



**Independent  
Age**

# Security not struggle

A manifesto to reduce  
pensioner poverty



The Scottish Parliament Election 2026

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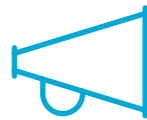
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## A manifesto for change

We developed our manifesto by:



using insights gathered through our Helpline and advice services



hearing from more than 2,200 pensioners across Scotland through our polling, surveys and engagement



exploring the views of more than 2,100 people of all ages in Scotland.

Get in touch to discuss our manifesto at [ScotlandPublicAffairs@independentage.org](mailto:ScotlandPublicAffairs@independentage.org).

## Support our Scottish Election 2026 campaign

Sign up to our Campaigns Network to get regular updates about how you can help make older people's voices heard and positive change happen.

[campaigns.independentage.org/campaign-with-us](https://campaigns.independentage.org/campaign-with-us)



# About Independent Age

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

Our Helpline and expert advisers offer free, practical support to older people without enough money to live on. Through our grants programme, we support local organisations working with older people in financial hardship across Scotland and the rest of the UK.

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

We believe no one should face poverty in later life.

## Resources and support

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

Our free guides and factsheets are full of information to help boost your income, 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.



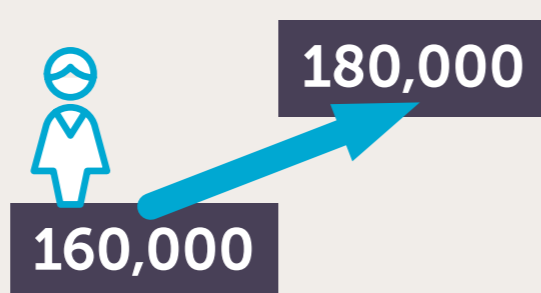
## Our manifesto

Today in Scotland, almost 160,000 pensioners live in poverty – more than at any time in almost 20 years.

In a wealthy and compassionate society, everyone should be able to afford a decent and dignified life. But a growing number of pensioners don't have enough money to live on. It's time to change our systems to deliver security, not struggle, for older people across Scotland. The next Scottish Government must deliver that change: this manifesto sets out the actions required.

At Independent Age, we hear about the injustice of pensioner poverty every day from the older people who contact us for advice and support: the older person forced to cut back on food, the older private tenant trapped by unaffordable rent, the older disabled person anxious at rising energy costs in a home that leaks heat and the older person who can no longer afford their monthly cafe catch-up with a friend. We believe that, together, we can change this.

In 2024 there were **160,000** pensioners in poverty in Scotland. By the end of next Parliament in 2031 there could be another **20,000** pensioners in poverty – a total of **180,000**.



Pensioner poverty persists because of policy choices. Action by political parties in the next Scottish Parliament can progress solutions.

People of all ages in Scotland support our call for change: 9 in 10 recognise poverty is a growing problem for older people, and an overwhelming majority want more action on pensioner poverty from the Scottish Government.<sup>1</sup>



Council tax, food, bills and electric – I've got nothing at the end of the day... I have no social life, I can't go out.

### Manifesto pledges for action

Every politician and political party must commit to implementing a plan to tackle pensioner poverty to build a fairer, more compassionate society – to deliver security, not struggle, for Scotland's pensioners.



**1. Implement** a national Pensioner Poverty Strategy.



**2. Appoint** a Commissioner for Older People.



**3. Deliver** a decent and dignified social security system.



**4. Reduce** energy bills.



**5. Guarantee** the right to a secure and affordable home.

<sup>1</sup> Independent Age polling, commissioned from The Diffley Partnership, Understanding Scotland series, February 2025.

# 1. Implement a national Pensioner Poverty Strategy

Scotland needs a strategy to tackle pensioner poverty, and the next Scottish Government must implement one.

Currently, reaching State Pension age (SPa) is no comfort for too many older people living on a low income.

- Almost **160,000** people over SPa in Scotland live in poverty.
- Around half (**81,000**) of those live in severe poverty.<sup>2</sup>

Applying the current rate of pensioner poverty to the projections of an ageing population means we could see more than 20,000 more pensioners in poverty by the end of the next Scottish Parliamentary term in 2031, taking the total number to almost 180,000. We can't allow this to happen.

The changes needed to turn the tide on rising pensioner poverty span numerous devolved and reserved remits – including social security, housing, food and energy – and various levels of government. Older people on a low income too often fall between the gaps.

That's why we need a coherent and comprehensive Pensioner Poverty Strategy for Scotland – a strategic plan laying out the key actions required to harness devolved powers and reduce poverty in older age (see our **Pensioner Poverty Strategy**).<sup>3</sup>



Almost **160,000** people over SPa in Scotland live in poverty. Around half (**81,000**) of those live in severe poverty.

<sup>2</sup> Building a Pensioner Poverty Strategy for Scotland, Independent Age, May 2025, see [independentage.org/sites/default/files/2025-04/Building\\_a\\_Pensioner\\_Poverty\\_Strategy\\_for\\_Scotland-Independent\\_Age\\_April\\_2025\\_0.pdf](https://independentage.org/sites/default/files/2025-04/Building_a_Pensioner_Poverty_Strategy_for_Scotland-Independent_Age_April_2025_0.pdf).

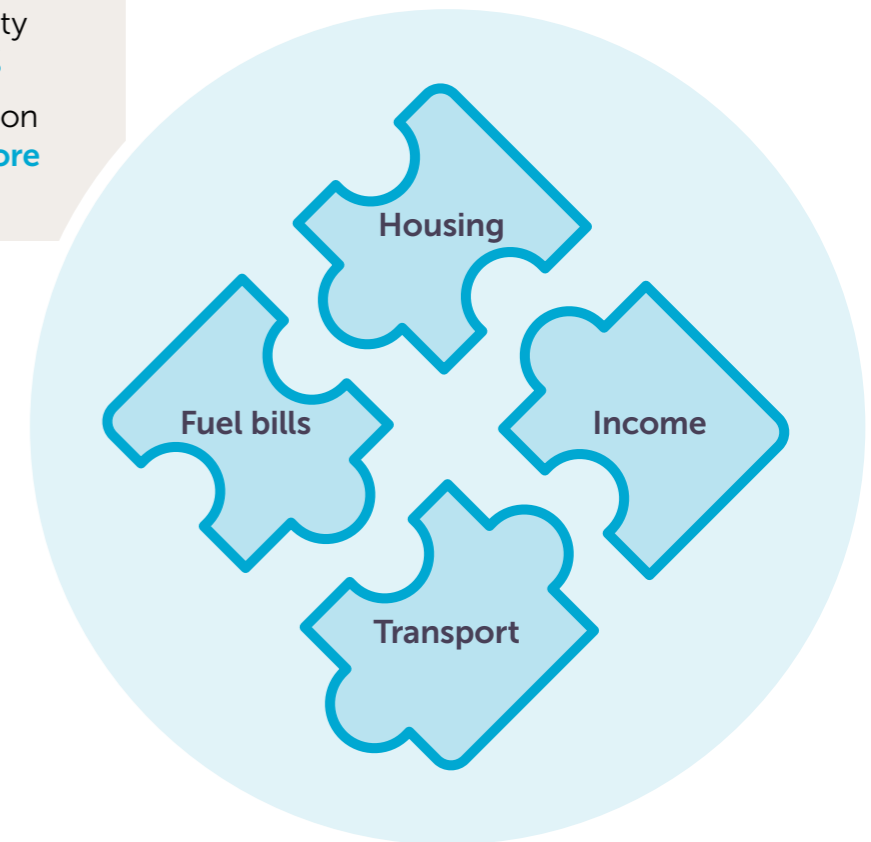
<sup>3</sup> Building a Pensioner Poverty Strategy for Scotland

A key building block of a strategy to reduce pensioner poverty would be a national programme to drive uptake of existing social security payments across both devolved and reserved entitlements. This could:



- drive down pensioner poverty numbers by **more than 30%**
- reduce Scotland's spending on health and social care by **more than £320 million** a year.<sup>4</sup>

An overwhelming majority (91%) of people of all ages, including older people, in Scotland support the introduction of a Pensioner Poverty Strategy. The next Scottish Government can lead the way and make Scotland the first nation in the UK to implement one.



## Action

- Implement an action-focused, target-driven Pensioner Poverty Strategy for Scotland to drive down pensioner poverty across the next Scottish Parliamentary term.

<sup>4</sup> The cost of pensioner poverty and non-take-up of Pension Credit, Independent Age, September 2020, see [independentage.org/sites/default/files/2020-09/Pension%20Credit%20Independent%20And%20and%20Loughborough%20University%20report\\_0.pdf](https://independentage.org/sites/default/files/2020-09/Pension%20Credit%20Independent%20And%20and%20Loughborough%20University%20report_0.pdf).

## 2. Appoint a Commissioner for Older People

Our population is ageing. By 2040, 23% (almost 1 in 4) of us will be over State Pension age. Too many people across Scotland have told us that, as they age, their lives aren't as they expected – or hoped – whether it's having a low income that doesn't adequately cover basic costs or living in a home that isn't suitable. We need an independent Older People's Commissioner to drive forward the changes needed and to be a voice for older people.

Too many older people currently feel ignored by politicians and institutions.

- 53% feel they are not represented by MSPs.
- 63% feel unrepresented by the Scottish Government.<sup>5</sup>

We need a Commissioner for Older People in Scotland to listen to, and amplify, older voices – a champion for older people and their organisations, convening and collaborating with governments and institutions to facilitate change across the country.

A commissioner could help decision makers understand the societal changes both under way and approaching, and this could feed into better policies – policies that build the foundations of an improved society and, in turn, support dignified ageing.



We're not heard by the government. They're not interested in us.



<sup>5</sup> Older People's Economic Wellbeing Index: Scotland 2024–25, Independent Age, April 2025, see [independentage.org/sites/default/files/2025-03/Economic\\_Wellbeing\\_Index\\_Scotland\\_2025.pdf](https://independentage.org/sites/default/files/2025-03/Economic_Wellbeing_Index_Scotland_2025.pdf).

A commissioner established in law, independent of government, with authority and resource, would be able to:

- act as an advocate for older people across governments, public bodies and private service providers
- gather evidence to inform and improve the systems, policies, rights and laws that affect older people
- be at the vanguard of developing and pursuing social and economic policies that will make ageing fair.

A Commissioner for Older People could contribute towards making older people who feel alienated from politics feel seen and could help develop the building blocks for a fairer future, focused on dignity and security.

Older people's voices are clear on the need for a commissioner, with those from the lowest income households the loudest in support.



8 in 10 older people support the creation of an Older People's Commissioner.<sup>6</sup>



This rises to 9 in 10 of those in the most deprived neighbourhoods.



### Action

- Establish an Older People's Commissioner for Scotland.

<sup>6</sup> Older People's Economic Wellbeing Index: Scotland 2024–25, Independent Age, April 2025, see [independentage.org/sites/default/files/2025-03/Economic\\_Wellbeing\\_Index\\_Scotland\\_2025.pdf](https://independentage.org/sites/default/files/2025-03/Economic_Wellbeing_Index_Scotland_2025.pdf).

## 3. Deliver a decent and dignified social security system

Older people across Scotland should have enough money to live a decent and dignified life, free from poverty. But too many are trying to get by on an income that doesn't cover the cost of life's essentials.

For the almost 160,000 pensioners in poverty, it's essential the next Scottish Government take action to boost income through devolved social security powers. The evidence is clear that some groups, including older disabled people and older unpaid carers living on a low income, are facing significant financial constraints.<sup>7</sup>

### Support older disabled people with mobility costs

Pension Age Disability Payment (PADP) is the social security payment made to people over SPa with a disability or health condition. Currently, it is the only disability payment of the three age-range disability payments available in Scotland – child, adult and pension age – that does not have a mobility component. This means older people with a disability or health condition that affects their mobility receive no additional support with the costs of moving around.



Almost **9 in 10** older people support introducing a mobility component.<sup>8</sup>



**24%** of older people with a disability or health condition are not aware of disability social security support.<sup>9</sup>



**32%** report transport access issues.<sup>10</sup>

### Introduce a recognition payment to support older unpaid carers

Many older carers struggle with the additional costs associated with caring and tell us of the harms caused to their finances and wellbeing by the lack of social security support available to help with these.

Older carers don't receive Carer Support Payment (in the way working-age carers do) even though they may receive the underlying entitlement, which can act as a passport to other support such as the Carer Addition for Pension Credit.

<sup>7</sup> Older People's Economic Wellbeing Index: Scotland 2024–25, Independent Age, April 2025, see [independentage.org/sites/default/files/2025-03/Economic\\_Wellbeing\\_Index\\_Scotland\\_2025.pdf](https://independentage.org/sites/default/files/2025-03/Economic_Wellbeing_Index_Scotland_2025.pdf).

<sup>8</sup> Older People's Economic Wellbeing Index: Scotland 2024–25

<sup>9</sup> Older People's Economic Wellbeing Index: Scotland 2024–25

<sup>10</sup> Independent Age survey of more than 1,000 older people, December 2023.

We urge the next Scottish Government to use existing powers to introduce a new recognition payment to support older carers living on a low income.

### Make progress towards a Minimum Income Guarantee

Everyone has a right to an income that pays for life's essentials. Without that, life can quickly become unbearable. We have a moral duty to guarantee that income to everyone in Scotland. A Minimum Income Guarantee would set an income floor, below which nobody in Scotland will be allowed to fall. It's a simple idea, but it has the potential to transform our society – giving all of us a solid foundation to live a decent and dignified life.



**9 in 10 (91%)** older people support establishing extra financial support for older people with caring responsibilities.<sup>11</sup>



Just **4 in 10 (39%)** older carers say their financial situation is good.<sup>12</sup>



More than **3 in 10 (36%)** older carers have skipped meals because of financial difficulties.<sup>13</sup>



### Actions

- **Review Pension Age Disability Payment by April 2027, with a specific focus on introducing a mobility component of the payment.**
- **Implement a Special Recognition Payment to support older carers on a low income.**
- **Commit to delivering a Minimum Income Guarantee.**

<sup>11</sup> Older People's Economic Wellbeing Index: Scotland 2024–25, Independent Age, April 2025,

see [independentage.org/sites/default/files/2025-03/Economic\\_Wellbeing\\_Index\\_Scotland\\_2025.pdf](https://independentage.org/sites/default/files/2025-03/Economic_Wellbeing_Index_Scotland_2025.pdf).

<sup>12</sup> Older People's Economic Wellbeing Index: Scotland 2024–25

<sup>13</sup> Older People's Economic Wellbeing Index: Scotland 2024–25

## 4. Reduce energy bills

In a nation with a cool climate, ageing population and energy-inefficient housing stock, we need action to make sure the homes we live in help to reduce, rather than increase, energy bills. Improving the energy performance of homes can reduce energy bills and help lower fuel-poverty rates. Shockingly, almost half of older households live in a home that is classed as having poor energy efficiency.<sup>14</sup> Every pensioner should be able to stay warm in winter: it's time for action to make that happen.

Scotland rightly has targets to reduce fuel poverty that the next Scottish Government will need to meet. Interim targets set by the Fuel Poverty Act (Scotland) 2019<sup>15</sup> require that by 2030 no more than 15% of households will be in fuel poverty, and no more than 5% in extreme fuel poverty.

Older households are the most likely of any age group to be in fuel poverty, making up 37% of all those in fuel poverty and 43% of those in extreme fuel poverty.<sup>16</sup> Scotland needs ambitious action to significantly drive down fuel poverty rates among older households, otherwise the interim targets will be missed.



**37%**  
of older households  
are in fuel poverty  
– that's **317,000**  
households



**25%**  
of older households  
are in extreme fuel  
poverty – that's  
**215,000** households.

<sup>14</sup> Scottish House Condition Survey: 2023 Key Findings, Scottish Government, January 2025, see [gov.scot/publications/scottish-house-condition-survey-2023-key-findings](https://gov.scot/publications/scottish-house-condition-survey-2023-key-findings).

<sup>15</sup> Fuel Poverty (Targets, Definition and Strategy) (Scotland) Act 2019, Scottish Government, July 2019, see [legislation.gov.uk/asp/2019/10](https://legislation.gov.uk/asp/2019/10).

<sup>16</sup> Scottish House Condition Survey: 2023 Key Findings

With 49% of older households living in a home with an energy rating of EPC D or below, making older people's homes more energy efficient in ways that reduce fuel costs is central to achieving the legislative targets.

Research by the Chartered Institute of Building found that 39% of respondents had never heard of any of the Scottish Government's energy-efficiency schemes, including Warmer Homes Scotland, with the lowest awareness among those aged 55 and over.<sup>17</sup>

Current schemes funded by the Scottish Government, such as the Area-Based Schemes and Warmer Homes Scotland, are operating across Scotland. But, as the experiences of older people and the numbers show, we need to go further and faster.

Scotland needs action to meet the legislative and moral missions of ensuring every older person can be warm in winter.



“

My biggest problem is heating. It's just impossible to keep warm. No matter how much I spend, it never gets warm.



### Actions

- **Implement a warm homes programme for older people on a low income, providing targeted advice and financial support to pensioners by using existing data, including social security payments.**
- **Ensure increased awareness, uptake and adequacy of funding for energy-efficiency schemes to drive down fuel poverty rates among older households.**

<sup>17</sup> Two in five Scottish residents can't afford energy upgrades says CIOB survey, Chartered Institute of Building, October 2023, see [ciob.org/news/two-in-five-scottish-residents-cant-afford-energy-upgrades-says-ciob-survey](https://ciob.org/news/two-in-five-scottish-residents-cant-afford-energy-upgrades-says-ciob-survey).

# 5. Guarantee the right to a secure and affordable home

A safe and secure home is essential to our wellbeing and should be a basic human right.

But high rents are pushing many older renters into poverty, and the number of older people being made homeless is rising. Too many older people are trapped in unaffordable private rental properties, waiting on social housing lists. It's time to make sure all older people in Scotland have a secure and affordable place to call home.



Older renters are at a higher risk of poverty, and make up a disproportionate number of the pensioners in poverty.



While a fifth (21%) of pensioners in Scotland rent their home, renters make up almost half (45%) of the older people in poverty.<sup>18</sup>



20% of older renters live in poverty before housing costs, rising to 32% after housing costs.<sup>19</sup>

<sup>18</sup> Households below average income (HBAI) statistics, Department for Work and Pensions, March 2025, see [gov.uk/government/collections/households-below-average-income-hbai--2](https://www.gov.uk/government/collections/households-below-average-income-hbai--2).  
<sup>19</sup> Households below average income (HBAI) statistics, Department for Work and Pensions

With rents rising over recent years in Scotland's private rented sector, almost 1 in 4 older private renters now has housing costs that are becoming unaffordable, and 1 in every 50 is so concerned about affordability that they fear they may not be able to continue living in their current property.<sup>20</sup>

More than one quarter (28%) of older private renters have less than £200 a month after paying their rent, leaving very little for other essentials like food and energy. And 1 in 3 older private renters feels anxious about their ability to carry on paying rent.<sup>21</sup>

Discretionary Housing Payments can, in some cases, help make up the shortfall between Housing Benefit payment and rental costs. But most older people who could potentially access discretionary payments are unaware they exist.<sup>22</sup>

To tackle Scotland's housing emergency, more affordable social homes suitable for older people must be built. At least 25,450 pensioners are on a waiting list for a social home in Scotland, with almost three quarters (74%) of this group waiting longer than a year.<sup>23</sup>

## ✓ Actions

- Improve access to, and increase funding for, Discretionary Housing Payments to support the rent shortfall faced by many low-income older renters.
- Build the affordable social homes older people need.
- Enshrine the right to housing in Scots law.

<sup>20</sup> Older People's Economic Wellbeing Index: Scotland 2024-25, Independent Age, April 2025, see [independentage.org/sites/default/files/2025-03/Economic\\_Wellbeing\\_Index\\_Scotland\\_2025.pdf](https://independentage.org/sites/default/files/2025-03/Economic_Wellbeing_Index_Scotland_2025.pdf).  
<sup>21</sup> *Homing in: How to improve the lives of older renters in Scotland*, Independent Age, February 2024, see [independentage.org/sites/default/files/2024-02/Homing\\_in\\_renters\\_Scotland.pdf](https://independentage.org/sites/default/files/2024-02/Homing_in_renters_Scotland.pdf).  
<sup>22</sup> Older People's Economic Wellbeing Index: Scotland 2024-25  
<sup>23</sup> Freedom of information requests to local authorities, Independent Age, 2024.



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