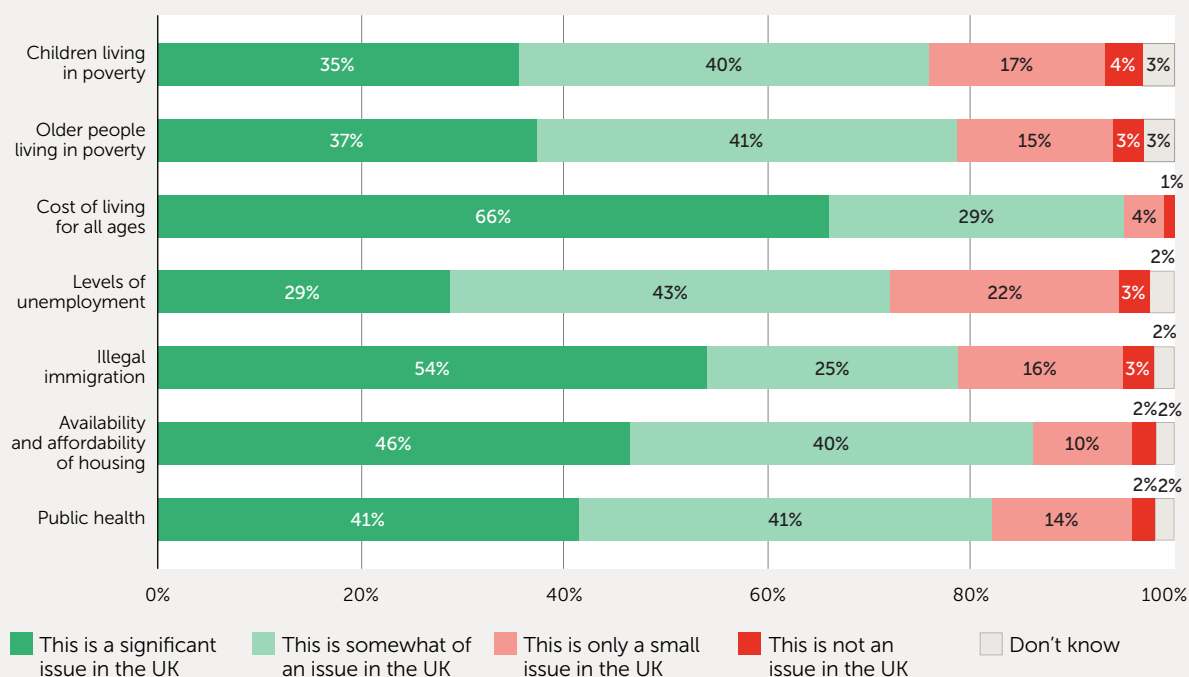
Due to rounding, some figures in the charts throughout this report do not add up to 100%.



## 1. Older people in poverty are a high priority for the public

We found that most UK adults of all ages identify that poverty in older age is an issue in the UK. Given a list of issues of potential significance – all of which were agreed to be significant to a greater or lesser degree by a majority of the public – 78% say that older people living in poverty is ‘a significant issue’ or ‘somewhat of an issue’ in the UK.

**Figure 1: For each of the following, would you say they are significant issues in the UK or not?**

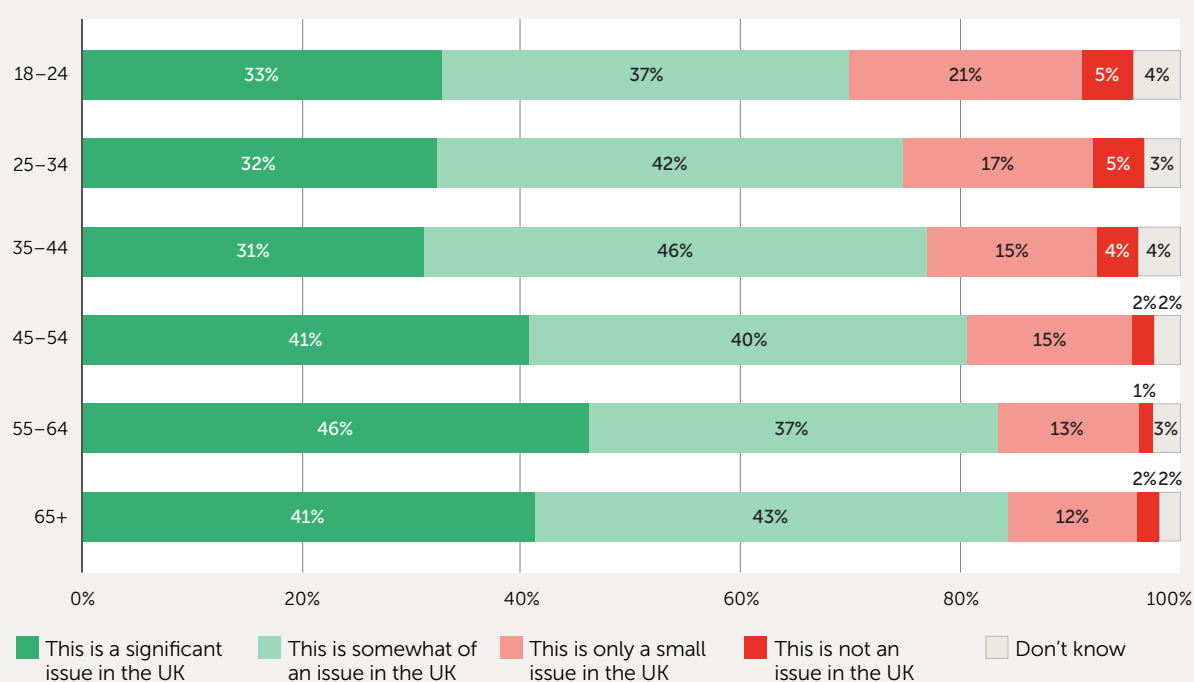


**78% say that older people living in poverty is ‘a significant issue’ or ‘somewhat of an issue’ in the UK.**

## 1. Older people in poverty are a high priority for the public

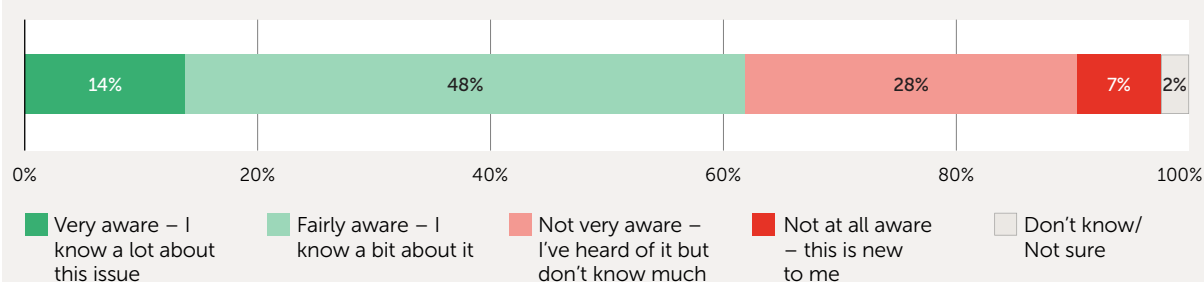
This view is held by a comfortable majority across all age groups: from 70% of 18–24-year-olds rising to 84% of over-65s.

**Figure 2: For each of the following, would you say they are significant issues in the UK or not? (Older people living in poverty)**



There are high levels of self-declared awareness of older people in the UK living in poverty: 62% of people consider themselves at least fairly aware, and just 7% say they are not aware of this issue at all.

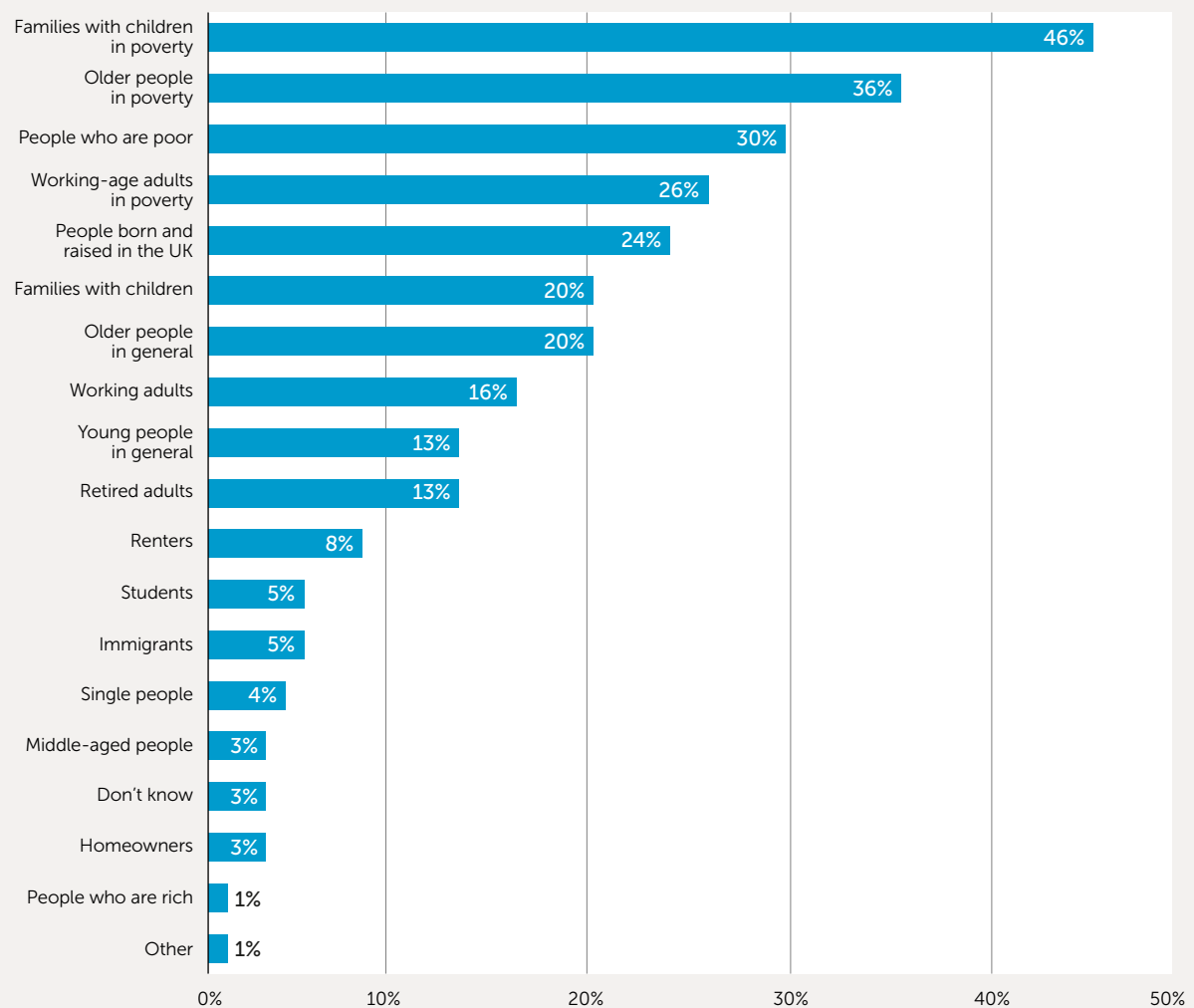
**Figure 3: Before today, how aware were you of the issue of older people living in poverty in the UK?**



## 1. Older people in poverty are a high priority for the public

Tackling poverty across all ages is important to the public. Older people in poverty are second only to families with children in poverty as a group that the public think should be a top priority for the UK Government to support.

**Figure 4: If you had to choose, which of these groups of people should be a top priority for the UK Government to support?**



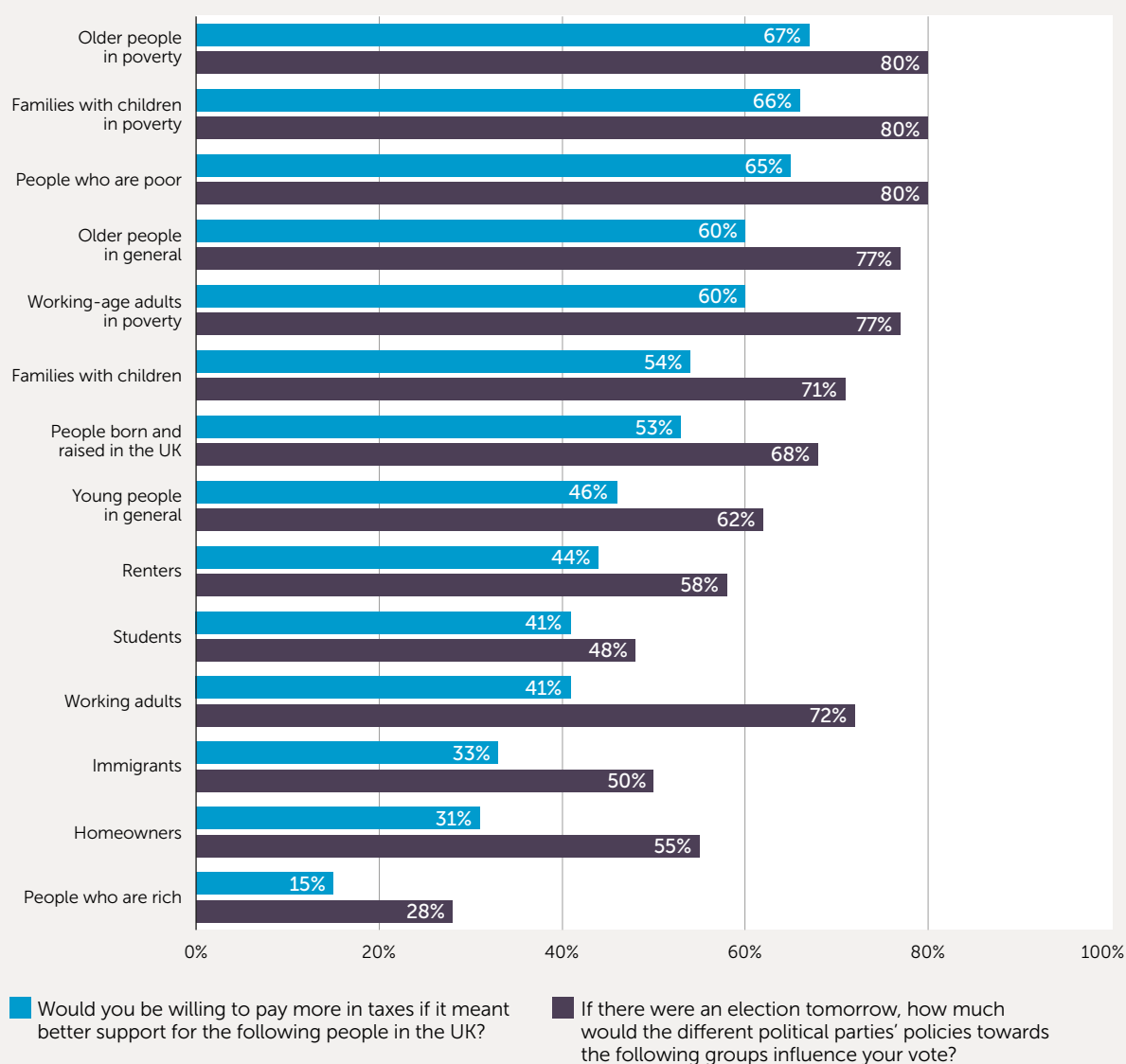
## 1. Older people in poverty are a high priority for the public

The public also claim to be willing to pay more tax to support older people in poverty and older people in general, and that their vote would be influenced at an election by the different political parties' policies on older people in poverty and older people in general. In fact, older people in poverty come top or joint top on both of these measures.



**8 in 10 (80%)** say that if there were an election tomorrow, the different political parties' policies towards older people in poverty would influence their vote.

**Figure 5: Would policies on these groups influence your vote and would you be willing to pay more taxes for better support?**





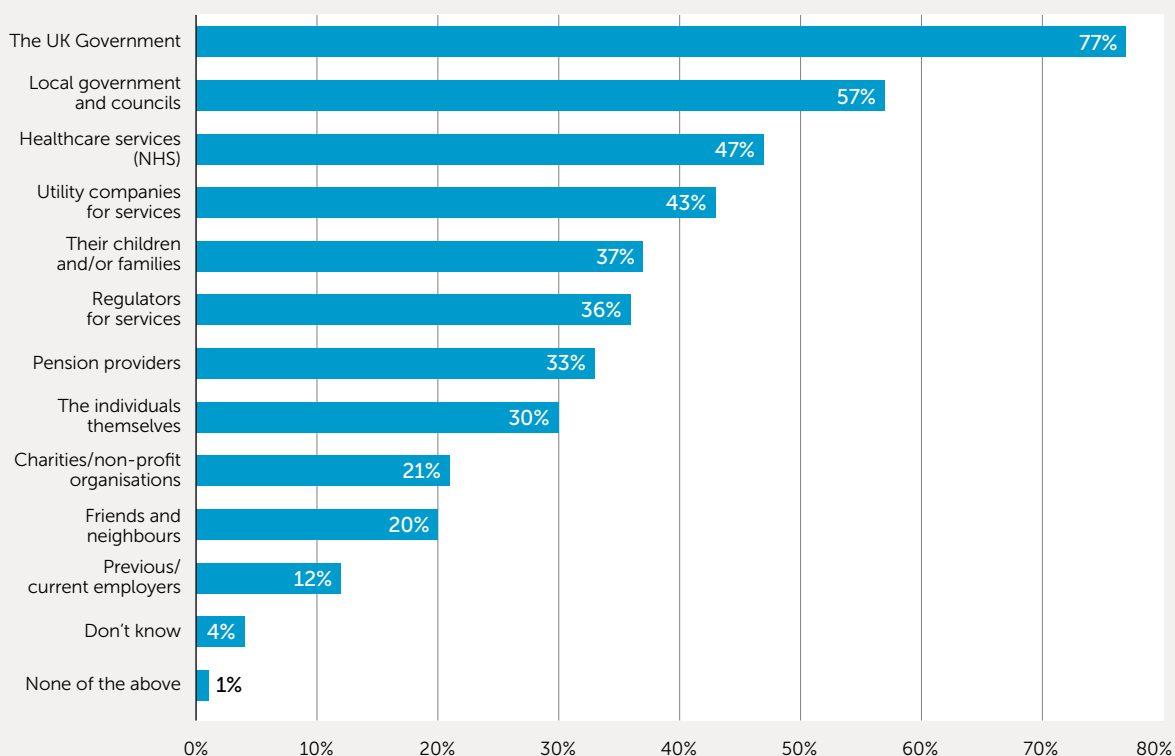
## 1. Older people in poverty are a high priority for the public

When it comes to who has a role in tackling poverty in later life, the public think the UK Government have the biggest responsibility: 77% think they have a role to play, compared to 57% for local government, 47% for the NHS and 43% for utility companies.



**More than 3 in 4 (77%) people think that the UK Government have a role to play in addressing older people living in poverty.**

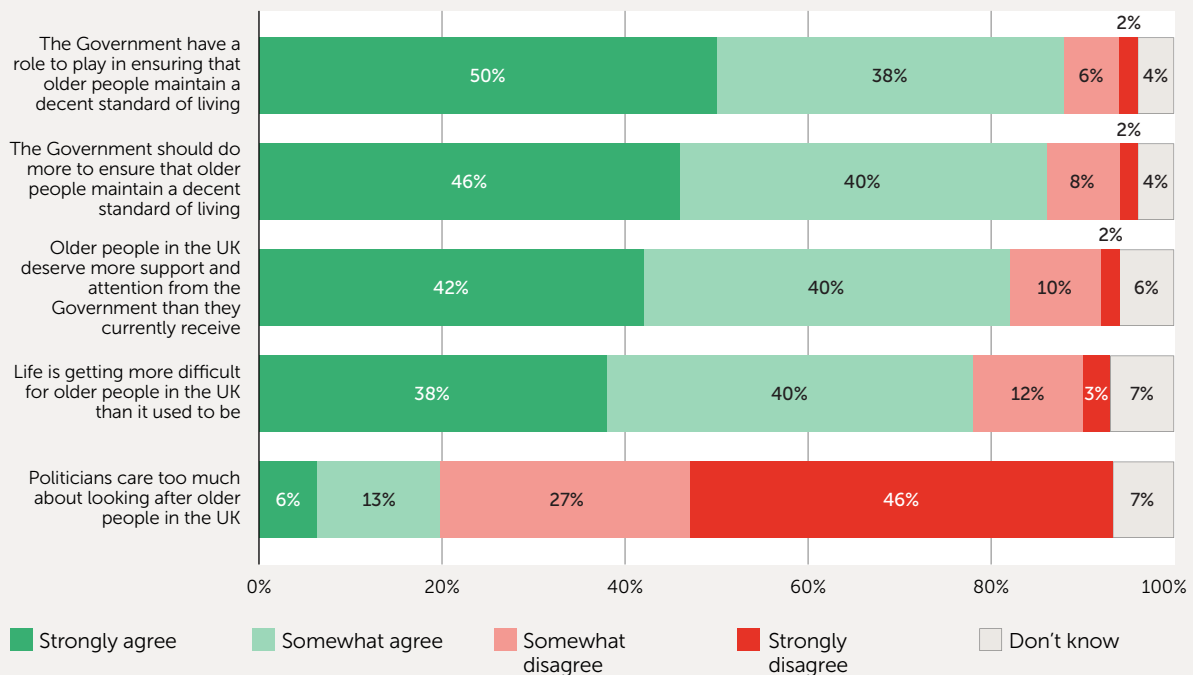
**Figure 6: Which of the following has a role to play in addressing older people living in poverty in the UK? Select any that apply**



## 1. Older people in poverty are a high priority for the public

On a series of agree/disagree statements, there is overwhelming support for the idea that the UK Government have a role in ensuring that older people have a decent standard of living. There is also overwhelming disagreement with the idea that 'Politicians care too much about looking after older people in the UK'.

**Figure 7: To what extent do you agree or disagree with the following?**



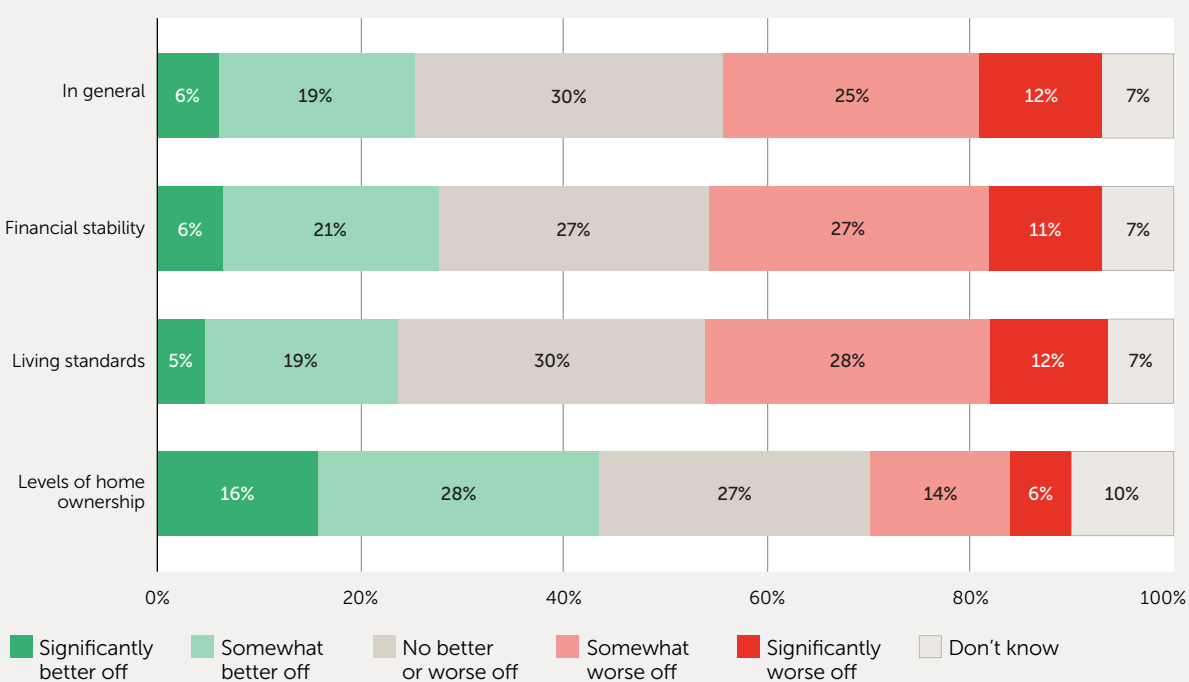
**The public overwhelmingly agree that the UK Government have a role to play in ensuring that older people maintain a decent standard of living.**

## 2. The public think older people in general, and older people in poverty in particular, are disadvantaged compared to other groups

Overall, when thinking broadly about the older generation, the public are more likely to think that most older people are worse off than other ages, rather than better off. More than one third of the public stated this when asked to think about whether older people were better or worse off in general, in terms of financial stability and in terms of living standards. But they recognise, rightly, that older people overall have higher levels of home ownership than the general population. And a substantial, although smaller, proportion of the public also reflected views that older people were better off across the board than other people in the UK.

The mixture of views presented from the public reflects the mixed picture facing older people in the UK: many older people are relatively well off, and not just in terms of home ownership, while at the same time nearly two million older people are in poverty. Yet this group of older people living on a low income often tell us they feel hidden.

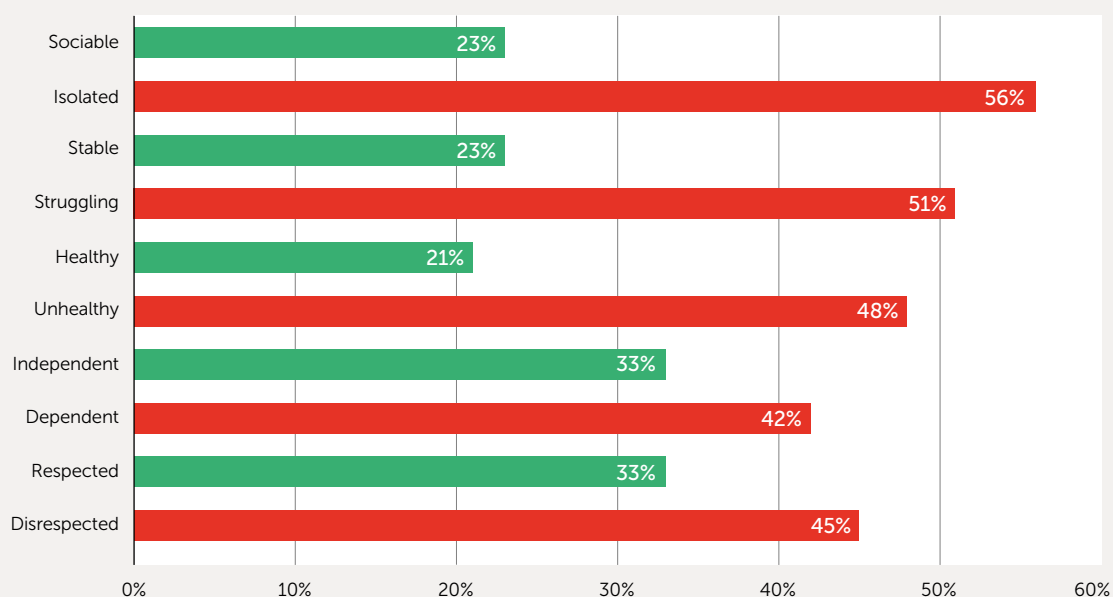
**Figure 8: In your opinion, do most older people have it better or worse off than other people in the UK in the following ways?**



## 2. The public think older people in general, and older people in poverty in particular, are disadvantaged compared to other groups

Additionally, when presented with a series of contrasts – sociable/isolated, stable/struggling, healthy/unhealthy, dependent/independent, respected/disrespected – and asked which best describes the lives of older people in the UK, the public are much more likely to select the negative option in each pairing.

**Figure 9: Thinking about older people in the UK in general, how would you describe their lives?**



While stereotypes may have contributed to some of this thinking, it is also fair to say that being socially connected, healthy, stable and independent is much easier for people who are not in financial hardship.



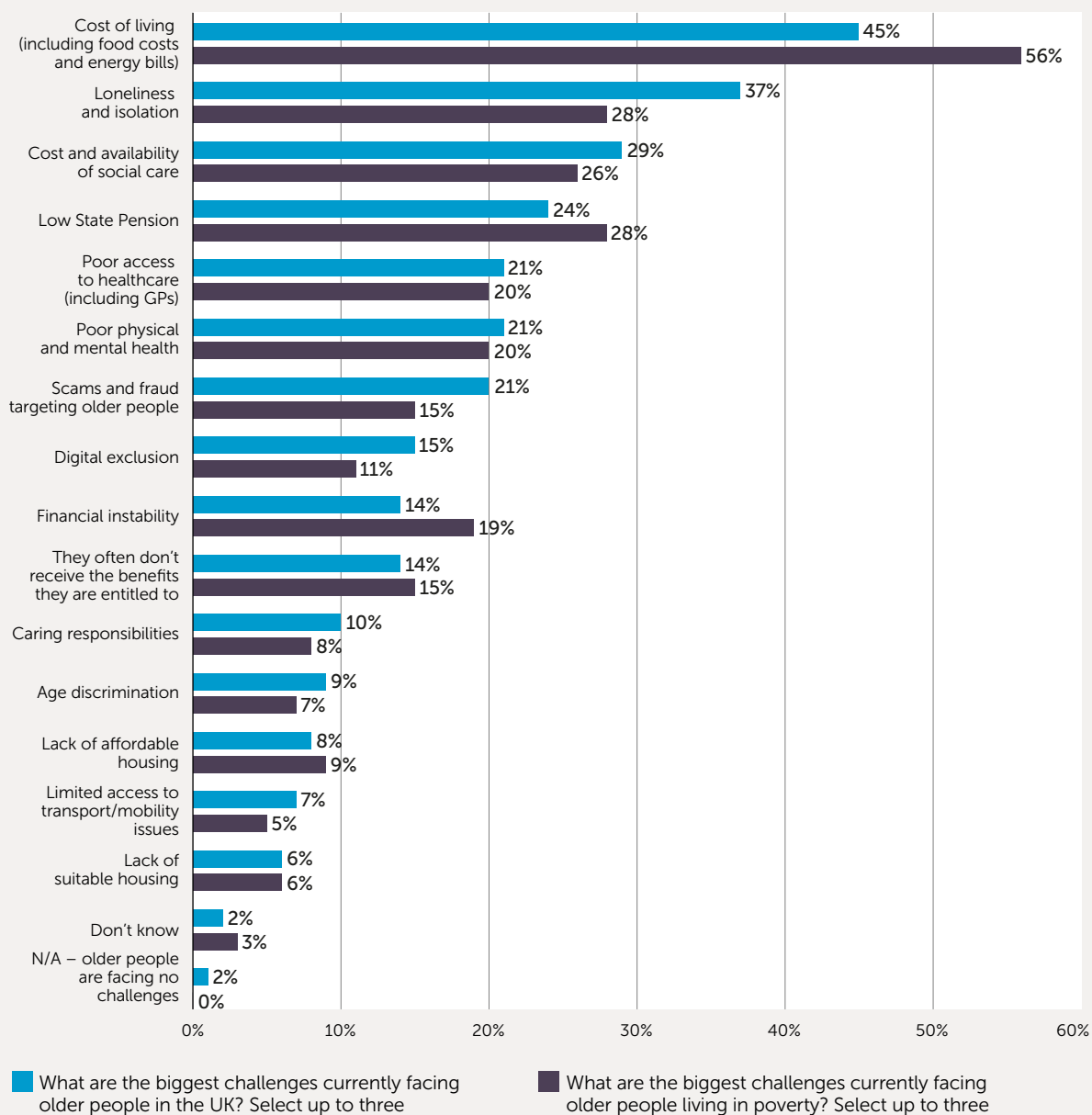
**When asked about the biggest challenges facing older people in the UK in general, and older people living in poverty in particular, the public emphasise the cost of living as the top issue across the board.**

This reflects a broader awareness that the cost of living is a challenge for everyone. They also place other finance-related challenges (such as low State Pension) as more significant problems for older people in poverty than for older people in general, while non-financial challenges such as loneliness and isolation and poor healthcare are placed higher for older people in general. This likely indicates that the public recognise that older people in poverty face additional challenges beyond those that all older people are perceived to face.



## 2. The public think older people in general, and older people in poverty in particular, are disadvantaged compared to other groups

**Figure 10: What are the biggest challenges currently facing older people in the UK?**

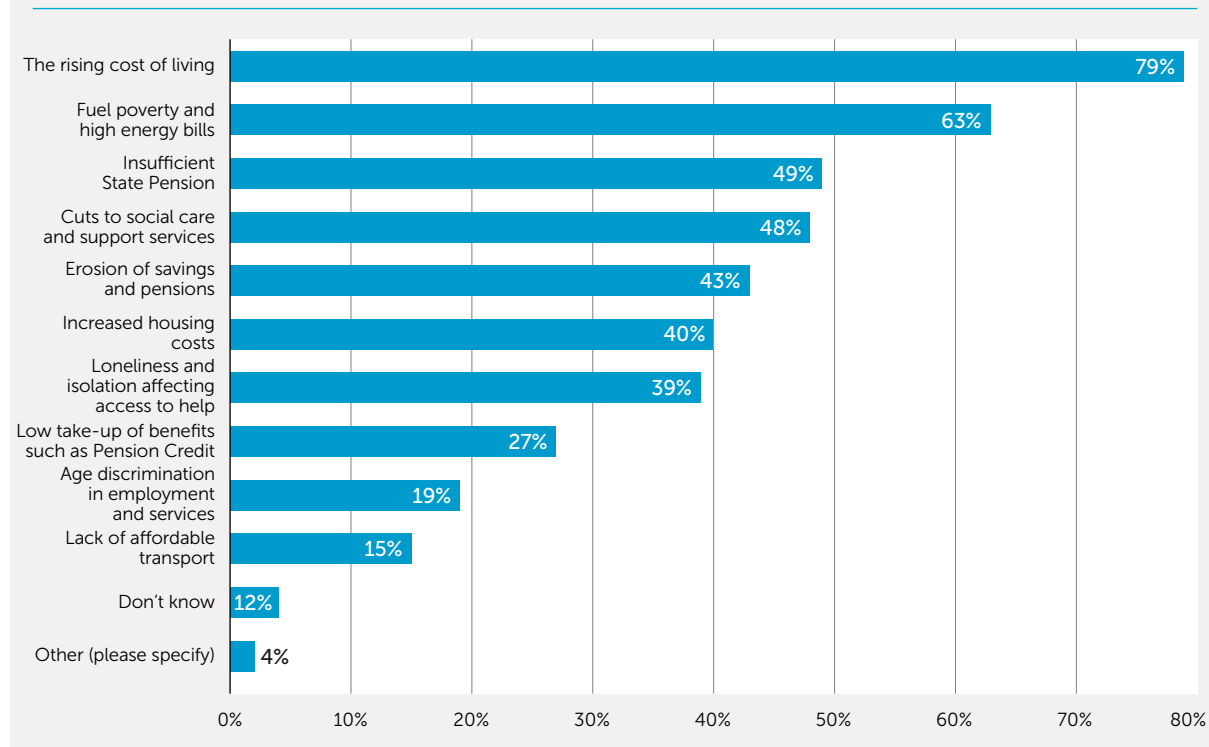


**The public identified the cost of living and low State Pension as the biggest challenges facing older people in the UK.**

## 2. The public think older people in general, and older people in poverty in particular, are disadvantaged compared to other groups

The public also identified how challenges that face all ages contribute to rising levels of older people in poverty, specifically the rising cost of living and high energy bills. Nearly half (49%) also identified an insufficient State Pension.

**Figure 11: As far as you are aware, what has led to rising levels of older people living in poverty? Select all that apply**

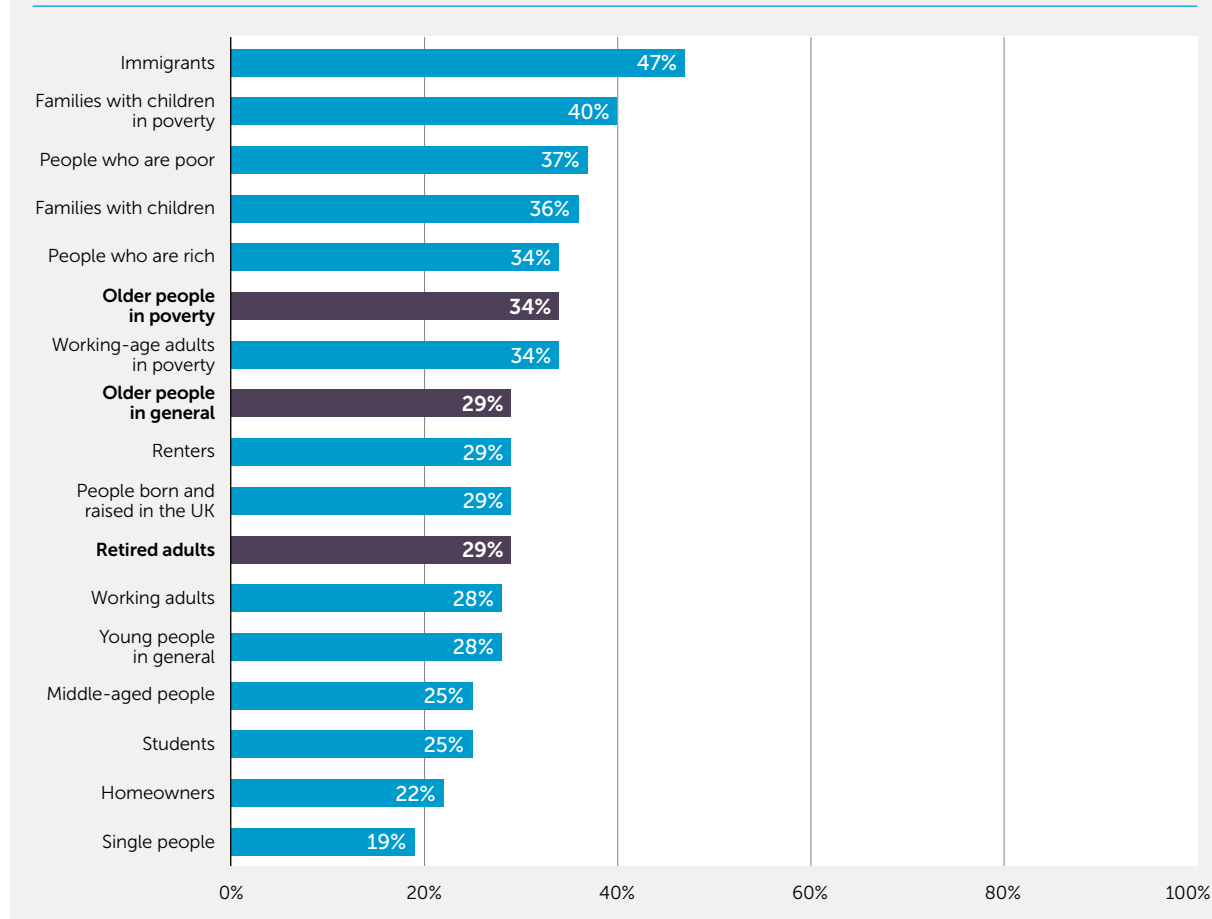


### 3. The public think older people in general, and older people in poverty, are not a priority for the current UK Government

We saw earlier that older people in poverty, and older people in general, are a high priority for the public. We also wanted to know whether the public think older people in poverty are also a priority for decision makers, including the current UK Government and politicians generally.

When asked who the Labour Government have prioritised since coming to power, the public identify immigrants (47% said that this group had been 'a significant priority' or 'somewhat of a priority') and families with children in poverty (40%). Some 34% of people think that the Labour Government have prioritised older people in poverty, compared to 29% who think they have prioritised older people in general and 29% who think they have prioritised retired adults.

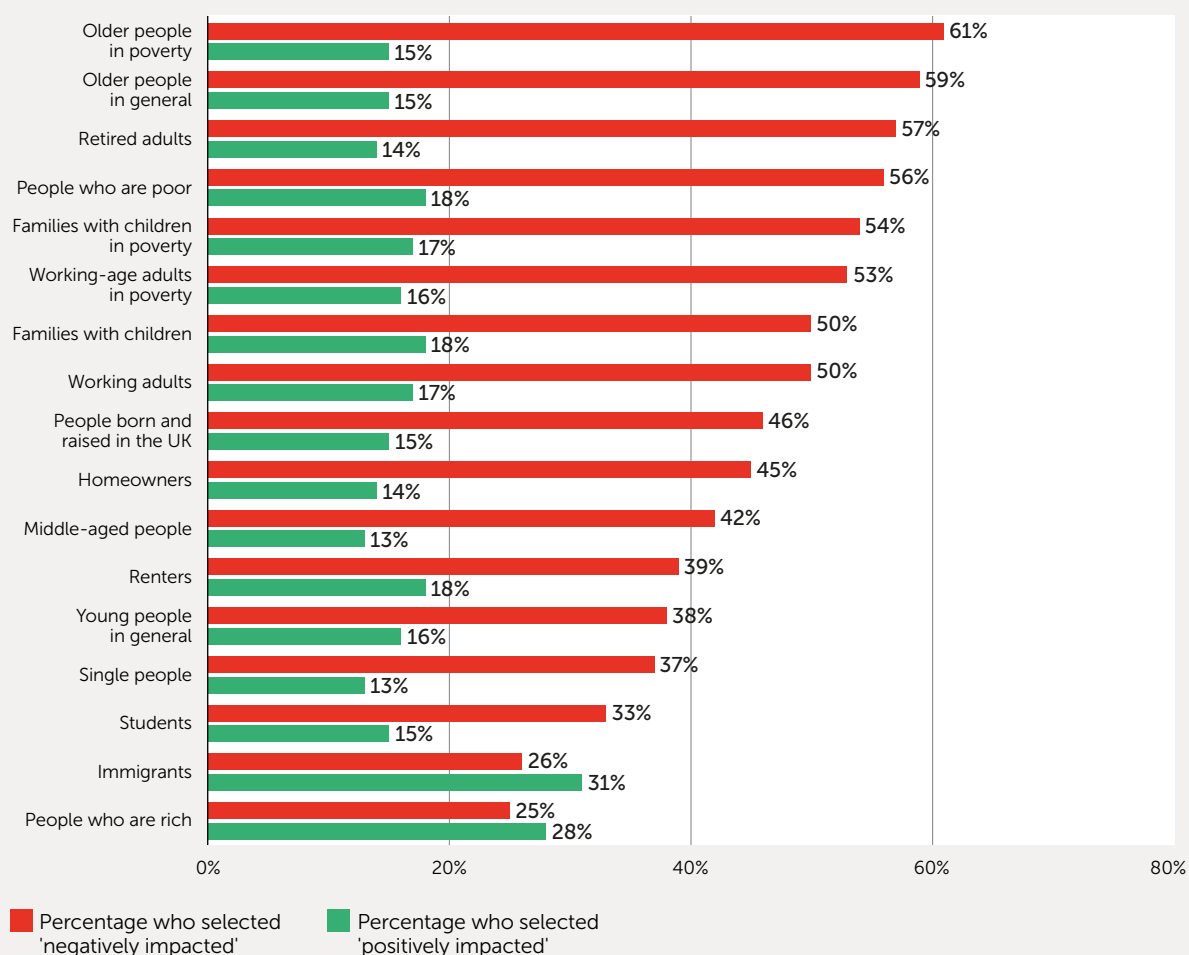
**Figure 12: In your view, to what extent has the Labour Government prioritised helping the following groups since it came to power?**



### 3. The public think older people in general, and older people in poverty, are not a priority for the current UK Government

More strikingly, when we asked which groups have been 'negatively impacted' and 'positively impacted' by the Labour Government's decisions so far, older people in poverty came top, with 61% of people thinking they have been negatively impacted compared to 15% who think they have been positively impacted, followed by older people in general (59% to 15%) and retired adults (57% to 14%). The only two groups who the public think have been more positively than negatively impacted are immigrants (26% negatively impacted to 31% positively impacted) and people who are rich (25% to 28%).

**Figure 13: In your view, how have the following groups been impacted by the Labour Government's decisions so far, if at all?**

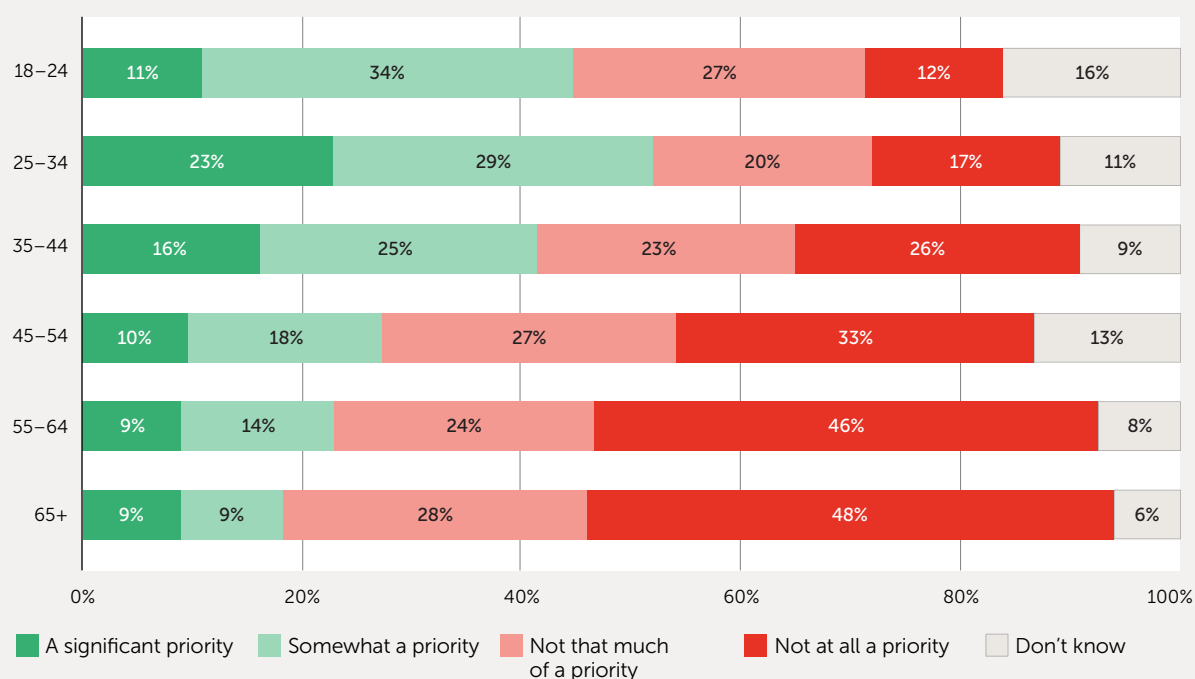




## 4. Older people are least likely to think that the new UK Government have prioritised older people in poverty

Older people are more likely than the general public to think that older people in the UK have not been a priority for the new Labour Government. Some 76% of those aged 65 and over think that older people living in poverty have not been prioritised so far, compared to 39% of those aged 18–24 and 37% of 25–34s.

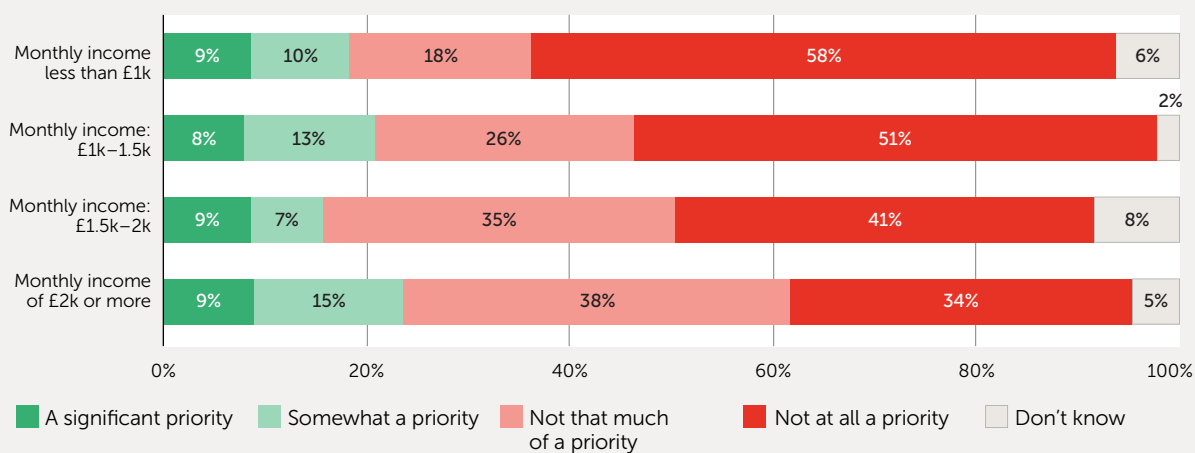
**Figure 14: In your view, to what extent have the Labour Government prioritised helping the following groups since it came to power? (Older people in poverty)**



#### 4. Older people are least likely to think that the new UK Government have prioritised older people in poverty

In our booster poll of people aged 65 and over, we found that older people on the lowest incomes – less than £1,000 per month – are the most likely to think that older people in poverty have been ‘not at all a priority’ for the Labour Government, and that the proportion decreases as we go up the income scale. But at all income levels, only a small minority of over-65s think that older people in poverty have been a priority.

**Figure 15: In your view, to what extent have the Labour Government prioritised helping the following groups since it came to power? (Older people in poverty)**



## 5. Means-testing Winter Fuel Payment has damaged public perceptions of the new UK Government

We asked the public about a broad range of policies introduced by the new Labour Government since they came into office, deliberately presented in concise terms that reflected the way the Labour Government itself would describe the policies, but without being partisan. We asked people whether they thought each policy is good, bad or does not affect older people. We also asked whether they themselves support each policy.

The four policies that are thought to be most positive for older people are delivering 200,000 extra NHS appointments (75% think this is a good thing or a very good thing for older people), keeping the triple lock in place (71%), setting up a commission on social care (54%) and introducing a law to enhance renters' rights (50%). This suggests a broad understanding on the part of the public that not all older people are homeowners, and that rental reform will help renters of all ages, including those who are renting in later life.

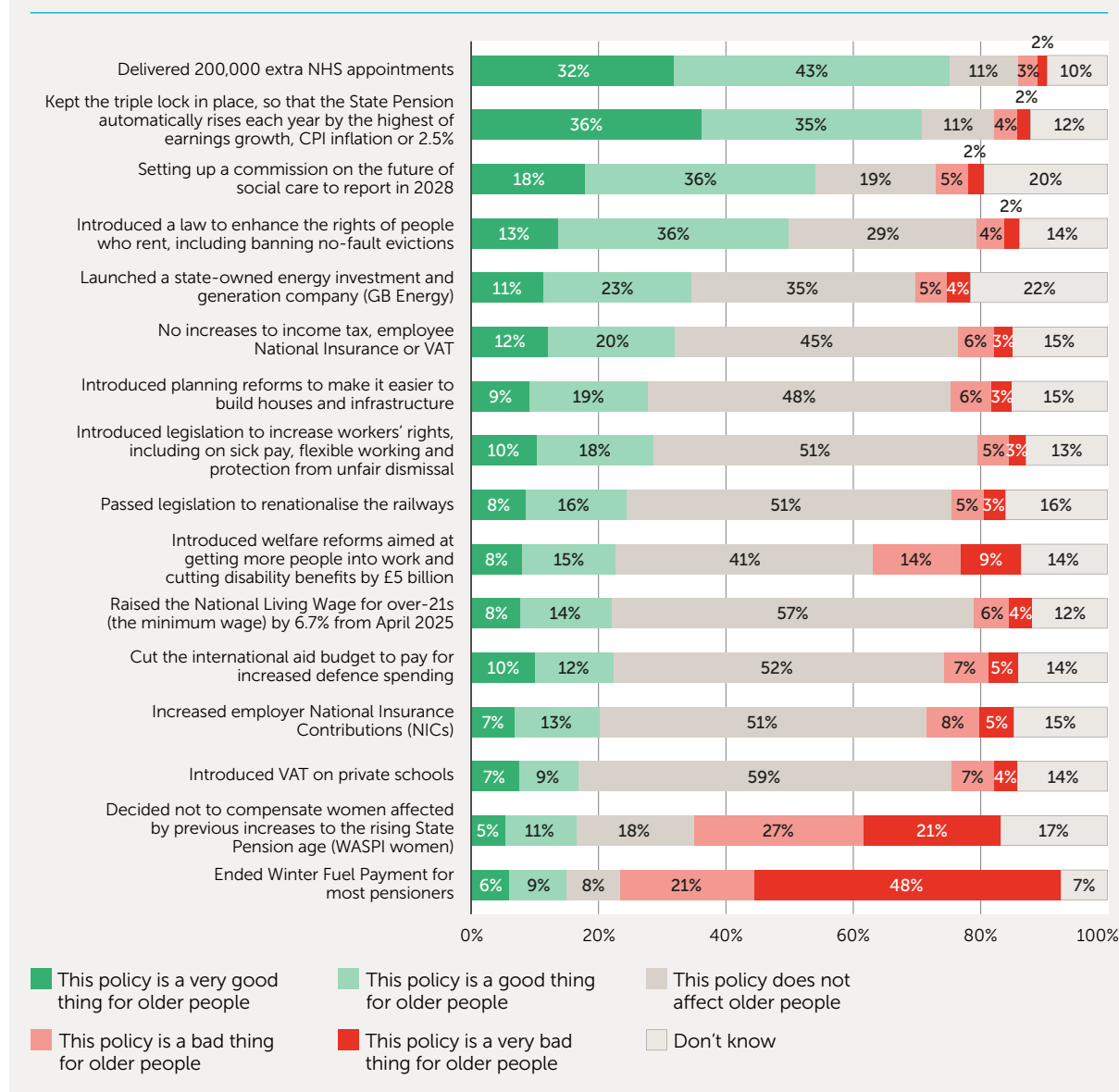
By some distance, the policy considered the worst for older people is ending Winter Fuel Payment for most pensioners. Some 69% think this is a bad thing or a very bad thing for older people, compared to just 15% who think it is good or very good for them. This polling took place before the UK Government's announcement of its intention to make more people eligible. The decision not to compensate women affected by pension-age increases (WASPI women) was also considered bad or very bad for older people by 48% of the public.



**69% of the public think that ending Winter Fuel Payment for most pensioners is a bad thing or a very bad thing for older people.**

## 5. Means-testing Winter Fuel Payment has damaged public perceptions of the new UK Government

**Figure 16: To what extent do you expect the following policies to be good or bad, or make no difference either way, for people over 65?**

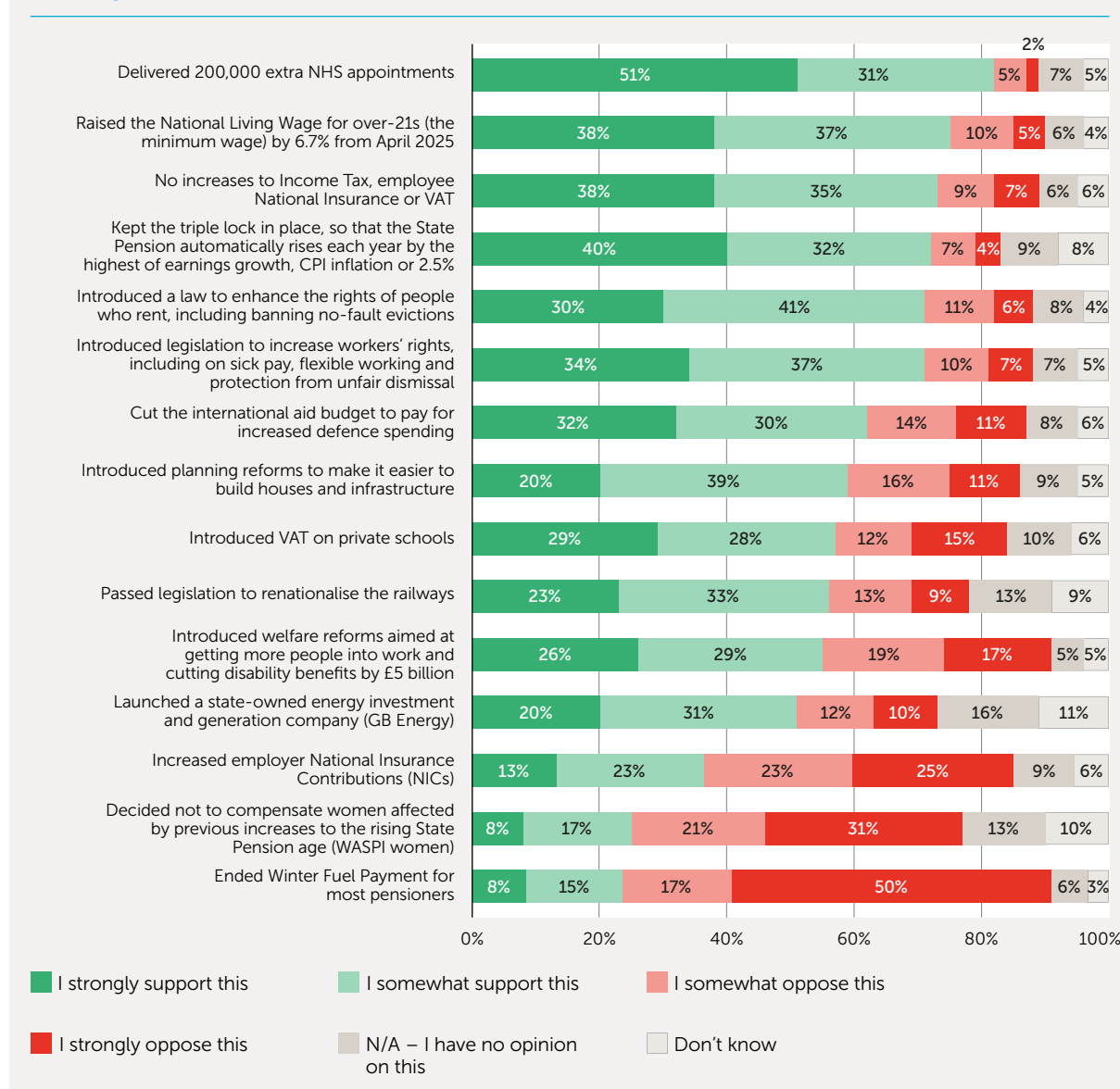




## 5. Means-testing Winter Fuel Payment has damaged public perceptions of the new UK Government

There is widespread public support for most of the policies tested, many of which could help people of all ages. This polling took place before the UK Government's announcement in May 2025 to expand the number of people eligible for the payment. At the time of polling, ending Winter Fuel Payment for most pensioners was, by a distance, the most unpopular policy tested. Not compensating WASPI women is opposed by 52% of the public. The only other policy we tested with higher opposition than support is the decision at the Budget to increase employer National Insurance Contributions, which a majority of the public believes does not affect older people.

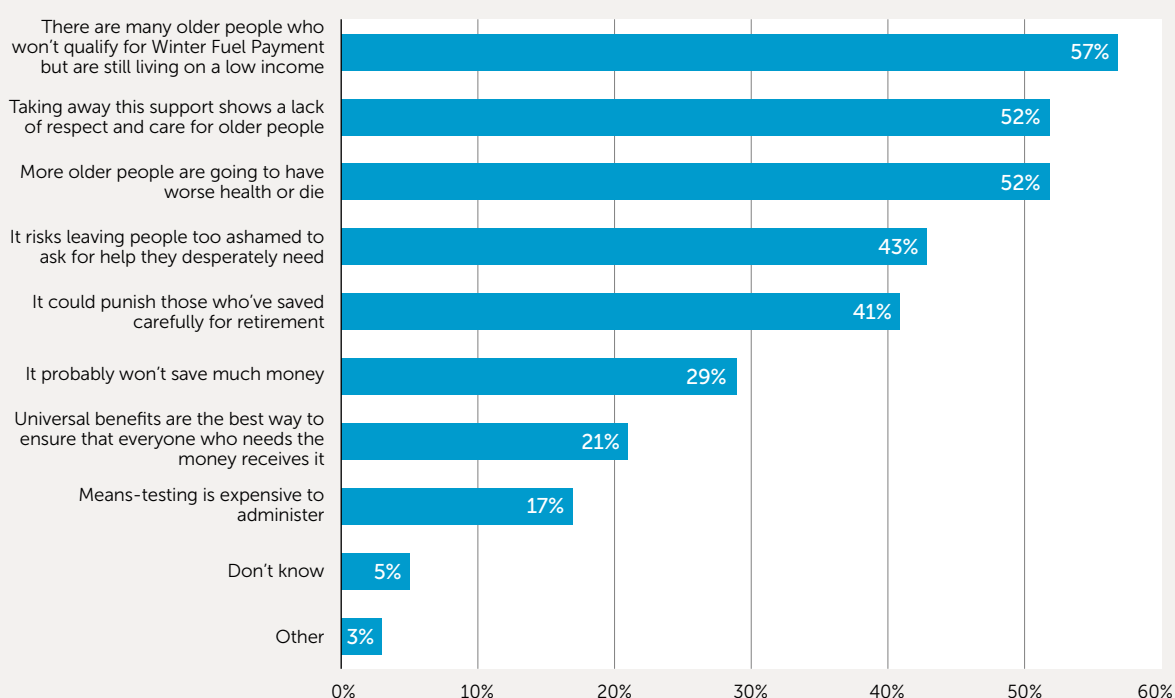
**Figure 17: Since coming to power, the UK Labour Government have introduced the following policies. Please indicate to what extent you support or oppose these policies in the UK**



## 5. Means-testing Winter Fuel Payment has damaged public perceptions of the new UK Government

Public opposition to Winter Fuel Payment cuts centres around concerns for older people already struggling financially and those who are no longer eligible. It also reflects concern about the message/lack of respect and care for older people, and potential impact on their health. The public are much less likely to accept principled arguments about universal benefits, practical ones about high administrative costs, or the relatively low level of money saved overall to justify the decision to restrict the Winter Fuel Payment.

**Figure 18: You said that you oppose ending Winter Fuel Payment for most pensioners in the UK. What are your reasons for this? Select all that apply**



There is strong opposition to the Winter Fuel Payment cut, and the public perceive that this is bad for older people. It does not seem a stretch to see that this policy in particular is driving the belief (shown earlier) that older people, and older people in poverty, are the groups most negatively affected by the Labour Government's decisions since coming to office. Given the importance the public place on supporting older people in poverty, it looks plausible to suggest that this decision in particular – taken, as it was, at a very early stage in the life of the new Labour Government – has damaged their overall reputation.

## 6. There is strong support for restoring at least some eligibility for Winter Fuel Payment – but simply reinstating it in full is not the most popular option

We asked about a range of possible options for changing the deeply unpopular current policy around Winter Fuel Payment. Simply restoring Winter Fuel Payment to all pensioners regardless of income – a return to the previous policy – is popular, with 58% of the public supporting it, but it is not the most popular option we tested.

The most popular option was restoring Winter Fuel Payment for all pensioners except the richest 10% (68% support). Replacing cash payments with energy vouchers or direct credits on energy bills, ensuring funds are used for heating (58% support), and introducing a sliding scale so that higher payments go to low-income pensioners and lower payments go to wealthier ones (63% support) were also popular. There is also 58% support for restoring Winter Fuel Payment for all pensioners but making it taxable.

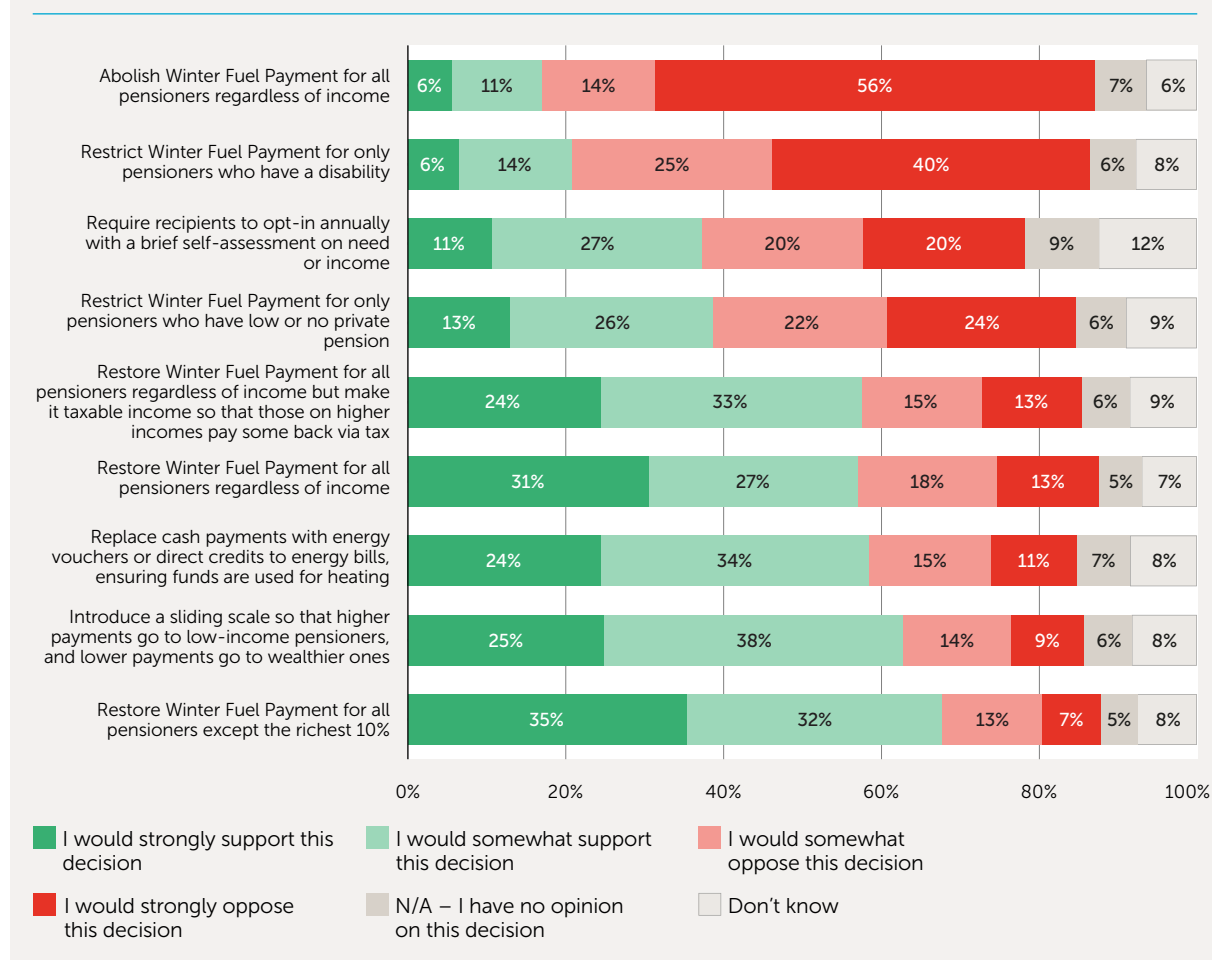
The public were also clear on what they didn't want to see, including the complete abolition of Winter Fuel Payment for everyone regardless of income (70% opposition), and restricting it to only pensioners who have a disability (65% opposition) – both deeply unpopular ideas.



**A range of options for changing the current policy on Winter Fuel Payment were popular.**

## 6. There is strong support for restoring at least some eligibility for Winter Fuel Payment – but simply reinstating it in full is not the most popular option

**Figure 19: To what extent would you support or oppose a future government decision to change the Winter Fuel Payment again in the following ways?**



## 7. Policies to support older people in poverty are popular

We tested a set of potential policies that a government might choose to introduce that would affect older people in poverty both positively and negatively. We found very strong support for policies that would help older people with a range of costs, including utility bills and housing costs. We also found support for measures that would ensure that pensions and means-tested social security entitlements are sufficient to keep older people out of poverty.

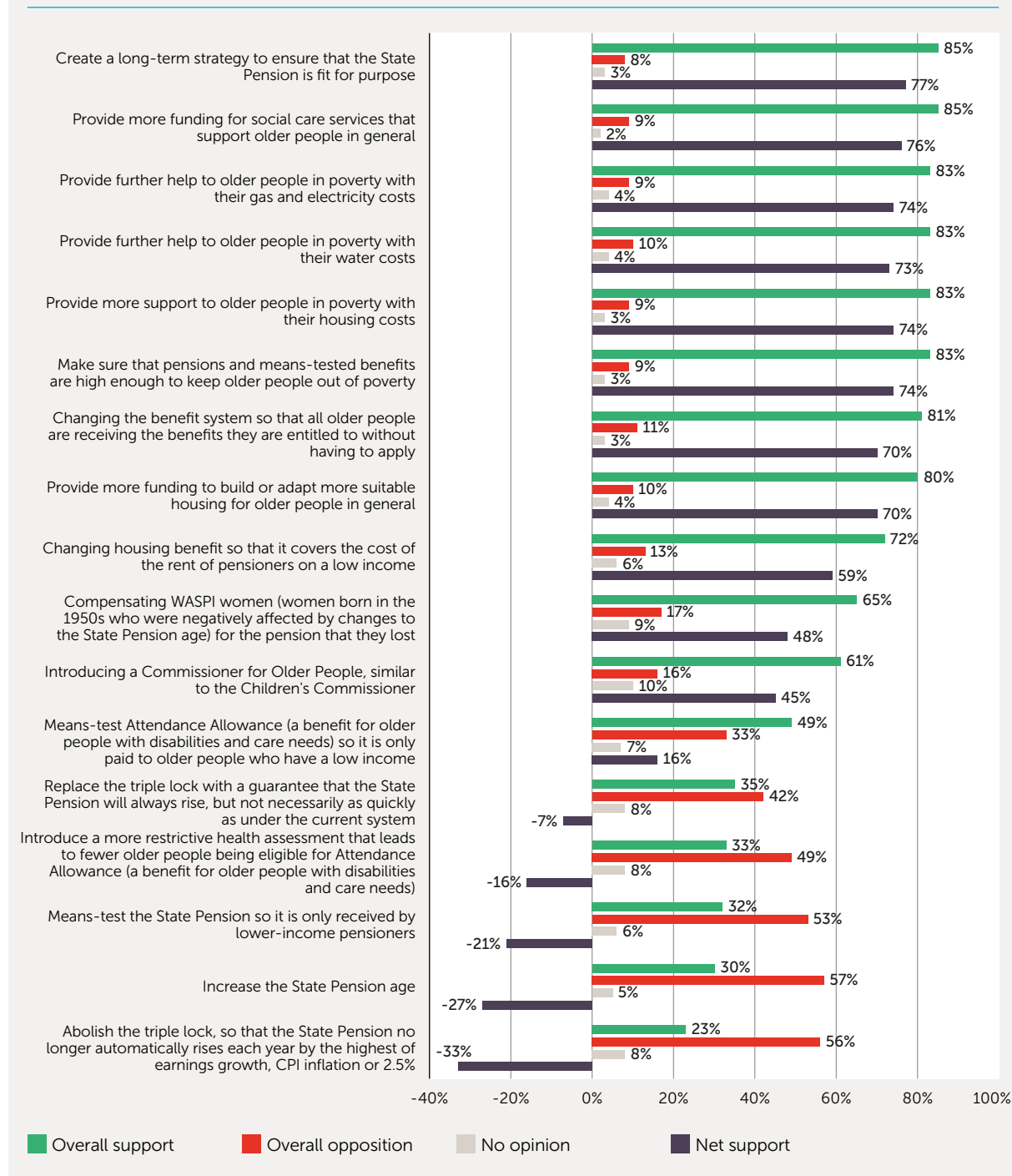
We found net opposition to a number of policies that would, in various ways, restrict eligibility to pensions and social security support for older people: abolishing or reforming the triple lock, means-testing the State Pension, increasing the State Pension age or tightening eligibility for Attendance Allowance.



**Policies to support older people in poverty are very popular.**

## 7. Policies to support older people in poverty are popular

Figure 20: To what extent would you support or oppose a government decision to do the following?





## 7. Policies to support older people in poverty are popular

Importantly, all but one of the policies that had net support overall had majority support from *every single age cohort*. The one exception to this is means-testing Attendance Allowance, the policy with the lowest positive net support of +16%. Means-testing this payment is backed by a majority of under-35s but only by a minority of over-45s.

Support for most of the policies we tested tended to increase with age, with more than 90% support for some policies among the over-65s.

	18–24	25–34	35–44	45–54	55–64	65+
Create a long-term strategy to ensure that the State Pension is fit for purpose	70%	81%	81%	88%	91%	96%
Provide more help to older people in poverty with their gas and electricity costs	72%	78%	81%	86%	89%	93%
Provide more funding for social care services that support older people in general	68%	81%	81%	88%	91%	93%
Make sure that pensions and means-tested benefits are high enough to keep older people out of poverty	68%	84%	80%	84%	91%	93%
Change the benefit system so that all older people are receiving the benefits they are entitled to without having to apply	61%	78%	79%	85%	91%	92%
Provide more support to older people in poverty with their housing costs	70%	80%	79%	86%	89%	91%
Provide more help to older people in poverty with their water costs	69%	79%	83%	85%	88%	91%
Provide more funding to build or adapt more suitable housing for older people in general	72%	75%	77%	82%	87%	88%
Changing housing benefit so that it covers the cost of the rent of pensioners on a low income	59%	70%	69%	75%	77%	77%
Compensating WASPI women (women born in the 1950s who were negatively affected by changes to the State Pension age) for the pension that they lost	64%	62%	58%	63%	63%	75%
Introducing a Commissioner for Older People, similar to the Children's Commissioner	61%	63%	59%	57%	58%	63%

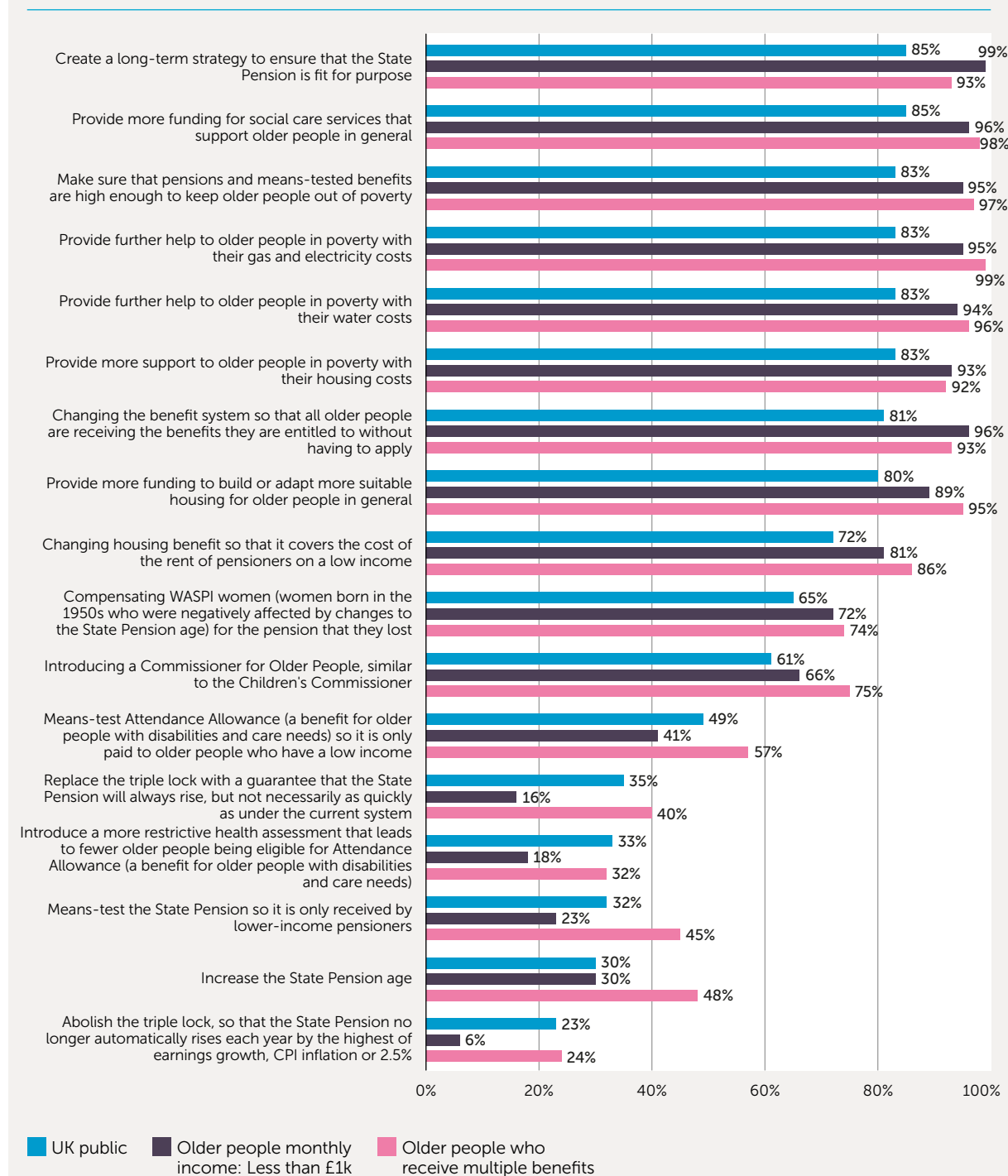
## 7. Policies to support older people in poverty are popular

	18–24	25–34	35–44	45–54	55–64	65+
Means-test Attendance Allowance so it is only paid to older people who have a low income	56%	61%	50%	47%	45%	37%
Increase the State Pension age	27%	39%	31%	25%	27%	27%
Introduce a more restrictive health assessment that leads to fewer older people being eligible for Attendance Allowance	43%	45%	34%	27%	27%	19%
Replace the triple lock with a guarantee that the State Pension will always rise, but not necessarily as quickly as under the current system	44%	47%	42%	35%	26%	16%
Means-test the State Pension so it is only received by lower-income pensioners	41%	45%	38%	32%	23%	11%
Abolish the triple lock, so that the State Pension no longer automatically rises each year by the highest of earnings growth, CPI inflation or 2.5%	41%	37%	29%	20%	9%	6%

## 7. Policies to support older people in poverty are popular

We also found that support for almost all the policies with overall net support was higher among older people with a monthly income of less than £1,000, and among older people who receive multiple state entitlements – the groups that might be expected to be most helped by these policies.

**Figure 21: To what extent would you support or oppose a government decision to do the following? (Overall support)**



# Recommendations



Despite the common intergenerational tensions that are so often publicised, this research paints a different picture: a picture of people across generations who care about each other, wanting the best both for people in later life now and everyone who reaches later life in the future.

The public, across all generations, support policies that help older people in financial hardship, and they will judge governments and political parties by the decisions they take that make older people's lives better or worse.

Positive action is needed from across society to significantly move the dial for older people in poverty now, and those who might experience it in the years to come. UK Governments have a significant role to play.

## Recommendations

### Independent Age recommends:

- 1. The UK Government should develop a take-up strategy for all financial entitlements for older people.**
  - This strategy should learn from the strategy in place in Scotland and other best practice, and should include a genuine commitment to increase take-up, along with target take-up levels for the coming years.
- 2. The UK Government should reset the level at which people can receive the Winter Fuel Payment.**
  - The UK Government should deliver on its commitment to return the Winter Fuel Payment to more pensioners to ensure that more people living on an inadequate income in later life are supported in winter 2025 and beyond.
- 3. The UK Government should uprate Local Housing Allowance to support older private renters**
  - Local Housing Allowance must be permanently linked to at least the 30th percentile of local rents to ensure it keeps up with local changes in housing costs, making renting more affordable for older people on a low income.
- 4. The UK Government should work with utility companies in energy and water to introduce a single social tariff to reduce fuel and water poverty.**
- 5. The UK Government must commit to undertaking a cross-party review to agree what an adequate income in later life should be.**
  - The concept of adequacy should be agreed on and should include principles such as being able to lead a dignified and decent later life – a life that can be enjoyed and promotes good health.
  - The agreed level of income that is needed in later life should inform UK Government decisions that affect later-life finances, such as any changes to the social security system or uprating of the State Pension and entitlements.
- 6. The UK Government should establish a Commissioner for Older People and Ageing in England. The Scottish Government should establish an Older People's Commissioner for Scotland.**

# Acknowledgements

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