

‘Very concerned!’ State pension payments to be swallowed by energy bills

PENSIONERS are set to face financial challenges as soaring energy bills will swallow a substantial amount of the state pension by next year.

By [Rebekah Evans](#) 08:46, Mon, Aug 8, 2022 | UPDATED: 14:49, Mon, Aug 8, 2022

How can you try to keep energy bills down?

The rising cost of living is a major concern for millions, including retired people who are on a limited income. One aspect of this is rising energy bills which are predicted to cost the average household £3,729 per year from next April onwards.

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State pension: Half of payments to be swallowed by energy bills - check now (Image: Getty)

There are concerns, however, that the state pension sum will not be able to keep up with household bills, creating financial strain for many.

Currently, the full basic state pension is worth approximately £7,376 per year, and the full new state pension £9,627 annually.

If an energy bill does cost £3,729 as predicted by Cornwall Insight, then it will mean half of pension income for someone on the basic state pension is swallowed by energy bills.

However, some will be receiving even less in the state pension if they do not have the required National Insurance contributions to provide them with the full sum.

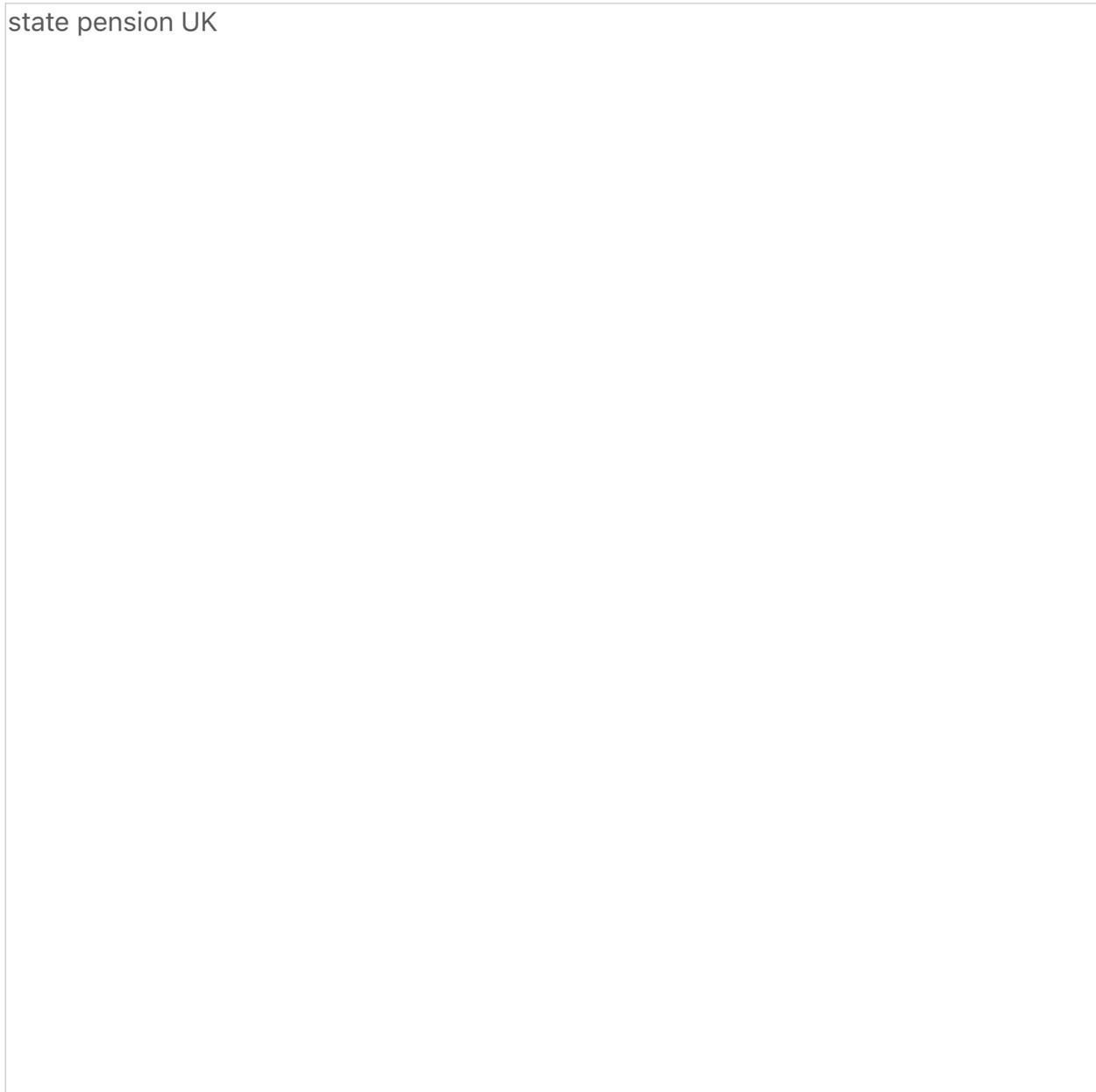
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Caroline Abrahams, Charity Director at Age UK, expressed her concern for older people, when referencing the recent decision to make energy price cap changes more frequent.

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She said: “A quarterly price cap represents a significant risk to many older consumers.

“We are very concerned that a January price rise will hit consumers with a bill increase during the coldest period of the year – no doubt leading to many more people risking their health by turning their heating down or off altogether.

“After enduring a tough autumn of higher prices, consumers will be forced to go through one of the worst winters in the energy market in living memory without the reassurance the cap usually provides.”

Thankfully, the Government is providing some level of help to pensioners during this challenging time.

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As a result, all pensioner households eligible for the Winter Fuel Payment will get an extra £300 to help them with rising costs.

Other pensioners will be eligible for a £650 one-off payment if they are in receipt of a means-tested benefit such as Pension Credit.



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Meanwhile, to help with energy bills, Age UK has shared some tips for those

who are looking for ways to reduce their energy bills and thus their costs this winter.

Firstly, the charity urged people to keep an eye on their lights, turning them off when leaving a room - as long as this is not at the expense of their safety.

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People could also make the switch from traditional to energy saving light bulbs, and switching off appliances when they aren't in use could also pocket a saving.

To cut a water bill, individuals are encouraged to shower instead of taking a

bath, and fixing any dripping taps could help people cut costs, also.

Controlling temperatures in the home is likely to be a key action for individuals to take this winter.

The washing machine can be run at a lower temperature, drawing curtains can minimise heat loss, and heating controls can help people decide where and when they want to heat their home.

Finally, the charity encourages a good look at the windows around a person's home to avoid loss of heat. Draught strips, draught excluders and double glazing could all go a long way in keeping homes warm.

A DWP spokesperson previously told [Express.co.uk](https://www.express.co.uk): "The Government is committed to ensuring that pensioners are able to live with the dignity and respect they deserve."

The Department is working with stakeholders to increase awareness of other support such as the Warm Home Discount, Pension Credit and more.

The Government has also vowed to reapply the triple lock in 2023/24, and for the remainder of the current Parliament.

It will see state pension payments rise by the highest of: 2.5 percent, inflation or average earnings when it is measured in September.