

Social Justice and Social Security Committee
Thursday 6 February 2025
5th Meeting, 2025 (Session 6)

Roundtable discussion - Pensioner Poverty

Introduction

1. At its meeting on [9 January 2025](#), the Committee agreed to hold a roundtable evidence session on pensioner poverty.
2. The purpose of the evidence session is to hear the views of representatives from relevant organisations about the causes of pensioner poverty and the actions required to be taken to mitigate or overcome these issues.

Roundtable discussion

3. This week's meeting will take the format of a roundtable setting. Panel members attending in person will be seated at the committee table amongst Members. It is intended that the session will be a free-flowing conversation providing a better understanding of the causes of pensioner poverty and how these can be addressed.
4. The Committee will hear from:
 - Adam Stachura, Associate Director of Policy, Communications and External Affairs, Age Scotland
 - Mark McLeod, Fuel Poverty Partnerships Manager, Home Energy Scotland, Energy Saving Trust
 - Richard Gass, Welfare Rights & Money Advice Manager, Glasgow City Council
 - Debbie Horne, Scotland Policy and Public Affairs Manager, Independent Age
 - Heidi Karjalainen, Senior Research Economist, Institute for Fiscal Studies
 - Claire Cairns, Director, The Coalition of Carers in Scotland

Written submissions

5. A submission has been received from Independent Age. It is available in the Annexe.

Clerks to the Committee
January 2025

Annexe

Roundtable on pensioner poverty

Independent Age submission - January 2025

About Independent Age

Independent Age is the national charity for older people living on low incomes.

Our helpline and expert advisers offer free, practical support and expert advice to older people without enough money to live on. Through our grants programme, we support hundreds of local organisations across the UK.

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

We believe no one should face poverty in later life.

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Pensioner poverty in Scotland

Over 150,000 pensioners across Scotland live in poverty, ¹ with over half of those - 80,000 - living in severe poverty.

The years from 2012 to 2018 saw the poverty rate among pensioners rise from 12% to around 15%; increasing the number of pensioners in poverty from 120,000 to over 150,000. Today, pensioner poverty remains 25% higher than around a decade ago.

The need for coordinated action – a Pensioner Poverty Strategy

The causes of poverty among pensioners and the policy solutions they require, span numerous remits and various levels of government across the UK and Scotland. There is also a role to play for broader civil society.

We believe the Scottish Government is best placed to develop and adopt a Pensioner Poverty Strategy for Scotland, which identifies and advances comprehensive and coherent policy across all remits and among all relevant actors to effectively drive down poverty rates.

Independent Age along with Age Scotland have been calling for a pensioner poverty strategy for Scotland. Our polling of older people in Scotland found widespread support, with 92% of older people supporting the Scottish Government committing to a long-term strategy to reduce pensioner poverty.

It is vital that such a strategy guards against becoming a collection of interesting suggestions for policy interventions which are revisited every few years. It must be dynamic, action-focused and lay out a method for its effective oversight, implementation and monitoring.

Causes of poverty among pensioners and impacts

The causes of poverty in later life are numerous, including: low income during working age, inadequate social security payments, people not receiving their financial entitlements, a lack of suitable work options, bereavement, caring responsibilities, relationship breakdown, an increased risk of health problems and disability. The poverty premium means older people in poverty pay more for essential goods and services, this is exacerbated by barriers such as access to broadband and transport.

¹ DWP, *Households Below Average Income – updated to 21st March 2024*, based on 3 year averages. Based on the definition of <60% of Households Below Average Income, After Housing Costs.

The personal impacts of pensioner poverty are severe, including lower life expectancy, lower healthy-life expectancy, increased isolation, and an increased risk of inadequate diet and unsuitable homes.

Societal impacts are also severe as the experience and contributions of older people are diminished by poverty. Alongside this, health and social care budgets in particular are heavily impacted by poverty-related spending which could be avoided (see section below for estimates).²

Predicted changes

On the horizon are two other factors which should serve to focus minds even more urgently on the issue of pensioner poverty.

Firstly, the proportion of the **population over State Pension age (SPa) is predicted** to rise, from 19% in 2022 to 23% by 2040 in Scotland.³ Applying the current rate of poverty (15%) to this increased pensioner population would mean around 190,000 pensioners in poverty by 2040.

Secondly, planned **rises in the SPa** are likely to exacerbate poverty rates among the cohorts approaching SPa and, therefore, among pensioners as they will reach SPa more impoverished than they would otherwise be.⁴ The poverty rate is therefore likely to face upward pressure if past patterns are repeated.

In this context it is vital that a strategic, comprehensive and coherent plan to reduce poverty among pensioners is developed and actively pursued.

Independent Age recommend:

- **Addressing pensioner poverty as a key priority**
- **Developing a Pensioner Poverty Strategy to allow for cross-departmental strategic action within an outcomes-focussed, measurable framework.**
- **Developing an oversight mechanism for monitoring and reporting to ensure delivery across remits**
- **Overview of key policy actions for consideration within a strategy – see Annex A**

² [The cost of pensioner poverty and non-take-up of Pension Credit | Independent Age](#)

³ ONS 2023 - [2020-based interim national population projections: year ending June 2022 estimated international migration variant Scotland Summary Edition](#) Table 'persons'

⁴ Otto, S. [A strategy to tackle poverty before state pension age](#) (Fabian Society April 2024)

Income maximisation

The design and delivery of current social security systems, across the UK, means that millions of pounds of social security does not reach the older people who should be receiving it. Only around 65% of eligible households receive Pension Credit,⁵ uptake of Housing Benefit is estimated to be around 83%,⁶ while only 2% of all Scottish Welfare Fund applications were made by those over 65.⁷ Research shows that 100% uptake of Pension Credit could lead to a reduction of around one third in the number of pensioners in poverty.⁸

A nationally co-ordinated and adequately resourced income maximisation plan for pensioner households must be at the centre of any strategic approach to tackling pensioner poverty.

To be optimally effective an income maximisation plan must cover all entitlements, including those administered by the Department of Work and Pensions (DWP) and local authorities (LAs). It should also link to all wider entitlements such as support for energy performance improvements in homes through schemes such as Warmer Homes Scotland and the Energy Company Obligation (ECO 4).

A 2020 report commissioned by Independent Age from the Centre for Research in Public Policy (CRSP) calculated the potential impact of a 100% take-up of Pension Credit (PC) in Great Britain.⁹ The findings suggest that a 100% take-up rate would deliver a reduction of around a third in the pensioner poverty rate. When applied to current pensioner poverty rates in Scotland, this could mean lifting an estimated 43,000 pensioners out of poverty, solely through income maximisation of existing entitlements.

Furthermore, the CRSP study assessed the potential impact that PC take-up might have on poverty-related spending on health and social care services across GB. It found that a 100% take-up of PC would see estimated savings of around £4b in those budgets alone.

Applying a crude population share to this gives an annual saving of around £328m on public spending on health and social care Scotland.

⁵ Independent Age estimate that up to 70,000 older households could be missing out on Pension Credit in Scotland between April 2022 and March 2023 worth a combined £140 million.

⁶ Independent Age estimate that up to 22,800 pension-age households could have missed out on Housing Benefit worth a combined £100 million in FYE 2023.

⁷ [Scottish Government, Scottish Welfare Fund Statistics](#)

⁸ [The cost of pensioner poverty and non-take-up of Pension Credit | Independent Age](#)

⁹ [The cost of pensioner poverty and non-take-up of Pension Credit | Independent Age](#)

As proposed in the Expert Group's interim report on the Minimum Income Guarantee, an assessment of barriers to take-up across all entitlements is required.¹⁰ Work is also required to develop better data sharing among various agencies to ensure data collected from pensioners by one agency can, with consent, be shared with others in order to progress applications for a range of entitlements at the same time. Automation of access to all relevant social security payments once eligibility and circumstances are assessed should also be fully explored.

There has been significant activity in this area already across Scotland and the UK from which lessons can be learned.¹¹ Work is required to pool this learning to inform the strategy and engage all levels of government and all relevant stakeholders. The Scottish Government should lead on the production and delivery of a take-up plan across all entitlements for older people, along with a review of data sharing, automation and eligibility across devolved entitlements.

Local independent advice is also central to the delivery of income maximisation work and it is vital that adequate funding and structures are in place to support this.

Independent Age recommend:

- **The Scottish Government should lead on the development and coordination of an income maximisation plan for older people covering devolved and reserved entitlements**
- **The barriers to take-up identified in research should be systematically overcome**
- **The potential for automation and greater data sharing across social security payments should be assessed**
- **The Scottish Government and Local Authorities should ensure suitable independent local advice structures exist with adequate funding to fully support the roll-out of a comprehensive take-up campaign**

The Minimum Income Guarantee (MIG)

Independent Age welcome the work that has been done so far by the Scottish Government on the Minimum Income Guarantee (MIG). Currently, too many older people do not have enough to live on; with an income below the poverty line and well below the threshold that is required for a decent and dignified later life.

¹⁰ [Minimum Income Guarantee Expert Group, Interim Report](#) (March 2023)

¹¹ Independent Age, [Local activity to increase Pension Credit uptake: Good practice examples and principles toolkit \(2023\)](#) & DWP [Invitation to claim trial, Executive Summary \(2024\)](#)

The Minimum Income Guarantee for Scotland attempts to chart a different course – setting a minimum guarantee of income – as the means to enable a dignified life, free from poverty, for people of all ages.³

The proposed Minimum Income Guarantee for Scotland could be a transformative anti-poverty measure for older people if it is designed and delivered to suit the needs of people of all ages living in Scotland, including people in later life.

Independent Age recommend:

- **Older people are considered in the scope, development and delivery of any future MIG in Scotland – unlocking the power of the MIG be a transformative anti-poverty measure for pensioners.**
- **The MIG level is set at a rate that provides an adequate income for older people, fully considering the needs of pensioners, creating the conditions for a poverty-free later life.**
- **Steps towards achieving a MIG, including maximising uptake of current entitlements, are acted upon; reducing poverty significantly by maximising incomes within existing entitlements and bringing older people close to, or above, the MIG level.**

Pension Age Disability Payment - mobility component

Under the DWP social security system, Attendance Allowance is the only disability payment which does not contain a mobility component. This unfair element of the system is being replicated in the soon to be nationally available Pension Age Disability Payment (PADP) which does not contain a mobility component, whereas Adult Disability Payment and Child Disability Payment do.

PADP will become available nationwide in April 2025, Independent Age are recommending that all political parties commit to undertaking a review of PADP within two years of full rollout with a focus on introducing a mobility component for older people.

This would make a huge difference to older people in poverty living with long-term health conditions and disabilities.

As noted by the Scottish Commission on Social Security (SCoSS) there are age differences in DWP disability benefits, especially between people over State Pension age and those below that age (e.g. between Personal Independence Payment [PIP] and AA). Under current plans, this distinction will be retained in Scotland as ADP and PADP are broadly similar benefits to PIP and AA respectively.⁴⁴ These age-based differences, as SCoSS notes, risk not meeting the principle of continuous improvement, putting

those needing assistance first and advancing equality and non-discrimination (principle (g) (i) and (ii)).

A key principle of the United Nations Principles for Older People is participation.⁴⁵ That older people should remain integrated in society, participate actively in the formulation and implementation of policies that directly affect their wellbeing, and share their knowledge and skills with younger generations. People over pension age may need the income from PADP to enable them to take part in social activities in order to fulfil this requirement. The lack of a mobility component in the PADP, could impact the extent to which this human rights principle is met.

In an Independent Age survey, 7 in 10 older people who have a disability or long-term health condition said it impacts how often they are able to get out of the house.

One older person told us their Attendance Allowance, *“covers personal female shopping, extra laundry volume and petrol as I am afraid to travel on public transport because of balance issues. I also need to save for mobility aids as my condition is getting worse and will need a scooter or wheelchair. I was just too late to apply for mobility because of my age.”*

When we asked how much receiving a mobility component in future would help, one older person said: *“a great deal, as I would be able to build a ramp at my front door for easier access. I would also be able to buy/lease a more suitable car or mobility scooter.”*

One older person who was receiving the mobility component through being in receipt of PIP and having claimed whilst working age, told us *“without mobility allowance I would be a prisoner in my home.”*

Independent Age support calls made by organisations including Age Scotland, Citizens Advice Scotland, Inclusion Scotland and the Alliance in calling for the introduction of a mobility component in PADP.⁴⁶

Independent Age recommend:

A review of PADP is undertaken within two years of rollout, with a focus on introducing a mobility component and the adequacy of the payment.

Fuel poverty

In Scotland, older people are the most likely to be fuel poor compared to other household compositions. The latest available official statistics show over one third (37%) of older households were in fuel poverty (a total of 317,000) and one quarter

(25%) of older households were in extreme fuel poverty (a total of 215,000 households).¹²

Almost half (49%) of older households across tenure live in a home with an EPC rating of D or below.¹³ Current Scottish Government classification considers homes with an EPC rating below level C as having poor energy efficiency.¹⁴

The Fuel Poverty Act 2019 set a target of no more than 5% of households in fuel poverty by 2040 – with interim targets of 15% in 2030 and 10% in 2035. To meet these targets, the first of which occur in 2030 during the course of the next Scottish parliamentary term, action to address poverty amongst older people – who make up the biggest portion of the fuel poor – will be essential.

Independent Age acknowledge the importance of the just transition to net-zero and recognise the positive impact that the measures required to meet targets - including retrofitting existing homes – could have on improving energy efficiency and reducing fuel poverty amongst those in later life. While we welcome the proposals in the Heat in Buildings Bill consultation, there must be adequate and tailored financial support and improvements to the awareness and accessibility of energy efficiency schemes for pensioners living on low and fixed incomes.

Independent Age recommend:

- **An increase to the funding available for, and ambition of, the Warmer Homes Scotland scheme to provide insulation and more efficient heating solutions for those on low incomes.**
- **The Scottish Government consider the scale of financial support available to low-income households to ensure adequate and tailored financial support and information, to aid the transition to clean energy systems in a targeted way, which will reach and be accessible to older people on low incomes.**

Energy social security support

Analysis has shown the decision to restrict the Winter Fuel Payment/Pension Age Winter Heating to those only on Pension Credit results in the loss in terms of proportion of income being largest in the bottom decile. Low take-up of Pension Credit (PC) means many households in the bottom decile are not in receipt of PC, which could make them substantially better off. This is not only because they would receive a higher PAWHP

¹² Scottish House Condition Survey, 2023

¹³ Scottish House Condition Survey, 2023

¹⁴ The Scottish Government, “Tackling Fuel Poverty in Scotland: A Strategic Approach”, December 2021, p.17

payment but because PC itself is generally worth a substantially larger amount than PAWHP and interacts with Council Tax and Housing Benefit. The relatively low level of Pension Credit income thresholds is also a factor that results in some of these low-income households not qualifying for the higher payments.⁴²

Independent Age welcomed the recent decision of the current Scottish Government to introduce a universal £100 payment as part of PAWHP – as this will ensure that older people on low incomes who do not qualify, or receive, Pension Credit will still receive some support towards their energy costs. Restricting the payment to only those on Pension Credit is problematic for older people on low incomes for several reasons, including:

- The eligibility criteria and income threshold for Pension Credit is low [usually £218.15 per week/£11,344 per year (single person) or £332.95 per/ £17,313 per year (couples)].
- The take-up rate of Pension Credit is just 65%; meaning that an estimated 70,000 older households in Scotland are not receiving money they are entitled to (including any means-tested passported payments).
- DWP data shows there were 125,000 recipients of Pension Credit in May 2024, when we know that they were over 330,000 older households in fuel poverty; meaning a significant proportion of older people in fuel poverty would stand to lose the payment if restricted to those on PC.

Options for additional financial support to older people to support with the cost of energy should be explored fully. In a compassionate and just society, no one should live in fuel poverty. Action is required to make homes cheaper to heat, to reduce fuel bills, and to provide adequate social security support.

Independent Age recommend:

The Scottish Government keep under review, and increase if required, the social security support for older people on low incomes to meet the cost of energy, and to meet Scotland’s fuel poverty targets.

Housing

Rent controls for the private rented sector

A staggering 34% of older private renters (65+) live in poverty in Scotland after housing costs, with even more struggling to meet the cost of rising rents.¹⁵ Over one third (34%)

¹⁵ DWP, Households Below Average Income – figures for Scotland, three-year averages 2020-21 to 2022-23

of older private renters across Scotland have felt anxious about paying their rent and 3 in 10 (28%) have less than £200 disposable income per month after they pay rent.¹⁶ Urgent action is required to help ease the burden of unaffordable rents. A permanent system of rent controls must be implemented for Scotland, enabling private rents to be set at an affordable level for everyone, including older people on low incomes.

Independent Age welcome the proposals within Part 1 of the Housing (Scotland) Bill which would introduce a system of rent controls for the private sector. However, we are concerned with the current suggestions that rent controls for private lets could be determined based on the Consumer Price Index (CPI) plus 1%, up to a maximum of up to 6%. As the Housing (Scotland) Bill makes its way through the Scottish Parliament, Independent Age urge MSPs to consider how rents which are allowed to rise above inflation could negatively affect older private renters who live in poverty and rely on fixed incomes, with little ability to meet increased costs.

Discretionary Housing Payment

Independent Age have heard from older private renters who received Housing Benefit, but who say that this only covers part of their rent cost, leaving them to make up the shortfall. Discretionary Housing Payment can be a vital source of social security support for older people who are living on a low income to bridge this gap in rent costs. However, Independent Age evidence suggests low awareness of the payment.¹⁷

As the Scottish Government does not require local authorities to report on the characteristics of who receives Discretionary Housing Payment, there is a discrepancy of data collected by local authorities. Some local authorities are unable to state the gender, age or housing tenure of people who receive payments through their systems.

Independent Age recommend:

- **Awareness of, and access to, Discretionary Housing Payment must be improved and the funding required should be monitored to ensure the payment can support the rent shortfall faced by many low-income renters.**
- **DHP data collection is improved to include a range of demographic and equalities data.**

¹⁶ YouGov plc survey on behalf of Independent Age. Total sample size was 2,177 renters in England (1,804) and Scotland (373). Fieldwork was undertaken between undertaken 15–28 June 2023. The survey was carried out online. The results in this report are from the Scotland sample.

¹⁷ Independent Age polling, not yet published, please contact to discuss

- **To match rises in local rents and to improve the affordability of homes in the private rented sector, the UK Government should annually review and increase Local Housing Allowance.**

Social homes

Building social housing is vital to tackling the housing emergency in Scotland. Freedom of Information Requests submitted to Scottish local authorities by Independent Age show that there are at least 25,450 pensioners in Scotland on a waiting list for a social home, with 77% of this group waiting longer than 12 months.¹⁸ The FOI results does not include data from the City of Edinburgh Council, Comhairle nan Eilean Siar, Dumfries and Galloway, East Dunbartonshire, Glasgow, Inverclyde or the Scottish Borders. Official estimates from the Scottish Household Survey 2023 show that 2% of over 60s in Scotland say they are on a waiting list for social housing.¹⁹ When applying this statistic to the Scotland's Census 2022, 29,246 people aged 60 could be on a waiting list.²⁰

Independent Age recommend:

Adequate funding from the Scottish Government to build more social homes.

Care and repair services

According to the latest available figures, 65% of older people's homes are in a state of disrepair and one quarter (25%) of homes in Scotland where older people reside are in a state of urgent disrepair.²¹

Care and Repair services can help people with repairs, improvements or adaptations to their home. Eligibility typically includes homeowners and private renters who are aged over 60 or who have a disability, although this can differ between councils. Care and Repair services are administered by local authorities and the level of funding and assistance available differs across local authority areas, for example some local authorities, such as Midlothian council, do not offer the service at all.

Ensuring homes can be maintained and adapted as needed can also allow for older people to remain in their own home for longer where appropriate, which can also reduce pressure and cost in the social care sector.

¹⁸ Data is from 25 of Scotland's 32 local authorities

¹⁹ Scottish Household Survey, 2023

²⁰ Scotland's Census, 2022

²¹ Scottish House Condition Survey: 2017-2019 Local Authority Tables

Independent Age recommend:

Increased funding and awareness raising of the Care and Repair scheme, whilst also pursuing an assessment of current services and ensuring a minimum nationwide service level for Care and Repair type services for older people.

Standards and quality in the Private Rented Sector

While all rented homes in Scotland should already meet the Repairing Standard, Independent Age evidence shows that too many older people in Scotland are living in homes with damp, draughts and mould. Four in ten private renters aged 65 and over told Independent Age that they were not satisfied with the standard or quality of their homes.²² Our polling showed that 12% of people aged 65 and over have avoided raising concerns about quality and standards with their landlord for fear of negative treatment.

²³

Independent Age recommend:

- **That the Scottish Government establish a housing ombudsman for the private rented sector in Scotland, giving tenants the ability to challenge their landlords on issues like poor maintenance, with power to enforce repairs.**
- **The Scottish Government should also ensure that there are adequate routes to, and funding for, advice and advocacy services to support older people to challenge rogue landlords.**

Homelessness Prevention

Homelessness in later life has been a growing problem in Scotland over recent years, with the causes and solutions multifaceted. 1,165 applications for homelessness were submitted by adults aged 65+ for 2023/24.²⁴ This was an increase from 1,105 applications from the same age group in 2022/23 and 891 in 2021/22. The adequate supply of affordable social homes, support to maintain tenancies, adequate social security payments, and ensuring tenants are informed of their rights and can access independent advice as early as possible during any tenancy difficulties, are all essential to preventing homelessness.

²² Survey of 544 adults aged 65+, Independent Age, Aug-Sept 2023

²³ YouGov plc survey on behalf of Independent Age. Total sample size was 2,177 renters in England (1,804) and Scotland (373). Fieldwork was undertaken between 15–28 June 2023. The survey was carried out online. The results in this report are from the Scotland sample.

²⁴ [Homelessness in Scotland \(2023/24\)](#)

Independent Age research found that almost 1 in 6 (17%) older people living in the PRS in Scotland had concern that they will be evicted by their landlord in the next 12 months and 6 in 10 said searching for a new home would be difficult.²⁵

Access to support for older people facing eviction and potential homelessness is vital, which is why **Independent Age welcome and support the measures in Part 2 of the Housing (Scotland) Bill which will improve protections against evictions and the introductions of homelessness prevention duties in Part 5 of the Bill.**

Housing rights

Older people who are tenants - both in private and social rented properties - must be aware of their rights and must be confident that a system is in place to help them pursue justice if their rights are breached.

Our evidence tells us there is still a worryingly low level of awareness of rights in the private rented sector and among social tenants, with only 30% of older renters (social and private) feel fully informed about their housing rights,²⁶ and this is leaving poor, and often unlawful, practice unchallenged.

Independent Age recommend:

- **The Scottish Government takes more action to ensure that tenants are informed of their rights and ensures this information is delivered in a way that reaches older people living on a low income.**
- **Landlords should be required to inform tenants of independent advice services before or when they serve a notice to leave and the Scottish Government should enshrine the right to adequate housing in Scots law to improve the rights of renters.**

²⁵ YouGov plc survey on behalf of Independent Age. Total sample size Scotland (373). Fieldwork was undertaken between 15–28 June 2023.

²⁶ Survey of 544 adults aged 65+, Independent Age, Aug-Sept 2023

Annex A – Key areas for consideration within a pensioner poverty strategy

Policy area	Recommendations
<p>Income adequacy Work is required to assess the gap between what entitlements currently are, and what might be considered an adequate income for pensioner households.</p>	<ul style="list-style-type: none"> • Support progressing work towards a Minimum Income Guarantee ensuring pensioners are adequately considered • Review the adequacy, administration and eligibility criteria of all devolved social security payments • Support calls for a review of adequacy of reserved entitlements by the UK Government
<p>Income maximisation A nationally co-ordinated maximisation plan for pensioner households must be at the centre of any strategic approach to tackling pensioner poverty.</p>	<ul style="list-style-type: none"> • The development and coordination of an income maximisation plan for older people in Scotland, covering devolved and reserved entitlements.
<p>Household costs - energy price The main levers in terms of price are:</p> <ul style="list-style-type: none"> • potential social tariffs, • the recently re-introduced price caps set by Ofgem, and • the operation of standing charges. 	<ul style="list-style-type: none"> • All of these policy levers are reserved, regulated by Ofgem or open for companies to progress. However, the Scottish Parliament, Government and others have a role advocating for positive change with the UK Government and Ofgem.
<p>Household costs – food</p> <ul style="list-style-type: none"> • 44% of older people with a household income of less than £15,000 are cutting back on food.²⁷ • 16% of pensioners may be at risk of malnutrition across Scotland, rising to 28% in Glasgow.²⁸ 	<ul style="list-style-type: none"> • The Scottish Government should review PADP within two years, with a focus on establishing a mobility component of the payment. • Gaps in the public transport network should be addressed to ensure they do not act as a barrier to access to quality, affordable food. • The experiences of, and outcomes for, older people in poverty must be adequately measured as part of the

²⁷ YouGov plc survey on behalf of Independent Age. Oct. 2024

²⁸ [Food Train Newsletter Autumn 2024](#) & <https://news.stv.tv/scotland/16-of-pensioners-at-risk-of-malnutrition-claims-charity>

Policy area	Recommendations
	implementation of the Good Food Nation Plan.
<p>Household costs – broadband</p> <ul style="list-style-type: none"> A recent report by Audit Scotland notes that 75% of those who do not access the internet at home or work are over 65 years old.²⁹ 	<p>Audit Scotland recommend :</p> <ul style="list-style-type: none"> All relevant agencies should provide clear digital and non-digital methods people can use to access the services they need, such as telephone numbers or access to additional support and assisted digital options. Scottish Government should update and pursue its strategy for tackling digital exclusion. CoSLA should support councils to develop and implement local inclusion strategies.
<p>Housing - rent</p>	<ul style="list-style-type: none"> The Scottish Government should improve access, and increase funding, to Discretionary Housing Payments to support the rent shortfall faced by many low-income older renters. The rent controls proposed by the Housing (Scotland) Bill should be supported and kept under review to ensure effectiveness.
<p>Housing - supply</p>	<ul style="list-style-type: none"> An adequate programme by the Scottish Government for increasing the supply of suitable social housing.
<p>Housing – energy efficiency Fuel poverty disproportionately impacts pensioners, both in terms of its incidence, and in relation to health.</p>	<ul style="list-style-type: none"> Awareness raising and targeting work should be undertaken alongside relevant delivery agencies to ensure older people access support schemes. Data sharing, a review of automation and eligibility for certain entitlements, and work on stigma and barriers should be linked to this work stream.

²⁹ Audit Scotland, [Tackling digital exclusion \(2023\)](#) pg. 10.

Policy area	Recommendations
	<ul style="list-style-type: none"> • The Scottish Government must tailor the scale and types of financial, and other, support available to low-income pensioners to ensure the transition to net zero really is just.
Housing – general quality	<ul style="list-style-type: none"> • Work must be carried out to assess the extent and effectiveness of Care and Repair services across Scotland with a view to ensuring the delivery of a minimum service level for this type of service. • Effective enforcement of quality standards is required in private and socially rented sectors.
Better work	<ul style="list-style-type: none"> • Support for longer working lives, through increased flexible and age-appropriate options • Tailored skills and training to help people adapt
Support to transition to retirement	<ul style="list-style-type: none"> • Providing pension and entitlements related information via a range of channels and media, including traditional paper-based communications and via workplaces • Improved money advice and planning support • Targeting this activity should be considered. In particular consideration should be given to the lowest paid, people in heavy manual work, private renters, women, those with a disability or long term conditions, unpaid carers and single households