



Care & Repair Cymru

OLDER PEOPLE THIS WINTER: LEAKY HOMES AND A LACK OF SUPPORT

A Care & Repair Cymru Report



About Care & Repair

Care & Repair helps older people in Wales to repair, adapt and maintain their homes.

We are a Wales-wide charitable movement, working to ensure all older people can live independently in safe, warm, and accessible homes.

We support over 40,000 households in Wales each year, preventing thousands of hospital admissions and saving the Welsh NHS over £30m annually.

Background

Care & Repair are calling for the Welsh Government to introduce a safety net grant for older homeowners living in unfit, hazardous housing.

In January 2023, we published our report, [*The State of Older People's Housing in Wales*](#). The report used real-time client data and stories, and interviews with Care & Repair staff to show the difficulties older people face in maintaining the condition of their home in later life.

Since the publication of this report, we have published a series of 'deep dives' on the issues raised in the original report. Next in the series is a focus on energy efficiency and the insufficient support for those in fuel poverty.

Providing energy efficient homes and enduring price protections for energy bills are essential to lift older people out of fuel poverty. Care & Repair Cymru does not accept that any older person should become ill because they live in a cold home or live in a home unsuitable to their needs.

In this report we will examine the energy efficiency of the homes our clients live in and highlight the lack of support schemes available for people this winter. We will explain how the Welsh Government can ensure the Welsh Housing stock is fit for an ageing population and future generations of older people.

About this Report

Improving the energy efficiency of our homes is critical if we are to tackle fuel poverty and reach net-zero targets. The Welsh Government are currently working towards a legally binding target of net zero by 2050. As part of this, Welsh Government has committed to bring all social homes to an EPC C by 2030, but a target does not exist for the owner occupier sector.

The Welsh Government estimates that 1 in 5 homes in Wales do not possess an up-to-date EPC. Of the homes that do have an EPC, nearly two thirds (62%) are EPC D and below.ⁱ Our report finds that far more older people in Wales do not have an EPC than Welsh Government figures suggest.

Care & Repair support older people living in the owner occupied and private rented sector. Our average client age is 77, and four out of five clients tells us they are living with a disability. We used a representative sample of Care & Repair clients based on age and location to find that:

- 3 out 5 of our client sample did not have an up-to-date EPC for their property.
- Only 1 in 10 of our client sample have an EPC of C or above.
- Half of our client sample in the Private Rented Sector were living in homes that did not meet the minimum legal EPC requirements for landlords.
- Fewer than 1% of our client sample lived in a home with an EPC A.

Support for Energy Bills in Winter 2024/25

In 2020 the Ofgem Energy Price cap sat at an average of £993, a stark comparison to today where a typical household can expect to spend £1,717 on their energy.ⁱⁱ

In winter 2021/22 Care & Repair clients were eligible for up to £1,900 from Welsh and UK Government support schemes to help offset their higher bills, meaning low-income clients were protected against rising costs of gas and electricity during this period. This support was vital to help many of our clients stay warm. Since then, most of the support has been withdrawn despite energy prices remaining significantly higher than 2020 levels:

Energy Price Cap

Timeframe	Energy Prices
Winter 2020/21	£993
Winter 2021/22	£1,216
October–December 2022	£3,371 *Energy Price Guarantee = £2,500
October – December 2023	£1,834
October – December 2024	£1,717

In Winter 2023/24 an average Care & Repair client was spending 15% of their income on gas and electricityⁱⁱⁱ. This placed households firmly within Welsh Government’s definition of being ‘fuel poor’.

This year, the picture is potentially starker thanks to the introduction of means-testing for the Winter Fuel Payment. This means that only older households in receipt of Pension Credit will now get this payment. In Wales there are around 50,000 older people who are eligible for Pension Credit but do not claim it, meaning they miss out on a plethora of support.

Energy Performance Certificate (EPC)

An Energy Performance Certificate (EPC) determines how energy efficient a property is in relation to its running costs based on its energy performance and environmental impact.

A lower EPC rating normally makes up part of the eligibility criteria to access government funded energy efficiency improvement schemes. For example, the Welsh Government's new Warm Homes Programme targets support towards properties with an EPC rating of E and below, or D if the person living in the home has an eligible health condition.

Without an EPC it becomes more difficult for households understand their entitlements and access support.

Since 2008, homes must have an up-to-date EPC to sell the property. However, many Care & Repair clients have lived in their homes years and have never had an EPC certificate. Without understanding the energy efficiency of a home, it is harder to make improvements to keep the home warm and access support.

Methodology

Using a sample of 2,479 Care & Repair clients spread across all 22 Local Authority areas in Wales, we analysed EPC ratings to understand the energy efficiency of the properties lived in by Care & Repair clients.

We used census data to proportionally represent Care & Repair clients based on location and age. For the first time, we can evidence EPC data based not just on location, but also on the age of the person living in the property. This is important because older people are at increased risk of illnesses such as respiratory infections, strokes and heart attacks from a cold, energy inefficient property.

The 2021 census data showed that there were 861,661 people living in Wales aged 60+. To create an accurate age representation of older people across Wales, our sample methodology therefore had two steps:

- To understand the spread of the total population of over 60s across Wales by Local Authority.
- To break this down by age increments within each Local Authority.

Example: Powys

The census showed that there are 47,528 people aged 60+ living in Powys, equivalent to 5.5% of the total 60+ population in Wales. To achieve a representative sample, we made sure 5.5% of our sample was taken from Powys, equivalent to 138 people. We then further broke 138 down by proportional age increments in line with census data available, as demonstrated via the table below.

Age Demographics in Powys in Relation to Sample Size:

Age Group	Population	% of 60+ population	Sample size
60-64	10,407	22%	30
65-69	9,824	20%	29
70-74	10,053	21%	29
75-79	7,528	16%	22
80-84	5,022	11%	15
85-89	2,949	6%	9
90+	1745	4%	5

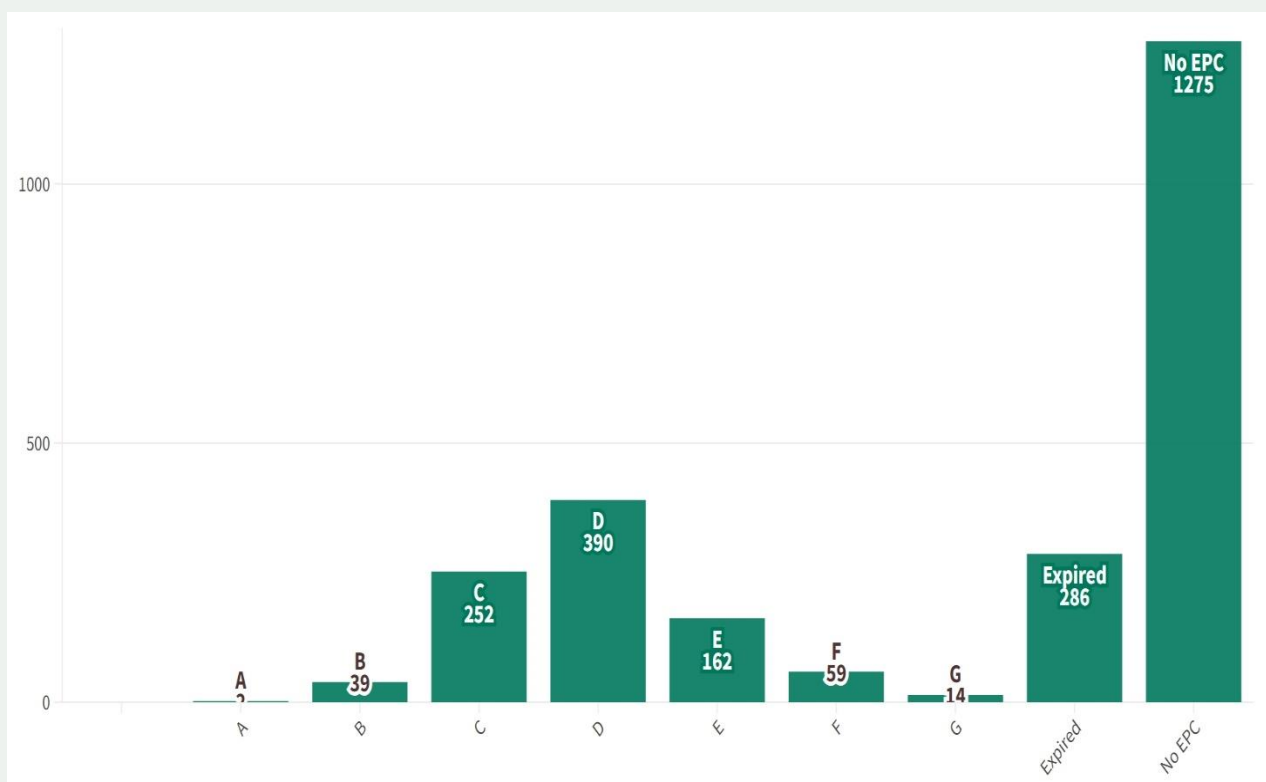
We repeated this process for the 22 Local Authority areas in Wales so that our sample represented older people living in Wales by age and location. We then collected the EPC details of the 2,479 randomised households within these age and location groups in our sample size to portray the energy efficiency of the properties our clients are likely to live in.



Our Findings

National EPC Data:

Figure 1: Column chart showing EPC data from representative Care & Repair sample of 2,479 households. ([Interact with this graph on Flourish.com](#))

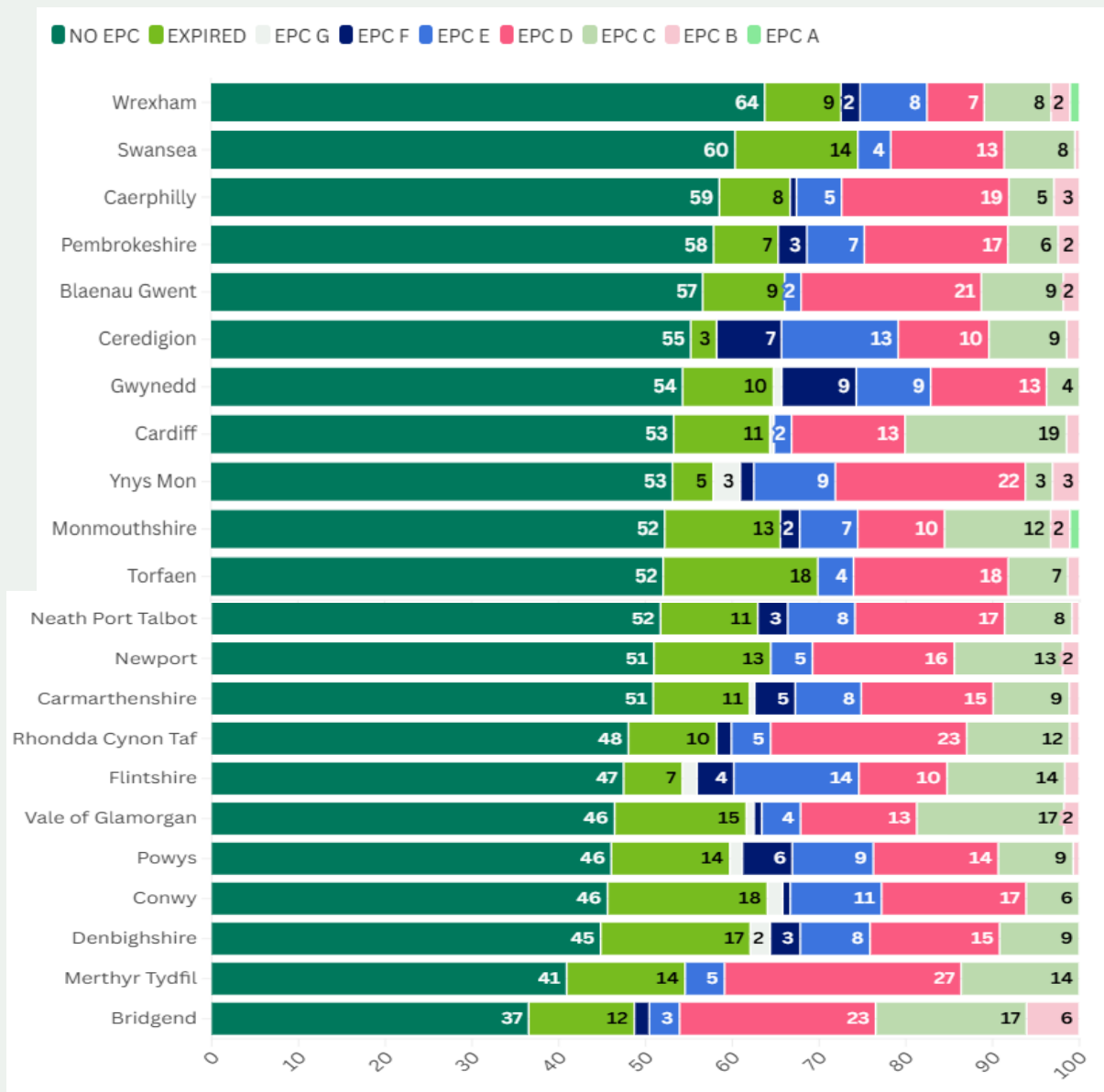


Our analysis shows that over half of our clients (1,275 clients) are without an EPC, whilst a further 286 clients have an expired certificate.

- 63% of homes in our representative sample do not possess an up-to-date EPC.
- A further 25% of clients in our sample have an EPC of D or below.
- Only 12% of our clients had an EPC rated C or above.
- Only 2 homes in the sample had an EPC A.

Local EPC Data:

Figure 2: Bar chart showing EPC percentage breakdown for clients by Local Authority. ([Interact with this graph on Flourish.com](#))

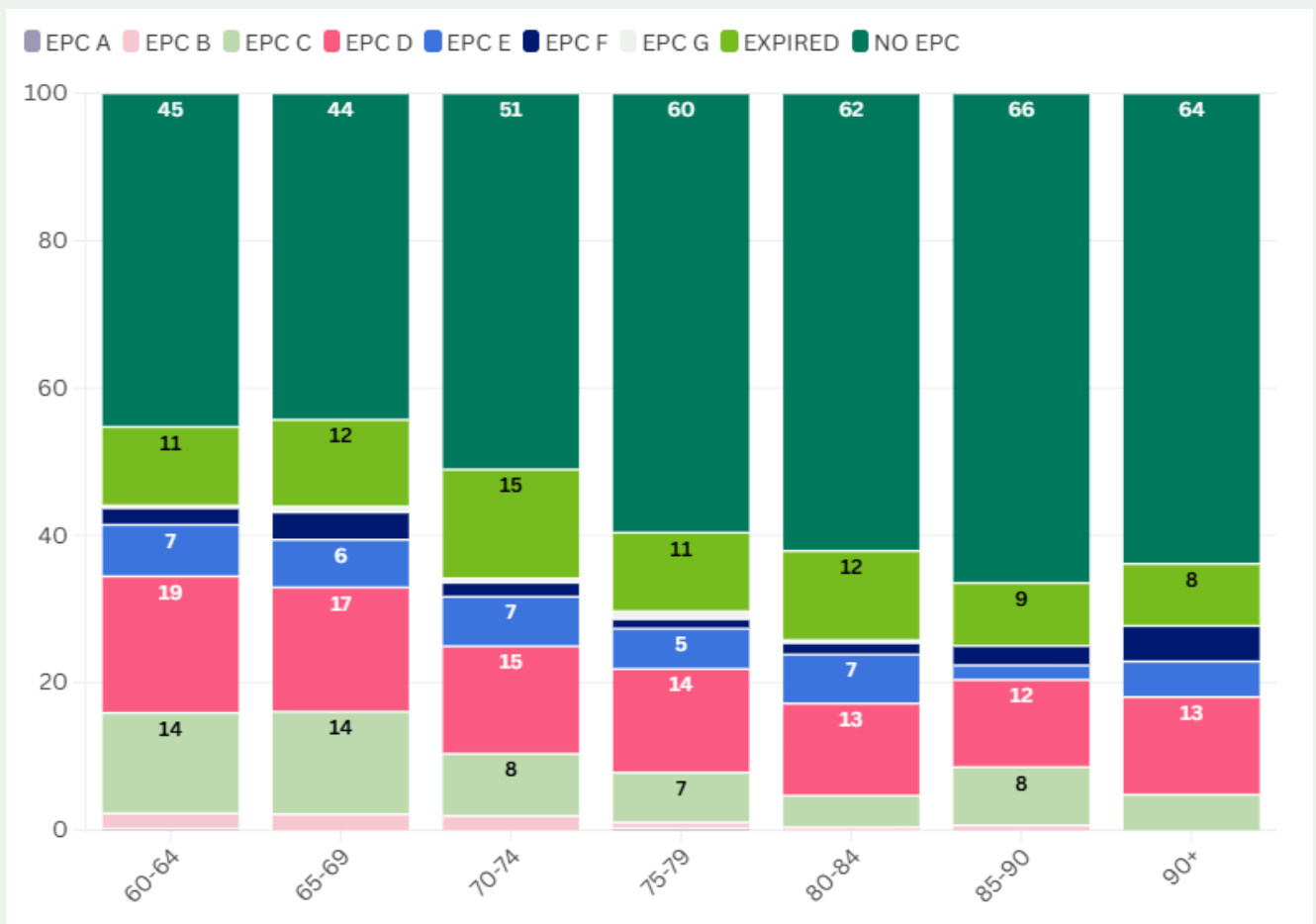


In all 22 Local Authority areas, over half our clients do not have an up-to-date EPC.

- The highest percentage of homes without an up-to-date EPC was Swansea (74%), however Wrexham had the most homes without any EPC at all.
- None of our clients had an EPC A or B in Gwynedd, Conwy, Denbighshire and Merthyr Tydfil.
- Clients living in Bridgend had the highest EPC ratings; 23% of clients had an EPC of C or above and a further 23% had an EPC rating of D.

National Age and EPC Data:

Figure 3: Bar chart showing EPC percentage breakdown for clients by age demographic. ([Interact with this graph on Flourish.com](#))



Older households aged between 85 to 90+ are less likely to have an up-to-date EPC rating.

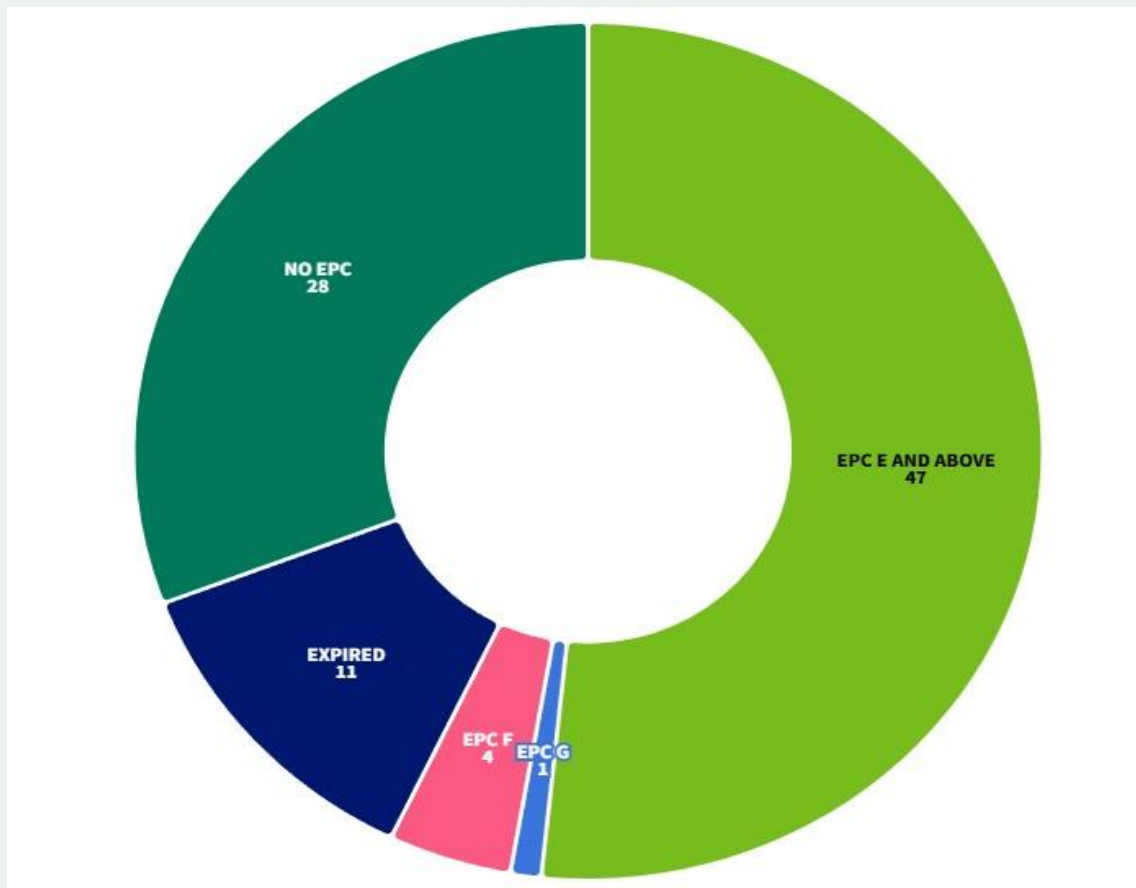
- 75% of our representative client sample of those aged between 85-90 did not have an up-to-date EPC rating on their property, in comparison with 56% of those aged between 60-64.

People under 70 are more likely to live in an energy efficient property.

- 16% of our clients in our representative sample aged between 60-69 were living in a property of EPC C or above in comparison with 5% in the 90+ category, 4% in the 80-84 category and 9% in the 85-90 category.

EPC and the Private Rented Sector (PRS):

Figure 5: Donut chart showing PRS client EPC data. ([Interact with this graph on Flourish.com](#))



Whilst most of our clients live in the owner occupier sector, we do support older people living in privately rented properties.

Under current UK and Welsh law, a property must have an up-to-date EPC E or above to be able to rent out to tenants, however our findings show that:

- 48% of our sampled clients in the PRS were living in a home with an expired EPC, no EPC or a rating below E.

Our findings mean that almost half of homes in the PRS in our sample do not meet the legally required minimum EPC standards that landlords must adhere to.

The number of older people privately renting has been steadily increasing. Some may feel anxious about asking their landlords to provide

an EPC or make energy efficiency changes if they have a low EPC for fear of eviction or price rises

A Home Without an Up-To-Date EPC

It can be challenging for older people who do not have an EPC to understand the fabric of their property and how to improve their energy efficiency.

Home improvement schemes and government grants often require an EPC rating to assess whether a home is eligible for support. Whilst some schemes will provide a home assessment to obtain an EPC, not all do. Obtaining an EPC can cost between £60 to £120 and can be difficult for older households who are not online to organise.

Without understanding the energy efficiency of a property, clients can be disempowered to make improvements that have the potential to keep homes warmer and safer, reduce energy bills and prevent housing disrepair issues such as damp and mould.

Our analysis shows that older households (those aged 80–90+) are around 20% less likely to have an up-to-date EPC than those aged between 60–69. This means older households, already more susceptible to cold-related illness, are less likely to understand the fabric and energy efficiency of their home making it harder to make home improvements to keep warm and in good health.

A Home With a Low EPC

Energy inefficient homes cost more to heat and can have serious health consequences, especially for older people.

In addition to causing or exacerbating respiratory and cardiovascular illnesses, cold homes have also been linked with increased incidences of injuries such as falls, and increased hospital admission rates. The harm caused by cold home increases by age; 75% of excess winter deaths are people aged 75 and above.

Our analysis found that the older clients became, the less likely they are to live in an energy efficient home. Clients aged 90+ were three times more likely to live in an inefficient home compared to clients aged below 70.

What are Care & Repair doing to support older people improve their homes?

Our EPC research shows 88% of older people in Wales are living in energy inefficient homes or do not have any knowledge as to the current efficiency of their property. The withdrawal of financial support this winter will push older households deeper into fuel poverty.

Case Study

Name: Mrs Howell

Age: 70

Location: Swansea

The problem:

The client contacted Care & Repair as her husband was struggling with his mobility following a stroke. Client had her own health challenges and could not physically help her husband with activities such as showering or going into the back garden.

The property was cold, with two broken radiators in the main room. It also had unsafe back garden steps, and an unusable upstairs bathroom due to a leaking shower and sink, and a broken toilet flush. The clients were concerned about how they would cope this winter. Our fuel poverty service, Older Not Colder, visited the client to see how we could help.

The solution:

Care & Repair's Home Energy Officer registered the couple to provide energy saving advice. The Officer signed the couple up to the Priority Services Register for extra advice and support for utilities as well as priority in the event of service disruption such as a power cut.

External rails were installed to help entering and exiting the property, plus grab rail for the shower to improve mobility and minimise falls risk. Care & Repair's Technical Officer team found reliable external contractors to fix the upstairs bathroom and installed a walk-in shower to improve accessibility.

The Home Energy Officer conducted a benefit check for the Carer's Allowance and successfully applied for grants to cover the costs of the broken radiators.

Support This Winter

Care & Repair Agencies work with older people in Wales to maximise their income, including checking for Pension Credit eligibility.

This winter, the Winter Fuel Payment will only be paid to households in receipt of Pension Credit. There are approximately 50,000 people in Wales who are eligible for Pension Credit but do not claim it, making up a slice of the estimated £2 billion of benefits that go unclaimed in Wales.^{iv} Pension Credit significantly increases household income as it ‘passports’ households to further support.

Mrs Jones and Mrs Smith are fictional Care & Repair clients, but they reflect the similar situation of our average client. Mrs Jones is entitled to receive both elements of Pension Credit whilst Mrs Smith falls just outside the eligibility bracket.

<p>MRS JONES Mrs Jones is a 75-year older female who lives alone in a home she owns in Swansea. She reached retirement age in 2007 and has savings of under £10,000. She has around 20 years of NI contributions so receives roughly half of the full state pension. She has a small workplace pension and claims for Pension Credit to top her income. She receives both the Guarantee and Savings element of Pension Credit.</p>	<p>MRS SMITH Mrs Smith is a 75-year-old female who lives alone in her home she owns in Swansea. She reached retirement age in 2007 and has savings under £10,000. She has just over 20 years of NI contributions so receives just over half of the full state pension. She receives also receives her workplace pension. Combined, this puts her just above the eligibility criteria for Pension Credit.</p>
STATE PENSION £4,407	STATE PENSION £5,807
WORKPLACE PENSION £4,867	WORKPLACE PENSION £5,845
PENSION CREDIT £2,069	
TOTAL = £11,343.80	TOTAL = £11,652

Pension Credit Opens up Additional Support

Mrs Smith does not qualify for Pension Credit and has around £300 more per year than Mrs Jones. However, Mrs Jones receives further financial support due to her claim for Pension Credit:

+	£1,670	Council Tax Reduction
+	£300	Winter Fuel Payment
+	£73.50	NHS dental treatment
+	£169.50	Free TV license
+	£160	Water
+	£915	Support for Mortgage Interest
+	£200	Broadband
+	£64	NHS optical voucher

With the extra financial support, through her pension credit claim, Mrs Jones now has on average **£3,522** extra annual income than Mrs Smith.

Passported benefits are a lifeline for those in receipt of Pension Credit. However, clients may be living in energy inefficient homes falling just outside the eligibility criteria for support. Care & Repair Agencies work to raise funds for our clients who need it most, but this is becoming more challenging as incomes become increasingly stretched.

Long-Term Solutions for Long-Term Change

Implementation of a safety net grant for housing disrepair

Care & Repair Cymru are calling for a safety net grant to rectify hazardous disrepair present in Welsh homes, such as leaking roofs and draughty windows. This will improve the thermal efficiency of homes and protect against changing and volatile weather. Find out more about this ask in our report [*The State of Older People's Housing in Wales.*](#)

Introduction of enduring price protections for energy bills

The energy crisis has put extreme pressure on households. Offering discounted price plans to vulnerable households will mean that bills go beyond being 'fair' to being affordable. Price protections such as a social tariff will mean that vulnerable households are more resilient against energy price rises in the future.

Expand energy support schemes for low-income households and energy inefficient homes

Low-income households falling just outside eligibility criteria for Pension Credit miss out on thousands of pounds of other passported benefits. The DWP should work with both Local Authority and Public Service Register data to identify potentially vulnerable homes who fall just outside the eligibility criteria for the Winter Fuel Payment, and search for opportunities to match EPC data to proactively offer government support with energy bills.



References

ⁱ Office for National Statistics (2023) *Who is most likely to live in homes that are harder to keep warm?* Available at: <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/articles/whoismostlikelytoliveinhomesthatarehardertokeepwarm/2023-12-14>

ⁱⁱ Energy Help (2024). *The History of Ofgem's Energy Price Cap*. Available at: <https://www.energyhelpline.com/the-history-of-ofgems-energy-price-cap>

ⁱⁱⁱ Care & Repair Cymru (2023) *Poverty at Winter*. Available at: <https://careandrepair.org.uk/our-reports/>

^{iv} Bevan Foundation (2024) *State of Wales Briefing: Pensions and Winter Fuel Payment*. Available at: <https://www.bevanfoundation.org/subscribers-area/state-of-wales-briefing-pensions-and-winter-fuel-payment/>; Policy in Practice (2024) *Over £2 billion of support is unclaimed in Wales each year*. Available at: <https://policyinpractice.co.uk/over-2-billion-of-support-is-unclaimed-in-wales-each-year/>