

Debbie Abrahams MP
Chair, Work and Pensions Select Committee
House of Commons
London
SW1A 0AA

1 April 2025

Dear Ms Abrahams,

Inquiry into Pensioner Poverty: Challenges and Mitigations

The British Geriatrics Society (BGS) is pleased to be contributing to this important inquiry looking at the challenges and mitigations associated with pensioner poverty and we are grateful to your team for inviting us to submit evidence after the formal call for evidence has closed.

1.1 About BGS

The BGS is the membership organisation for all healthcare professionals engaged in the treatment and care of older people across the UK. Since 1947 our members have been at the forefront of transforming the quality of care available to older people. Our vision is for a society where all older people receive high-quality patient-centred care when and where they need it. We currently have over 5,300 members working across the multidisciplinary team, including geriatricians, nurses, GPs, allied health professionals and pharmacists and across acute, primary and community care settings.

1.2 As our area of expertise is in the delivery of healthcare, our response will focus on the impact of poverty on the health of older people and the subsequent impact of that on the NHS and social care services.

2. Impact of poverty on health

2.1 Across all age groups, including older adults, people who live in poverty are more likely to report that their health is 'less than good'. This is caused by an individual's financial circumstances being insufficient to provide adequate home heating, appropriate clothing or adequate nutrition.¹ Poverty experienced throughout the life course is likely to impact upon an individual's health status in older age.

2.2 One of the biggest issues for older people is fuel poverty. According to data from 2024, around 10% of households in which the oldest inhabitant is aged over 60 are living in fuel poverty.² As noted by the Chief Medical Officer in his 2023 report, fuel poverty and the resulting cold

homes are directly linked to excess winter deaths.³ Older people who live in poverty are three times more likely to live in cold homes and are twice as likely to have a damp home than those who are not living in poverty.⁴ Polling from Age UK earlier this year showed that nearly a quarter (23%) of older people said that their home was colder than they wanted it to be all or most of the time.⁵ Older people who are struggling with the cost of energy bills likely to make decisions that impact on their health. This may include choosing not to put heating on, only heating one room of the house or staying in bed to keep warm during the winter months. This may mean that they are less active than they otherwise would be, putting them at risk of deconditioning. Living in cold, damp homes puts them at risk of respiratory illnesses. Older people conscious of energy bills may also choose not to turn lights on, increasing their risk of falling in their home.

- 2.3 Older people experiencing poverty are also less likely to eat properly with polling from Age UK finding that one in five older people were having to cut back on food and groceries.⁵ Previous Age UK research from 2022 found that 15% of older people were skipping meals or expected to have to do so in the foreseeable future.⁶ Being unable to afford enough healthy food may cause people to become malnourished and to lose a dangerous amount of weight. In the UK, 1.3 million people aged 65 and over are malnourished with the vast majority living in the community. One third of people aged 65 and over who are admitted to hospital are at risk of malnutrition upon admission.⁷
- 2.4 Age UK's 2022 polling also found that 10% of over 60s were either stopping or cutting back on their social care. This particularly applies to self-funders but may also affect some people who are eligible for some council funded care but top this up with their own payments.⁶ This may further impact health and standards of living as older people often rely on carers to help them to wash, dress or prepare food. Without support to carry out these tasks, older people may not be able to eat well or keep up with basic personal hygiene.

3. Impact of poverty on healthcare

- 3.1 In addition to making older people more susceptible to illness, as detailed above, poverty can also impact on how an individual might engage with the health service. Age UK's 2022 research highlighted that one in five older people were reducing or stopping spending on medications and specialist food or expected to have to do so.⁶ This increases the likelihood of individuals becoming very unwell and needing hospital care. This puts more pressure on the NHS by increasing the number of avoidable hospital admissions.
- 3.2 We have also heard anecdotally from our members about people being both more willing to be admitted to hospital due to their financial situation or being less likely to engage with

outpatients' services. Our members who work in Hospital at Home services suggest that some older people who are suitable for treatment at home may prefer to go into hospital because they know that the hospital will be warm and they will not have to pay for food.⁸ Receiving treatment through a Hospital at Home service can sometimes involve use of medical devices at home such as ventilators or oxygen machines. This may increase the household's energy consumption and be associated with an increased cost.

3.3 Our members also report patients refusing to attend outpatients appointments or requesting telephone or virtual consultations as they cannot afford the cost of transport to a hospital or clinic.⁹

4. Concluding comments

4.1 Older people living in poverty are more likely than their wealthier counterparts to become unwell and require hospital care or other health and social care services. Support is required now to help older people who are struggling with the cost of living to ensure that their financial situation does not cause them to become unwell. In the longer term, work is needed to reduce inequalities throughout the life course and in older age to ensure that everyone is able to live healthy, independent lives into old age.

Thank you for the opportunity to comment on this inquiry. If you require further information from us or would like to invite one of our expert members to give oral evidence to the committee, please contact our Policy Manager, Sally Greenbrook (s.greenbrook@bgs.org.uk), to make arrangements.

Yours sincerely,

Sarah Mistry
Chief Executive

¹ Health Foundation, 2024. *Relationship between poverty, age and health*. Available at: <https://www.health.org.uk/evidence-hub/money-and-resources/poverty/relationship-between-poverty-age-and-health> (accessed 28 March 2025)

² Department for Energy Security and Net Zero, 2025. *Annual Fuel Poverty Statistics in England, 2025 (2024 data)*. Available at: <https://assets.publishing.service.gov.uk/media/67e51e2cbb6002588a90d5d5/annual-fuel-poverty-statistics-report-2025.pdf> (accessed 28 March 2025)

³ Whitty, C, 2025. *Chief Medical Officer's Annual Report 2023: Health in an Ageing Society*. Available at: <https://assets.publishing.service.gov.uk/media/6674096b64e554df3bd0dbc6/chief-medical-officers-annual-report-2023-web-accessible.pdf> (accessed 28 March 2025)

⁴ Independent Age, 2022. *Poverty in later life: How people in older age move in and out of poverty, and what should be done to reduce it*. Available at: <https://www.independentage.org/sites/default/files/2022-12/IA%20Poverty%20in%20later%20life%20report%20Jan2022.pdf> (accessed 28 March 2025)

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- ⁵ Age UK, 2025. Back to cutbacks: How older people are managing the cost of living in a time of rising energy prices. Available at: https://www.ageuk.org.uk/siteassets/documents/reports-and-publications/reports-and-briefings/cost-of-living-report_0325.pdf (accessed 31 March 2025)
- ⁶ Age UK, 2022. *One in ten UK older people are reducing or stopping their social care or expect to do so in the coming months as they struggle with the cost of living*. Available at: <https://www.ageuk.org.uk/latest-press/articles/2022/one-in-ten-uk-older-people-are-reducing-or-stopping-their-social-care-or-expect-to-do-so-in-the-coming-months-as-they-struggle-with-the-cost-of-living/> (accessed 31 March 2025)
- ⁷ Malnutrition Task Force, 2024. Malnutrition in England Factsheet. Available at: <https://www.malnutritiontaskforce.org.uk/malnutrition-england-factsheet> (accessed 31 March 2025)
- ⁸ Greenbrook, S, 2025. *BGS Blog: Hospital at home event – some reflections Part one*. Available at: <https://www.bgs.org.uk/hospital-at-home-event-%E2%80%93-some-reflections-part-one> (accessed 28 March 2025)
- ⁹ Hay, C, 2025. *BGS Blog: The price of poverty – The dire impact of the cost of living crisis in older adults*. Available at: <https://www.bgs.org.uk/blog/the-price-of-poverty-the-dire-impact-of-the-cost-of-living-crisis-in-older-adults> (accessed 28 March 2025)