

# the Pensioner

THE MAGAZINE FOR MEMBERS OF THE CIVIL SERVICE PENSIONERS' ALLIANCE

*CSPA 70th anniversary:  
how we will be celebrating  
this year's milestone*

*McCloud Remedy: we  
explain what it means for  
underpaid pensioners*

*Save our public toilets:  
how to preserve this  
essential service*



## The fight goes on

*What the BackTo60 campaign is doing for  
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## Welcome



Welcome to the Spring edition of *The Pensioner* and my first as its new editor. Please bear with me as I climb the learning curve!

I will do my best to maintain the high standards of my predecessor, Ralph Groves, who had a huge knowledge of the CSPA and all the related issues.

I'm keen to know what members would like in their magazine and I'm also keen to have members featured in it - please get in touch at [editor@cspa.co.uk](mailto:editor@cspa.co.uk)

I'd like to run Q&As about what makes members tick, so if you'd like to take part please let me know.

I'm also keen to have people talk about major changes they made later in life - changing careers, locations, volunteering, for example - to highlight that later life can be a time of opportunity.

And, of course, we'll keep up with the core issues of pensions, government policies, protecting incomes, health and social care, along with news from groups and branches.

I'm pleased to have David Hencke in my first edition. He is an exceptional journalist and has done some excellent work on the BackTo60 campaign.

I hope you enjoy this edition.

*Christie*

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Material for publication in the next issue, including small ads, must reach the editor by **28 March 2022**. Please include your name, address and phone number. Groups with initials **B, D, F, H, J, L, N, P, R, T, V, X, Z** should also send their news to the editor by this date.

# MP seeks to reignite BackTo60 campaign

A Labour MP has tabled a fresh parliamentary motion supporting the case for women born in the 1950s to be repaid all the money they lost as a result of the six-year delay in receiving their pension, *David Hencke writes*. For some people, this could be as much as £50,000.

Ian Byrne, Labour MP for Liverpool, West Derby, tabled the motion. It has reignited an issue that the government thought was dead and buried after the campaign group BackTo60 lost in the Court of Appeal and the Supreme Court refused to hear the case.

The full text of the parliamentary motion is as follows:  
*“That this House welcomes the positive interventions from so many hon. members from across the House on behalf of women born in the 1950s who have lost their pensions; and pays tribute to constituents and campaigners in their ongoing fight for justice; recalls*

*that women born in the 1950s were subject to discriminatory employment and pension laws; recognises that this included being excluded from some pensions schemes; recognises that this had the negative effect for them of losing the opportunity to have the same level of pension as their partner or spouse; further recognises that this has had the consequence of women in this position never being able to have equal pensions to men; further notes that this has negatively and profoundly impacted on them including increased poverty, deteriorating health and homelessness; notes that at least 3.8 million women have been impacted by the loss of their*

**The motion has reignited an issue the government thought was dead and buried**

*pensions from the age of 60 in three separate age hikes; and calls on the government to enact a temporary special measure as permitted by international law to provide full restitution to women born in the 1950s who have lost their pensions from the age of 60 because of the impact of the rise in retirement age.”*

While parliamentary motions are rarely debated, the publication of this motion acts as a noticeboard to other MPs and ministers that there is still a very strong feeling in Westminster that the women have been unjustly treated.

It is also significant that the motion tells the government there is a mechanism in parliament that they can use to implement the change - known as the special temporary measure - which would lead to the women being paid quickly.

This comes at a time when, through ill health and Covid, some 204,000 women have already died before they received their pensions.

- A longer version of this article can be found on David Hencke's blog, *Westminster Confidential* at [davidhencke.com](http://davidhencke.com)
- See also *The fight goes on*, pages 30-31

## Travel insurance scheme update

Members will be aware that from 31 March 2022 Axa Health will cease to offer travel insurance policies via Towergate Health & Protection for CSPA members.

Our broker, Towergate Health & Protection, has been working hard to find an alternative annual travel insurance offering for CSPA members and confirmed in early February that it has identified two potential alternative travel insurance offers.

These are being examined in detail and we expect to be able to communicate the outcome by the end of March.

Existing policy holders will be contacted when a new offering is available, and we will update all members via our website [www.cspa.co.uk/news](http://www.cspa.co.uk/news) and group circulars.

## Pensioners Convention defends BBC

The National Pensioners Convention (NPC) has launched a petition to protect the BBC following the sudden announcement by the government that the licence fee will be frozen for two years, with a new funding system replacing it from 2027.

The organisation said that the government's plans would put at risk vital aspects of the corporation's work and undermine its local,

**“The public service ethos of the BBC is something we should fiercely protect”**



MIKEPHOTO / SHUTTERSTOCK.COM

national and international reach.

It argued that no better system of funding has yet been identified and that suggesting it could work on a subscription/streaming basis was ‘wide of the mark’.

The NPC said: “The public service ethos of the BBC to inform, entertain and educate is something we should fiercely protect and fund properly. Join us. Help support our BBC.”

- The petition can be signed at: <https://bit.ly/3oA6asD>

# PAC slams women losing their pensions payments as a 'shameful shambles'

A £1 billion shortfall in state pension payments to tens of thousands of women was condemned as a 'shameful shambles' by MPs on the Public Accounts Committee (PAC).

Some 134,000 pensioners missed out on their full entitlement owing to errors at the Department for Work and Pensions (DWP) dating back to 1985. The DWP is now on its ninth attempt to correct the mistakes since 2018.

The PAC also warned that payment failures risked being repeated during a correction programme.

It said the errors, which mostly affect widows, divorcees and women who rely on their husband's pension contributions for some of their pension entitlement, happened because of the department's use of outdated systems and heavily manual processing.

Small errors that were not recognised each time added up over years to significant sums of money.

PAC chair Dame Meg Hillier (pictured) said: "For decades, the DWP relied on a state pension payment system that was clunky and required staff to check many databases

**"There is no assurance that these errors will not be repeated"**



- and now some pensioners and the taxpayer are paying in spades. Departments that make errors through maladministration have a duty to put those it wronged back in the position they should have been.

"In reality, the DWP can never make up what people have really lost over decades, and in many cases it's not even trying. An unknown number of pensioners died without ever getting their due and there is no current plan to pay back their estates.

"The DWP is on its ninth go at fixing these mistakes. Specialised staff diverted to fix this mess are costing tens of millions more to the taxpayer and predictable consequences of delays in new pension claims. And there is no assurance that the errors that led to these underpayments will not be repeated in the correction exercise.

"This is a shameful shambles. The PAC expects the DWP to set out the step changes it will make to ensure it is among the last."

Jan Tiernan, from Fife, was initially told she was not owed any money.

Although after nearly 100 pages of correspondence with the DWP, she received £1,280, Jan believes she is owed more. She told the BBC: "You need a lot of energy, and when you are 80 years old you don't have that kind of energy. It tires you."

## Cash access scheme unused

Six months after a scheme was launched to widen access to cash, just 16 per cent of people know about it, according to research by Which?

People can get cash from local shops without having to buy anything or pay a fee, under a cashback initiative that was launched last summer following a change to legislation.

The scheme aims to protect people's access to cash at a time when an increasing number of bank branches

and cash machines are being shut down. However, the research from Which? has found that shoppers are not using the scheme as they find it 'inconvenient' and a 'security risk'.

The shops taking part in the initiative, which was created by ATM operator Link, are largely convenience stores that use PayPoint as their payment service provider.

• For more information, use this weblink: [tinyurl.com/yck9hpek](https://tinyurl.com/yck9hpek)



## Changes under the Remedy: find out more at our webinars

Are you a current or former civil servant coming up to retirement within 10 years or recently retired? The CSPA and representatives from the UK Cabinet Office are holding two online events - one in March, one in April - to talk about the 2015 Remedy (McCloud).

Christine Haswell, personal pensions cases manager for the CSPA, and Stella Humphries, the Remedy stakeholder manager working with supporting civil service and Post Office pensions for the Cabinet Office, will give you information on the changes and answer any questions you may have about the Remedy.

A short online presentation will be followed by a Q&A. The webinars will be held on:

- Wednesday 16 March at 3pm - to register your free place visit: <https://bit.ly/mccloud-marchweb>
- Wednesday 20 April at 3pm - to register your free place visit <https://bit.ly/20apr-mccloud>

**The webinars in March and April will shed light on pension changes**

# CSPA joins protesters over soaring energy bills

The CSPA joined an energy cap protest at Downing Street on the day the energy regulator Ofgem raised the cap, meaning sharp rises in bills for domestic consumers. The protest included representatives from the National Pensioners Convention and Fuel Poverty Action.

Amid spiralling gas and oil prices, Ofgem allowed a 54 per cent increase in the cap from £1,277 to £1,971. Many on modest incomes fear that the increase will mean they face a stark choice between heating and eating.

David Luxton, CSPA deputy general secretary, Mike Sparham, national treasurer, and Nicola Crichton, policy, campaigns and projects manager, joined CSPA members and David spoke to the protesters about the impact of higher energy bills on civil service pensioners.

The government has offered £350 this year in help. This is made up of a £200 discount on bills from October, clawed back in subsequent bills for five years, and £150 in a council tax rebate for households in bands A-D.

There will also be £144 million in discretionary funding for vulnerable people and those on low incomes who



David Luxton, Mike Sparham and Maxine Leyland from Croydon & District Group

don't pay council tax, or who pay it in bands E-H.

According to research this year by Age UK, 82 per cent of over-65s think the government should offer poorer older people more help to pay energy bills.

The charity has warned that many are already feeling the impact of the rising cost of groceries and household bills are fast becoming unaffordable for pensioners on a low fixed income.

It says that many have few, if any, savings to cope with the higher prices.

Age UK has asked the government for targeted help for older people and wants the five per cent VAT charged on fuel to be removed.



## Tributes to Jim Lilley

Jim Lilley, secretary of the CSPA's Northern Ireland branch, has died, *Alastair Hunter writes.*

Jim joined the Northern Ireland civil service in the late 1970s as a scientist in the Department of Agriculture. He immediately joined the NI Public Services Alliance (NIPSA) and quickly became branch secretary.

It was clear he had a deep sense of what was right, and went on to represent and stand up for his fellow workers without fear or favour. He was awarded NIPSA's meritorious service award for his union work of more than 30 years. It was through his union work that he met his wife Roisin, our current treasurer and membership secretary.

When he retired in 2012, Jim joined the retired members group and became its treasurer. At the same time, he was elected to the committee of the CSPA's NI Branch and became chairman.

On the untimely death of our longstanding secretary, Tony Damaglou, Jim volunteered to fill the post. Even when he was battling with illness, he continued to attend every meeting and Zoom call without complaint.

Jim's love of music, especially folk, was well known - he helped establish and maintain the Belfast Folk Festival.

And despite battling cancer, he was delighted to be able to walk his two daughters down the aisle, eight days apart, just weeks before his untimely death.

Jim will be sadly missed after more than 40 years of service to union members and pensioners.

## Mind to host garden at Chelsea Flower Show



Mental health charity Mind is to host a garden at the RHS Chelsea Flower Show in May. The garden has been designed by multiple Chelsea gold medal designer Andy Sturgeon and funded by Project Giving Back.

Mind wants to use the garden to highlight the importance of

reaching out and seeking mental health support. Research for the charity found that the mental health of two in three adults has worsened since the first national lockdown.

But the research also showed that spending time outdoors has been one of the best ways to cope.

# Planning for a brighter future



**Mike Sparham**, national treasurer, provides an update on the Alliance's financial position after an unprecedented period

In the autumn edition, I gave a report on the CSPA's financial position and the reasons behind the decision to seek an increase in the subscription rates from 1 January 2023. I said I would provide an updated financial report in this issue.

At the time of writing, 2021's end-of-year accounts were not available. The Executive Council (EC) had agreed a deficit budget for 2021, but early indications are that we will break even, possibly with a small surplus, as spending has been less than forecast.

In particular, the AGM was cancelled without incurring any cancellation fee; legal expenses in pursuing the pension overpayment personal cases were less than anticipated; travel and subsistence expenditure did not recover as quickly as expected; and new staff at head office were recruited later than planned.

The CSPA is in a reasonable financial position overall and a cost-cutting programme is not needed, as long as the current prudent approach continues.

Nevertheless, we cannot ignore the financial pressures of 2022. We must avoid financial problems that could restrict our campaigning and representational activity in future.

That is why we believe the first subscription increase in seven years is needed next year. The increase includes a boost to the Campaign Fund, ready for an expected general election in 2024.

An in-person AGM is planned this year; there is a full audit of the accounts (which takes place every four years); it is anticipated that the increasing energy costs will be reflected in the service charge from our landlord; and the increase in employer National Insurance will cost about £4,000 in a full year. The total impact of these issues alone will be around £60,000.

Travel and subsistence costs are more difficult to predict. The use of Zoom for meetings will continue, but it is not clear to what extent.

The EC has taken a prudent approach and assumed that travel costs will be 90 per cent of the 2019 level (the last full year of travel) updated by the increase in rail fares since then.

Subsistence costs are also assumed to be 90 per cent of the 2019 level, but no uprating is needed as subsistence rates have not increased. This assumption may prove to be too high, but it is better to err on the side of caution.

The 2022 budget anticipates a substantial deficit, but the previous years of accumulated surpluses mean that can be sustained for one year, although no longer than that.

We understand the financial

**The proposed new subscription rate of £3 a month (£4.20 joint) remains good value**

pressures all members face this year, with the suspension of the triple-lock, increasing energy costs and rising inflation, but CSPA membership rates have remained frozen since 2016 and an increase is needed from 1 January 2023.

The proposed rate of £3 a month (£4.20 for joint membership) remains good value. The amount of subscription that goes into the Campaign Fund will rise to 10p a month.

The future of the CSPA is bright. We are investing in a new website and branding, as well as making it easier to join by providing a facility to join online.

The funding for this is coming from bequests we have received, which are not used to support day-to-day expenditure but go towards investment in the future of the Alliance.

The next issue of *The Pensioner* will include the Alliance's financial report and audited accounts for 2021. Please send any comments or questions to me.

The proposed subscription rate increase will be put to the AGM in October for approval. 🗳️



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# General secretary's Report

By Lisa Ray, CSPA general secretary



Hello, and I hope this update finds you well. You will be reading this several weeks after Christmas and new year, but I trust you had chance to spend time over the festive season in the way that matters most to you. The days are gradually getting longer and we can begin to look forward to spring.

This year is the 70th anniversary of the Civil Service Pensioners' Alliance (although the Scotland Branch was established a year earlier).

We are celebrating our Platinum Jubilee during 2022. At the online event last October, there was strong support for a suggestion that we put together a virtual exhibition, and that will also be on physical display at the AGM in October. Nicola Crichton, the Alliance's policy, projects and campaigns manager, is writing about this in her column (see page 34).

The exhibition will look back and inform members why we were set up in 1952 - to secure index-linking for civil service pensions. That considerable victory was brought about by the determination and engagement of a few civil servants who never gave up.

We all benefit from their work done all that time ago. The CSPA continues to work hard to protect our civil service pensions and to campaign on those issues of importance to older people.

As a former civil servant myself, I have always felt proud of the work done by the civil service to implement policy for the public good. I sense that pride also in our members, who continue to attend group meetings and support our campaigns and policy.

Just as civil servants are the catalyst needed by the government of the day to implement its policies, so our members help us to campaign and raise a representative voice for fair treatment for civil service pensioners.

We have been losing members, our most valuable asset, over the past few years. I have talked about how we are trying to address this, and the initial part of this year will be spent



## We are looking to update our website and improve our member experience

concentrating on our projects to ensure that the Alliance is fit to continue for the coming decades in a rapidly changing world.

We have already harnessed the benefits of technology through remote working, which has enabled us to continue to provide service to our members, even when we could not attend the office.

Now we are looking to update our website and the way it is used, improve our marketing and member experience and ensure that our brand and profile are known more widely.

Making sure we are easily identifiable and that our purpose for existence is well known should help us to attract more members and project a modern and accessible image.

We want to welcome more new people into our friendly organisation, while meeting the needs of our established longer-term members.

On these pages, I've looked at what we have been working on for you over the past few months.

## Our meeting with The Pensions Ombudsman

Our meeting with The Pensions Ombudsman (TPO) went ahead in December, as I mentioned in the last issue of the magazine.

Although we were not able to discuss individual cases at that meeting, it provided a helpful forum for us to raise our concerns and find out more about the best

approach to take on behalf of our members, should their cases reach the ombudsman stage.

In a new development for the CSPA, we will be meeting quarterly with TPO stakeholder managers. The advice we received will be included in updated guidance for those who are encountering problems with their

civil service pension, which is being drafted by our new personal pension case manager, Christine Haswell.

As always, we are here to help members experiencing problems with their pension. If you need help, you can write to us at CSPA head office or get in touch by email: [christine.haswell@cspa.co.uk](mailto:christine.haswell@cspa.co.uk)

## Alarm over NHS prescriptions

Many members will be concerned about the rumours once again in the press that NHS free prescriptions for those over 60 years old may end in April.

The government consultation on aligning the upper age for NHS prescription exemptions with the state pension age (now 66 and rising to 67) closed in September. The CSPA responded at the time, saying that if these changes went ahead, it would exacerbate pensioner poverty.

We are especially concerned it would have a disproportionate effect on Black or Asian pensioners. According to Age UK, around a third of pensioners in the UK from these groups live below the poverty line.

It is generally accepted that women pensioners are also at greater risk of poverty, often having taken career breaks that have affected their ability to pay into a pension.

The exemptions in place to protect the very poorest require completion of an online form, which presents a problem, given the difficulties older and poorer people experience getting online.

A final point we made was that the UK is not a level playing field, with England the only country where prescription charges exist. Therefore, any changes made would further penalise pensioners in England.

At the time of writing, the consultation responses were being analysed and we will be looking out for the government response.



## Action on widowers' pensions

As reported in my update in the Winter issue, I was invited to give evidence in person to the Women and Equality Select Committee in a session on the rights of cohabiting couples.

In our written evidence, we had highlighted our campaign on Classic pension scheme widows and widowers choosing to cohabit/marry and as a result unfairly losing their survivor pension. I was able to put that point across strongly to those on the select committee.

While preparing for my session, I also realised that those who are not married or in a civil partnership have a much more challenging time securing certainty that their partner will inherit a survivor's pension.

More evidence is required to secure access to a survivor pension if you do not hold a certificate of marriage or civil partnership.

We really need to see some movement in the public sector pension schemes that reflect changes in societal attitudes to how people choose to live their lives in partnership.

It is imperative that survivors maintain

**Public sector pension schemes need to reflect changes in societal attitudes**

their financial independence, regardless of their future relationship status. You can watch the Women and Equality Select Committee session at this link [tinyurl.com/37mekj66](https://tinyurl.com/37mekj66) – my evidence begins at around 14.50.

On the subject of survivor pensions, I was pleased to be able to refer an enquiry from one of our members to the Cabinet Office.

The member had made contact via his group secretary in the Isle of Wight to say that he had been very concerned about the length of time it had taken for him to secure his widowers pension from his late wife.

I contacted an official at the Cabinet Office and he undertook the task of investigating the case for our member.

A letter was received from the Cabinet Office following the investigation.

It included an apology and news that, following a review of member experience, it had been agreed that from 1 April 2021 the Cabinet Office had shortened the agreed time limits with pension administrator MyCSP to pay widows and widowers pensions.

As long as MyCSP has received all the necessary and valid documents, the processing time has been reduced from two months to 10 working days.

This should help civil service pensioners experiencing problems in receiving their entitlement at such a challenging time.

# Health and social care update

As we began the new year, the NHS and social care systems were under greater pressure, with critical incidents declared in several NHS trusts in England.

The Health and Social Care Select Committee published a report in January, which said the health service was hugely understaffed and faced an “unquantifiable challenge” in tackling the backlog. At the time of writing, six million people were waiting for routine operations and procedures.

Although the government allocated £5.9 billion to addressing the backlog in its Autumn Budget, the committee says this is insufficient and that NHS staff will leave if pressures are not addressed. The report called for a recovery plan to be drawn up by April 2022.

The CSPA has campaigned on staffing and funding in the NHS for some time. I sometimes sound like a broken record reporting on these issues, but it is the first time during my lifetime that it feels that the NHS might not be able to meet my needs should I require help. It was

recently reported in the press that one in four people share that view.

The public helps with the cost of the NHS through the tax system. We all share in the NHS and should, therefore, have a say on how it works and strive to do what we can to protect it.

We support the NHS Support Federation, an independent group of researchers and journalists that works to ensure we all have fair access to high-quality healthcare. It supports the NHS and its staff through evidence-based campaigns and policy discussion. To find out more on how you can support its campaigns visit its website at <https://nhsfunding.info>.

The Health and Care Select Committee also expressed concern

**Many staff are leaving social care because they can earn more at the local supermarket**

about staffing within the social care sector, which they understand has a massive impact on the NHS.

It is so frustrating to see the government continuing to treat social care as a second-class service when it comes to funding – receiving the leftovers of the money received through the new health and social care levy.

On staffing, many are leaving social care because they can earn more at the local supermarket. They are also feeling the pressures of work caused by understaffing.

Closing access for overseas workers through the latest immigration policy does not help the situation.

In the House of Lords recently, Lord Dubs asked a question about how many badly-needed beds were being occupied in the NHS for want of social care provision – an issue about which we in the CSPA have been campaigning for many years.

Health minister Lord Kamall replied that there are around 10,000 people in



hospital who should not be there and have not yet been discharged.

Lord Kamall said the government had established a national discharge taskforce to monitor and address the causes of delayed discharges. It had also provided £462.5 million via local authorities over winter to support care providers to increase recruitment and existing care support.

He explained that there were three pathways for people occupying hospital beds who do not meet the requirements: direct discharge; interim discharge; and a third 'for those who need a bit more support'.

The taskforce was looking for spaces suitable to interim discharge, he said, and other solutions in partnership with local authorities were being considered.

So, that brings us to the Health and Social Care Bill, currently working its way through Parliament and, at the time of writing, due to go to the Lords for line-by-line scrutiny at committee stage in January.

How will the Bill seek to solve these long-running problems? King's Fund analysis for the latest stage does not make optimistic reading: "Measures in the Bill to address chronic staff shortages remain weak. A new duty should be added to the Bill, requiring the regular publication of independently verified projections of the current and future workforce required to deliver care to the population in England."

Another issue involves the deep and widening health inequalities, brought into sharp relief by the Covid pandemic, which have led to poorer populations and ethnic groups being disproportionately affected.

The King's Fund recommends that this challenge must be given sufficient priority. "The new triple aim – to

improve the quality of healthcare, improve the health of the population, and achieve value and financial sustainability across the NHS – should be amended to incorporate reducing health inequalities."

On social care, more recent changes made to the social care cap – see [www.bbc.co.uk/news/uk-politics-59323311](http://www.bbc.co.uk/news/uk-politics-59323311) – mean that only contributions made from the user's own pocket (not local authorities') count towards the cap of £86,000. This is regressive and means the main beneficiaries of the government reforms will be those with more assets, while the benefit to people with low to moderate assets will be marginal. To protect people with lower assets from catastrophic costs, the change to the care cap should be removed from the Bill.

The legislation will remove competition rules and make it more straightforward for health and care

### **The main beneficiaries of the government reforms will be those with more assets**

organisations to work together to deliver joined-up care to the increasing number of people who rely on support from multiple services.

The CSPA has previously debated and written to government about the cost of tendering for services, so this will be a positive development if it works in practice.

The Bill replaces the existing Clinical Commissioning Groups with bigger Integrated Care Boards (responsible for NHS functions and budgets), and Integrated Care Partnerships (statutory committees bringing together all system partners to produce a health and care strategy).

The size of the areas covered in these new structures means that the ability of patients to influence decisions on services in their area will be drastically reduced.

These changes were originally expected to come into effect in April 2022. However, this implementation date has been put back to 1 July 2022 in order to allow more time for the remaining parliamentary stages and to enable organisations to manage their more immediate pandemic response priorities.



## **Correction: CSPA president**

In my report about the online event held in October, I reported that the Executive Council had appointed Brian Sturtevant CSPA president. This was incorrect and I apologise for any confusion this caused.

To clarify, the CSPA rules and

constitution state: "A president and vice-presidents of the Alliance may be appointed by the annual general meeting."

The Executive Council is not able to appoint a president, as this must be done by the AGM.

After having had to cancel the AGM for the past two years as a result of the pandemic, I very much hope that we can meet in person in October this year.

We will keep you updated on our plans as they develop.

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# Synopsis

A round-up of recent questions and debates across the UK's parliaments



## WESTMINSTER

by Joe Frost

### CARER'S ALLOWANCE

In an answer to Jess Phillips, the minister described how the allowance had increased by nearly one third to £128 since 2010, reflecting the rise in average earnings in recent years.

The plan was to modernise the allowance earnings rules and processes so that they better support carers in combining their caring responsibilities with work, and by automating more of the earnings process using HMRC's real-time earnings information.

The government kept the earnings limit under review and increased it when warranted and affordable.

### ELECTRIC VEHICLE CHARGING

Several MPs raised the apparent discrepancy between the five per cent VAT incurred for home charging and 20 per cent VAT for on-street charging.

The minister confirmed electricity supplied at public charging points was subject to the standard rate (20 per cent). To keep costs down for families, the supply of electricity for domestic use, including charging electric vehicles at home, attracted the reduced rate of five per cent. Expanding that relief

would come at a cost. VAT made a big contribution to public finances, raising £130bn in 2019/20. Any loss in tax revenue would have to be balanced by a cut in public spending, more borrowing or increased taxation elsewhere.

### STATE RETIREMENT PENSION

Luke Pollard asked if there were plans to reform the triple-lock on the state pension. The reply said there were no plans to do so. The legislation then before Parliament was a "one-year response to exceptional circumstances".

### GOVERNMENT ASSISTANCE

Ruth Jones questioned the adequacy of financial support for pensioners for the winter, prompting a list that may be well known to readers of this magazine:

1. Overall, £129 billion was spent on pensioners in Great Britain - 5.7 per



cent of GDP. This figure had never been higher and included the state pension forecast to be over £105 billion in this financial year.

2. Pension credit - around 1.4 million eligible pensioners across Great Britain received £5 billion to top up their retirement income. This was also a passport to other financial help, such as housing costs, council tax, heating bills and a free television licence for the over-75s.
3. Winter fuel payments totalled £2 billion yearly.
4. Warm discount scheme provided short-term support with energy bills - currently those on pension credit/guarantee credit received £140 off winter energy bills.
5. Cold weather payments helped vulnerable people in receipt of income-related benefits to meet additional heating costs during periods of unseasonable cold weather.

### BUS SERVICES AND DISABILITY

Rachel Maskell asked several questions about audiovisual equipment on buses following the *Bus Services Act 2017*.

The government planned accessible information regulations by summer 2022. These would ensure passengers could board any bus with confidence,

confident they would know when to alight at their destination.

Based on data collected by the government from a sample of bus operators, it estimated that 39 per cent of the local bus fleet in Great Britain provided audiovisual information in 2019/20. The government pledged to provide £3.5 million to support smaller operators in providing accessible information and ensuring passengers benefit as soon as possible.

### REMOTE WORKING

Lord Blencathra raised an interesting (and probably controversial) idea when asking what plans existed to investigate the possibility of cost savings by employing non-British staff working from home overseas. It appeared to refer to Treasury staff, as it followed an earlier question on that department's civil servants.

Lord Agnew said HM Treasury applied civil service central policy in relation to working from other countries. All staff of the Treasury were contracted to attend offices on a regular basis and there were no current plans to investigate the possibility of employing staff who lived overseas.

### CARE HOMES

Baroness Altmann asked whether the government would introduce savings incentives to help people pay for elderly care. The minister said the government

was committed to supporting individuals at all stages of life to save, and also to delivering "world-leading health and social care across the whole of the UK".

The reply suggested extensive support was already provided to individuals to save for retirement and later life. It quoted ISAs, including the Lifetime ISA, which attracted a 25 per cent bonus on up to £4,000 of savings each year. Savings could be withdrawn from the age of 60 and might be used to pay for care. For the majority of savers, pension contributions made from income during working life were tax-free. Investment growth of assets in a pension scheme were also tax-free.

Baroness Browning asked about capacity in care and nursing homes in England since March 2020. She was told that in that month there were 234,416 residential care beds, which fell by 0.4 per cent to 223,444 in October 2021.

The number of nursing beds in March 2020 had been 222,607 and this had risen by 1.1 per cent to 224,607 in October 2021, contributing to an overall increase in care beds during the period of 0.3 per cent at 458,423.

## Government has plans for legislation that will ensure audiovisual information on buses

A London bus crossing Westminster Bridge



ROB WILSON / SHUTTERSTOCK.COM



### HOSPITAL PARKING

Dan Jarvis asked about reducing car parking charges for visitors needing to attend hospital regularly.

He was advised that while the NHS did not provide free hospital car parking to frequent visitors, outpatients who attended hospital at least three times in a month (30 days) for an overall period of three months were eligible for free parking.

### MORTGAGES AND OLDER PEOPLE

Jim Shannon was concerned that additional support should be provided with mortgages for people over 65 on low incomes.

The reply indicated that there were no such plans. Support for mortgage interest was available to pensioners in receipt of pension credit. Support for Mortgage Interest (SMI) provided enough support to protect homeowners from repossession.

### PRESCRIPTION FEES/CHARGES

The answer to Sarah Olney revealed that there were no plans to extend the prescription charge medical exemption list to include chronic mental health conditions.

Approximately 89 per cent of prescriptions were dispensed already without charge and arrangements were in place to help those most in need.

To support those not qualifying for an exemption, the cost of prescriptions could be spread by purchasing a prescription pre-payment certificate. The holder of a 12-month certificate could get all prescriptions needed for just over £2 per week.

### LANDLORD REGISTRATION

In an answer to Caroline Lucas, the minister confirmed that the government was committed to exploring the merits of introducing a national landlord register in England



as part of drive on standards in privately rented accommodation. It said it was engaging with a range of stakeholders and potential users of a register.

The government was also consulting officials in Wales, Scotland and Northern Ireland, seeking to learn from the different approaches applied. A White Paper would be published setting out proposals for reform.

## HEALTH AND ALCOHOL

Baroness Merron wanted to know what recent estimate had been made of the cost of alcohol on the NHS and on society in general.

Somewhat surprisingly, the answer seemed dated but it was nonetheless concerning. Alcohol-related harm was estimated to have cost the NHS £3.5 billion per year in 2009/10, while the cost to society in England was estimated to be £21 billion in 2012.

This included the cost of alcohol-related disorders and disease, crime and antisocial behaviour, and loss of productivity in the workplace.

## HEALTH CHECKS

Rachel Maskell asked the secretary of state to take steps to ensure that older people were able to access health checks on request.

The reply confirmed that GP practices must ensure that each of its registered patients be assigned a named GP.

For registered patients aged 75 and over, the named GP was required to respond to the patient's needs in a timely manner and ensure the patient received a routine health check, if requested, if the patient had not received one in the previous 12 months.

The answer clarified that the expanded Covid-19 vaccine programme had allowed practices to defer routine health checks until April 2022, where considered clinically appropriate.

## NORTHERN IRELAND ASSEMBLY

No report available.



## SCOTTISH PARLIAMENT

by John McGivern

The 87th Scottish National Party (SNP) annual national conference, which took place online on 26-29 November 2021, was successful and well attended. The event continues to get bigger each year, attracting thousands of delegates from all corners of Scotland, as well as organisations, businesses, observers and media from across the UK and further afield.

Further information and the extensive agenda can still be found at: [www.snp.org/events/87th-annual-national-conference-2021/](http://www.snp.org/events/87th-annual-national-conference-2021/)

Over the festive season, from 25-27 December, although stricter Covid rules were in place, data indicated numbers of positive cases were the highest daily totals recorded in Scotland since the start of the pandemic.

At the time, first minister Nicola Sturgeon said: "While these figures are provisional, the steep increase in cases we have been expecting is now materialising, and this reflects the significantly increased transmissibility of Omicron. We would expect to see case

numbers rise further in the days ahead - though it is worth bearing in mind that they are likely to have been even higher but for the compliance of the public with the guidance issued in the run-up to Christmas.

"These figures underline how important it is that we don't underestimate the impact of Omicron. Even if the rate of hospitalisation associated with it is much lower than past strains of the virus, case numbers this high will still put an inevitable further strain on NHS.

"This level of infection will also cause a significant and severely disruptive level of sickness absence across the economy and critical services."

The business of government in Scotland commenced on 5 January with the first minister holding the first FMQs of 2022 online. She announced a reduction in self-isolation periods for people who have a positive Covid result from 10 to seven days, following the policy already agreed in England.

Daily data guidance can be accessed at [www.gov.scot](http://www.gov.scot) or on the CSPA Scotland Branch website.

On 7 January, the easing of restrictions on international travel to Scotland was announced. The new measures applied across the UK after agreement between the UK government and the devolved administrations of Scotland, Wales and Northern Ireland, in the light of previous mandatory tests

**On 7 January, international travel restrictions to Scotland were eased**

and self-isolation being less necessary due to Omicron being the dominant strain in the UK.

Transport secretary Michael Matheson said: "We still have significant concerns over Omicron, but we recognise that now it is the most dominant strain in Scotland and across the UK, it is sensible to review the measures currently in place.

"We understand the impact of the restrictions on staff and businesses in the travel and aviation sectors and these changes demonstrate our commitment not to keep measures in place any longer than necessary."

### NEW SOCIAL SECURITY SYSTEM

On 28 December, social security minister Ben Macpherson announced: "2022 will be our biggest year yet in building a new social security system for Scotland with the powers we have."

The introduction of the Adult Disability Payment and extension of the Scottish Child Payment to children under 16 will lead to a big increase in the number of people eligible for Scottish benefits.

The child payment will increase to £20 from April, giving increased support to 111,000 children under six. Its extension to children under 16 by the end of 2022, subject to the DWP making data available, will lead to the number of eligible children more than doubling to 400,000.

Dogs have been trained to sniff out illegally imported products of animal origin



The Adult Disability Payment, replacing the UK government's Personal Independence Payment, will be phased in from March, with nationwide rollout at the end of August.

To support this, Social Security Scotland is recruiting up to 2,000 people by this autumn - the biggest expansion since its formation in 2018.

### HEALTH AND SOCIAL CARE

Additional funding will expand pain management services through the Chronic Pain Winter Support Fund. An extra £240,000 will help 13 Scottish Government-funded projects across health boards, third sector and other partners to enhance the support available for people with chronic pain.

Services include a bladder and pelvic pain management programme, support for chronic hip, knee and back pain and support to help people remain physically active.

Public health minister Maree Todd said: "Living with chronic pain can be incredibly difficult and we are determined to improve services for all those affected. Health boards have continued to make progress in restarting chronic pain services during extremely challenging circumstances, but the unprecedented impact of the pandemic means many people are waiting for treatment.

"The additional resources provided through the Chronic Pain Winter

## 2022 will be our biggest year yet in building a new social security system for Scotland

Support Fund will enhance the capacity of pain management care and maintain the health and wellbeing of those affected by chronic pain."

### FUNDS TO TACKLE HOMELESSNESS

It was announced in January that councils are being given funding to rapidly move people out of temporary accommodation into settled homes. The funding, given over the next two financial years, takes total investment in rapid rehousing to £53.5 million. The package includes £6.5 million for the Housing First pathfinder to support those with multiple and complex needs.

Housing minister Shona Robison said: "Tackling homelessness is about much more than just providing a bed for the night. Temporary accommodation is an important safety net, but most people need a settled place to stay where they can rebuild their lives."

### FARMING AND RURAL

On 2 January it was announced that a new dog squad has been specially trained to sniff out products of animal origin (PoAO) and prevent them from entering circulation in Scotland.

The detector dogs, accompanied by handlers and funded by the Scottish Government will be based full time in airports, ports and parcel hubs across the country. They will help stop the introduction of exotic animal diseases to Scotland, such as African swine fever and foot and mouth disease.

Figures provided by Border Force North show that in 2020 more than a tonne of PoAO was seized at ports and airports from people who were seeking to enter Scotland.

Rural affairs secretary Mairi Gougeon said: "The Scottish government and Border Force have worked closely to get the dogs operational in Scotland.

"Alongside their handlers, they have taken part in a robust training regime and now that they have passed their assessments, they can get to work and help us detect PoAO entering Scotland illegally."



## THE SENEDD

by Joe Frost

A major development at Cardiff Bay was announced on 23 November, when first minister Mark Drakeford and leader of Plaid Cymru Adam Price entered into an agreement to co-operate for the next three years.

It was stressed that this would not be a coalition and Labour would continue to hold all ministerial posts. Rather, the two parties would work together on certain policies to ensure they progressed within the legislature. Two Plaid Cymru special advisers would work within the administration.

Although the largest party after each election since devolution, Labour has never had an overall majority. The major thrust of the agreement was said to be on free school meals, free childcare, elderly care, council tax reforms and action on second homes.

In relation to the latter, climate change minister Julie James told The Senedd that in parts of Wales an affordable home was beyond the reach of many local people due to rising house prices and a disproportionate number of second homes and short-term lets.

While tourism was important, the present situation could create 'ghost villages' in seasonal holiday spots if no-one was at home in the winter.

She accepted that this was a complex issue with no quick fix. Consultation on

local taxes for second homes and short-term holiday lettings had just closed.

The Welsh government had been working with Gwynedd Council and in January 2022 it planned a phased pilot to test interventions in Dwyfor. It would help local people access affordable housing and link to existing and new initiatives.

The pilot would also look at planning systems. A consultation was under way to require local planners to seek approval for a change from a primary to secondary use or to a holiday let.

A further £1 million each would be available to Anglesey, Ceredigion, Pembrokeshire and Carmarthenshire councils for the same purpose.

The Conservatives expressed disappointment that the Welsh government had not made a statement about the agreement with Plaid Cymru in the chamber to allow members to scrutinise it and ask questions.

Lesley Griffiths, responding in place of the first minister, said a lot of the arrangements were the functions of the Welsh government and clearly not the responsibility of The Senedd.

Alun Davie, from the Labour

**Labour and Plaid Cymru have agreed to co-operate for the next three years**

backbench voiced a note of caution. He suggested it might not be a coalition but it did look like one. He welcomed publication of the documents around the agreement and the politics, but was concerned at the level of scrutiny.

"Good government is improved by better scrutiny," he said. "We need to ensure that structures are in place to ensure that this parliament is not made redundant and a bystander over the next three years."

Mr Davies said the Welsh government was already too powerful in the chamber and did not receive the same scrutiny as the other governments in the UK. There were questions because Plaid Cymru would have a role that went beyond the simple budget agreement experienced in the past.

Presiding officer Elin Jones issued a written statement confirming the first minister and the leader of Plaid Cymru had signed a co-operation agreement. She said this made arrangements that were novel and raised questions regarding the operation of Senedd business.

Consequently, she had taken legal advice on the impact of the agreement on the status of Plaid Cymru as a group with an executive role. Under the agreement, the party would not have any ministerial posts. Her preliminary view was that it did not have an executive function. Elin Jones said details of the agreement raised issues on the operation of Senedd business and upon current conventions, in particular the introduction of a new role for a designated member that required careful consideration.

Ms Jones would consult with the business committee on how the agreement would be likely to impact the operation of plenary and committee meetings and issue a further statement.

### VOTER INCLUSION

The Senedd debated a Welsh government motion expressing regret that the UK government had proposed the introduction of voter identification and restricting access to postal and proxy voting. It claimed that these proposals would suppress voting and deny people in Wales their fundamental democratic rights.

The Conservatives sought to amend the motion, welcoming the UK *Election*

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*Bill* with provisions to strengthen the integrity of elections. The amendment noted that the introduction of voter identification had been supported by the Electoral Commission and, internationally, by the Organisation for Security and Co-operation in Europe's Office for Democratic Institutions and Human Rights, which had said the absence of voter identification was a security risk.

After a lengthy debate, voting followed party lines and the Welsh government motion was supported.

One may feel disappointment that voter identity should be regarded as inimical to a free and fair election process, especially as international observers remarked unfavourably following the last general election.

### BREXIT POSITION

That the departure from the EU continues to be contentious was evident in remarks to The Senedd by Adam Price. He noted that Sir Keir Starmer had said he wanted to make Brexit work and asked the first minister how he interpreted that phrase. Mr Price suggested that for Wales, as well as for the UK, it should mean at the very least "rejoining the customs union and single market".

Mr Drakeford said Sir Keir had led for Labour in the months of exit negotiations. The UK had left the EU and "the battle was over". Sir Keir advocated that leaving in a political sense should be achieved without damaging economic interests.

The first minister's verdict was that rebuilding an economic set of arrangements that allowed trade to flow and businesses to thrive seemed to him the most modest ambition that anyone looking at the current state of play would want pursued.

### GP ACCESS

Sarah Murphy related the outcome of a survey she had carried out in Bridgend about experiences of contacting primary care. Feedback ranged from very good to people who felt they had waited too long. She asked how the Welsh government would ensure GP surgeries had the best technology to provide a consistent service.

Mr Drakeford said that as part of the access arrangements with GP



## There was regret over plans for voter ID and restrictions to postal and proxy voting

Committee Wales, it had provided millions of pounds of fresh investment to assist GP practices in making sure that their telephone systems, for example, were fit for today's society.

At the same time, it was recognised that GPs were private contractors who made their own arrangements.

Paul Davies also raised the availability of GPs. He referred to government data showing that between 2008 and 2020 there had been a reduction of GPs in three of the seven health board areas - Betsi Cadwaladr, Powys and Aneurin Bevan.

Populations in those areas had grown over that period and he asked what assessment had been made of the impact of those reductions.

The first minister said the future of primary care did not depend on GPs alone. A focus on the GP entirely would not give a sustainable future for primary care in Wales.

GPs were fundamental to the team but they oversaw other health professionals who could make sure the right sort of help was available far more quickly than if one relied simply on

the model that has "served us well up until now but is reaching the end of its exclusive usefulness".

Mr Drakeford suggested many GPs had taken early retirement because of the changes in their pension arrangements introduced by the Westminster government. The Welsh government had urged the UK administration to remove such perverse incentives.

At the same time, the first minister claimed that the recruitment of GPs in Wales was healthy, overreaching targets set for trainees in Wales.

His government would invest in a wider set of professionals, changing the nature of primary care and providing them with 21st century surgeries, as committed to in its manifesto.

### COMMUNITY/TOWN CLERKS

Joel James highlighted the role of clerks and the importance of the advice they were called on to offer to councils.

He was concerned the individual should be politically inactive and impartial, as possible conflicts of interest arose if the office holder was also an elected council representative.

Mr James asked finance and local government minister Rebecca Evans to look into making legislative changes so that clerks should not be able to serve as an elected councillor. Ms Evans agreed that she would give further consideration to the matter. 🗳️



# Spring storm as prices soar

**David Luxton** considers the many financial challenges ahead of us as rising inflation and energy bills bite

**A**s we move into the lighter evenings and new buds of spring after what has seemed another long, cold Covid winter, we should be feeling more optimistic and cheerful about life in general.

We are at last seeing signs of the two-year pandemic coming to an end, as we all 'learn to live with Covid'.

It has been a long and difficult period for many members, especially those living alone and restricted from so many social activities. It has also been difficult for grandparents to have their normal family get-togethers, despite the successful vaccination programme.

But instead of optimism, we have other issues to worry about in March, with massive increases in energy bills from April and rapidly rising inflation eroding the value of pensions.

The inflation rate in January, based on the Consumer Prices Index (CPI) to December 2021, was 5.4 per cent. Some analysts forecast an inflation rate of 6.8 per cent to seven per cent by April. But civil service pensions and the basic state pension will rise by 3.1 per cent based on the CPI rate for September 2021. So the real purchasing power of your pension will reduce by 3.7 per cent year on year if inflation continues to rise to 6.8 per cent, despite the uprating of pensions from April.

What does this mean for your pension? And why does the civil service pension increase (and all other public service pension increases) follow the September CPI for a revised amount that starts the following April?

Since the 1972 Superannuation Act, civil service pensions have been index-linked to inflation using the Retail Prices Index (RPI) of the preceding September (published in mid-October), with increases effective from the following April.

From 2011, the index-linking of all public service pensions was switched to the CPI, which on average was around 0.8 per cent lower than the RPI. More recently, the difference has been much

wider, highlighting the disparity of an inflation index used for pension increases that is much lower than the index used for price increases.

Index-linking should ensure that the pension you have worked hard for is protected from rising prices. However, this year the rapidly rising rate of inflation since October will erode the value of your civil service pension, as

## As we enter a longer period of much higher inflation, the shortfall for pensions is stark

well as the value of the state pension.

According to a National Audit Office report published last year, the average public service pension is £10,008 a year, and in the civil service £8,104 a year.

So, for those on an average £10,000 a year pension, a 3.1 per cent CPI rise from April will mean a gross pension increase of £310 a year from April.

However, if inflation is then at 6.8 per cent, as currently forecast, then an increase of £680 is required to retain the purchasing power of the pension year on year, meaning a cash shortfall of £370 gross – or £30.83 a month.

In some years, April's inflation rate will be lower than the preceding September CPI figure, so it can be swings and roundabouts over time.

But as we are now entering a longer period of much higher inflation than we have seen for some years, the

shortfall with the predicted rate of inflation is stark. The September CPI figure is used for pension increases, and other government payments, because the pension increases need time to be implemented from April. The usual cut-off date for implementation is mid-November, after parliamentary approval for the increase, hence using the CPI figure released in mid-October.

## Energy bills to rise by £57 a month

If that weren't enough to contend with in April, we also have the expected sharp rise in energy bills from April, when the regulated energy price cap set by the Office for Gas and Electricity Markets (Ofgem) takes effect after its latest six-monthly review announced on 3 February.

The price cap is intended to protect consumers by limiting the price suppliers can charge for a unit of energy on the standard variable tariff. However, last year that standard cap increased by 22 per cent, from £1,042 in March 2021 to £1,277 from October.

It is now confirmed to increase by 54 per cent (£693) from April to £1,971 per year (£57.75 a month). Some industry experts have said the annual amount paid by a typical customer will go up further to a staggering £2,240 in 2022.

So just as the living standards of all pensioners start to decline relative to inflation, your energy bills will rise on average by £57 a month from April – before the government mitigating measures of a rebate loan of £200 paid in October 2022.

In December, I wrote to chancellor



Impending price rises have been hitting the headlines



Rishi Sunak on behalf of the Public Service Pensioners' Council about the impact of rising inflation and energy costs on pensioners. This was just after the announcement that inflation had risen to 5.1 per cent and was set to rise further into 2022.

The letter urged him to introduce measures to raise the Winter Fuel Allowance, which has not increased (except for pensioners aged over 80) since it was set at £200 in 2001.

## Just as living standards start to decline, energy bills will rise by on average £57 a month

Had the Winter Fuel Allowance risen in line with inflation, it would now be £347 and the Christmas payment to pensioners of a paltry £10 would now be £138. Such increases would have gone some way towards offsetting the huge rise in energy bills, especially for pensioners on fixed incomes at a time when all pensions are falling behind inflation and earnings.

We await a reply from the chancellor. For members who are facing financial hardship due to rising fuel bills, help is available from Citizens Advice using this link: [tinyurl.com/bdfpf58y](https://tinyurl.com/bdfpf58y).

### Membership benefits

Members can save money by taking advantage of the discounts available through the CSPA by logging on

to our website at [www.cspa.co.uk](http://www.cspa.co.uk). The discounts on offer include 25 per cent off the yearly membership of English Heritage, saving £16 on single membership and £27 on joint membership. There is also a £30 discount voucher for Vision Express and lots of other discounts available through our membership benefits partners at Parliament Hill.

### Travel insurance

Many members have been contacting the CSPA to enquire about the availability of annual travel insurance after 31 March. Our broker, Towergate Health and Protection (THP), issued the following statement in January as *The Pensioner* was going to print:

"CSPA's insurance brokers, Towergate Health & Protection, are working to find an alternative provider from 31 March 2022 and we expect to have an offering in place as soon as possible. We will ensure members are informed via [www.cspa.co.uk/news](http://www.cspa.co.uk/news) as soon as we have something to report."

### Enjoy the little things in life

Whatever your travel plans or days out this springtime, your CSPA membership benefits will help you make the most of the longer days and hopefully warmer weather ... and perhaps take your mind off energy bills and rising prices.

In the words of the opera singer Robert Breault: "Enjoy the little things in life, for one day you may look back and realise they were the big things."

Enjoy the buds of spring! 🌱

## Free legal advice

I was contacted recently by Stan Jones from the Chichester Group, who had used the free legal advice service available to members through Lyons Davidson Solicitors.

He had needed urgent advice after receiving a bill for £2,576 from the care home that had been looking after his 98-year-old mother-in-law before she'd been taken to a hospice for end-of-life care. Her monthly care home bill had been paid up to 8 November, and formal notice had been given to the care home on 28 October that she would not be returning.

Sadly, she died on 1 November – but the care home demanded £2,576 because a full month's notice had not been given.

The lawyers advised Stan about the unenforceability of an unfair contract and how he should respond to the care home.

Stan appreciated the helpful free advice, which led to the bill being withdrawn. He said: "This is a pretty appalling case. In the opinion of your CSPA legal adviser, the terms are unfair and unreasonable.

"To demand such unexpected payments from grieving relatives is shocking and something the signatory and surviving relatives need to be aware of when they sign the contract.

"It seems to me improper and questionable to ask elderly residents, whom in many cases have difficulty grasping the finer points of documents, to sign them without independent advice. Any document they sign should clearly state what fees, if any, are due after death, as this is the main reason for their departure!"

• Any member wanting free initial legal advice should contact Lyons Davidson Solicitors on **01752 300 584**, quoting CSPA.

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# Is government action enough?

After a range of government interventions, including the Adult Social Care White Paper in December, **Alice Campbell** asks whether this will help an overstretched system

The final six months of last year saw a renewed focus within Parliament on the challenges faced by the social care sector, including announcements from the government to try and support the struggling sector following the pandemic.

At the beginning of autumn, the Health and Social Care Levy was introduced to Parliament, which is set to be placed on working adults for the upcoming tax year of 2022/23. This 1.25 per cent tax on earnings will go directly into the NHS and is expected to raise £36 billion in the next three years.

It was also announced that those with assets between £20,000 and £100,000 would receive means-tested support for social care costs from the government, raising the upper limit from £23,250 for those who are entitled to state support. The total amount someone will contribute to the cost of their care has also been capped at £86,000 in their lifetime.

In further details on its plans for capping adult social care costs, the government announced that any means-tested council support payments would be excluded from the new £86,000 lifetime limit.

The cap will cover fees for personal care, such as help with washing and dressing, but not living costs such as care home fees, food or utility bills.

Concerns were raised when the new cap passed through Parliament that these rules would penalise those with fewer assets, particularly in regions outside the south-east of England,

**There are concerns that the new rules penalise those with fewer assets**



where properties tend to cost less. In these areas, it is more likely that people would be forced to sell their homes to pay for social care as the £86,000 cap would make up a bigger proportion of their assets.

## CQC concerns

It was in late October that the Care Quality Commission published its report on the state of healthcare and adult social care in England.

The report raised concerns that “health and social care staff are exhausted and the workforce is depleted”. It noted that the effects of the pandemic had been ‘intensely damaging’ to those who use the sector.

Following this, the government announced a further £162.5 million of new funding, which would be made available to aid staff recruitment and retention within the social care sector.

Despite this, in November compulsory Covid vaccinations for social care staff came into effect in England. Under the rules, social care providers were required to ensure that workers were fully vaccinated against the virus before November and if they were not, they would be unable to work within a social care setting.

At the point that this policy came

into effect, it was announced that the same rule would be put in place for NHS healthcare workers who come into contact with patients, which comes into effect in April.

Both policies were widely considered to be controversial, especially as both sectors have already been vocal of the issues they face as a result of being understaffed throughout the pandemic and following Brexit.

In December, the Department for Health and Social Care published the long-awaited Adult Social Care White Paper, which set out the government’s 10-year vision for transforming support and care in England.

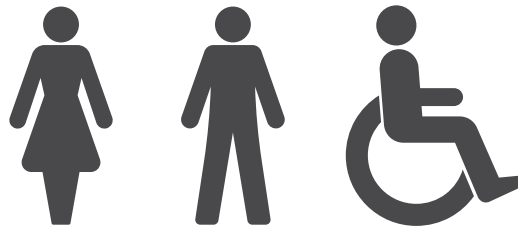
The proposed reforms focus on three main objectives: ensuring people have choice and support to live independent lives; ensuring access to outstanding quality and tailored care support; and adult social care that is fair and accessible.

The paper also set out how the £1.7 billion of funding announced in the chancellor’s October Spending Review would be used in the sector.

It reiterated the government’s commitment to work closely with local authorities, supporting them so they “have the right tools and capability to deliver the right care and support that puts wellbeing and personalised support front and centre”.

These recent announcements sound promising, but it remains to be seen whether this will be enough to fix what is widely accepted to be a strained and struggling system. 📌

• Alice Campbell is an account manager at Connect, the CSPA’s public affairs consultant



# At whose convenience?

Dr Jean Hardiman Smith on the demise of the public toilet and what can be done to keep this much needed utility on our streets

**T**his quarter we look at a subject many of us find embarrassing. I live with multiple stomach conditions, and at times I am doubly incontinent. As a wheelchair user, I also need a lot of space in a toilet.

My husband needs to pee a lot due to prostate cancer issues. I am sure you can imagine the problems we have going anywhere, and some of you will be experiencing these issues for yourself.

There are toilets in some large stores, but not all, and all too often they are not very clean. This lack of cleanliness is a problem if you are frail or vulnerable.

Typically, in a big store, you make your way, often to the top floor, to discover an enormous queue. You then spend precious minutes plucking up the courage to ask if you can use the cubical urgently, feeling horribly embarrassed as all eyes are turned on the 'queue jumper'.

I once hesitated too long and had to wash my underwear and then head very quickly for home.

Even when there are disabled cubicles, they are either being used by the able-bodied or have been converted into mother and baby/disabled spaces. The latter does not work; both groups need toilet facilities suited to their needs.

Our public toilets are being left derelict or have been repurposed as shops and so on, and this has a detrimental effect on public mobility.

Historically, women were restricted in their travels as there were no public toilets for them. Because the majority



Former Victorian public toilet, now a coffee shop in Fitzrovia, London

of public toilets in Britain and the United States were built for men, the Ladies Sanitary Association, formed in the 1850s shortly after the creation of the first public flushing toilet, campaigned for clean and sanitary public and workplace toilets and changing rooms for women.

Until public lavatories for women were widespread, women who needed to travel from their homes had to plan their route to include places where they could relieve themselves.

Women found it difficult to travel beyond where family and friends lived. (If not impossible, it was less hygienic and much less convenient.) This is sometimes referred to as a 'urinary leash' - women could only travel as far as their bladders would allow them.

Public restrooms are essential not only for relieving ourselves, but also for changing sanitary products and children's nappies. We take women's rest rooms for granted (except when we can't find one), but their development and implementation was an essential step in women's equality and freedom.

Even in modern times, women have far less provision. My husband always manages to get back to his theatre seat long before me due to the length of the women's queue.

## Bring back attendants

Now that few toilets have attendants, women increasingly feel in danger from male attackers - while rare, this has had much publicity recently. For the sake of cleanliness and safety, I would like to see more toilets supervised again.

We cannot rely only on facilities in shops, where even if we don't pay to enter, we may well have to pay for parking or must buy something. I have found myself planning journeys from café to café, just to use the facilities. This involves drinking a lot of tea, which rather defeats the object.

I have a card from Age UK to tell people I have urgent toilet needs, but there is the dread of refusal at a point where you may already feel vulnerable.

Of course, this is not only an issue for the disabled. Everyone needs to use a public toilet at some point, especially if travelling with children. 🗽

• Dr Jean Hardiman Smith is the CSPA's health and care policy adviser

# Campaign efforts

David Humphreys has some practical and useful information on this issue

Having access to clean, hygienic toilets when we need them is simply about our basic human rights. It fulfils a basic requirement for our health and wellbeing, equality, social inclusion and privacy and public decency.

Before the pandemic, residents travelled more within the country and the number of visitors to Britain increased each year, placing added pressure on our existing toilet facilities. The coronavirus outbreak has heightened the importance of public health and hygiene.

In June 2020, then local government minister Simon Clarke and environment minister Rebecca Pow wrote to local council chiefs urging them to reopen their public toilets. They said: "Councils should consider the harm to public health and the local environment caused by people relieving themselves in public."

They warned that the situation had worsened as the weather improved. "Public hygiene is of the upmost importance, especially during the coronavirus pandemic, and enabling residents to access toilets safely is vital.

"Handwashing is an extremely important activity to help prevent the continued spread of the virus. Closed toilets may also impact disproportionately on certain groups who for health reasons rely on access to public toilets to be able to leave their homes.

"It can also make life difficult for young families and people who work outside. If you have toilets that are still shut, then we strongly urge you to refer to advice on measures that can be taken to open toilets in a safe way."

But how can ministers ask local authorities to put their time and resources into something that the government fails to support or fund? Local authorities have no statutory duty to provide public toilets. So without primary legislation and the budget to encourage proper, clean,

hygienic, publicly accessible toilets, these are just hollow words.

The CSPA will be talking with its Later Life Ambitions partners - the National Association of Retired Police Officers and the National Federation of Occupational Pensioners - about the scope for joint national campaigning.

The North Staffs Pensioners' Convention learned valuable lessons from its local campaigns about public toilets, including its successful Free to Pee campaign in Hanley in 2015, when the council sought to impose a 30p entry charge for their toilets.

The West Midlands Pensioners Convention will be campaigning in the coming months, starting with a letter to West Midlands mayor Andy Street.

In addition, the National Pensioners Convention is expected to debate a motion calling for a national campaign on the issue at its Biennial Delegate Conference in March.

The inadequate provision of public loos is a threat to health, mobility and equality. It is high time these services were considered as essential as streetlighting and waste collection. 🗣️

• David Humphreys is the CSPA's West Midlands regional representative and its representative to the British Toilet Association. To find out more or take part in campaigning, call **01562 631188** or email **dnhumphreys@gmail.com**

## What can you do to help?

Here are a few suggestions. If your local area has inadequate public toilet provision:

- Write to your local newspaper
- Contact your local councillor and/or MP
- Raise it with your local CSPA group



## Helpful sources of information

- Royal Society of Public Health - 2019 report, *Taking the P\*\*\**: <https://www.rsph.org.uk/our-work/policy/healthy-places/taking-the-p.html>
- British Toilet Association - not-for-profit organisation working to promote the highest standards of hygiene and overall provision in all away-from-home toilet facilities across the UK: [www.btalooos.co.uk](http://www.btalooos.co.uk)
- Use our Loos! - national campaign mobilising local businesses to make their loos accessible to the community they serve: [www.btalooos.co.uk/?page\\_id=1961](http://www.btalooos.co.uk/?page_id=1961)
- Changing Places - consortium campaigning for the installation of accessible toilets for people with profound disabilities. A map of more than 1,300 CP toilets is at [www.btalooos.co.uk/](http://www.btalooos.co.uk/) [www.uktoiletmap.org](http://www.uktoiletmap.org)
- The Great British Public Toilet Map: [www.toiletmap.org.uk](http://www.toiletmap.org.uk)
- Guardian article, November 2021, *Skip to the loo?* [www.theguardian.com/society/2021/nov/14/skip-to-the-loo-easier-said-than-done-as-britain-loses-hundreds-of-public-toilets](http://www.theguardian.com/society/2021/nov/14/skip-to-the-loo-easier-said-than-done-as-britain-loses-hundreds-of-public-toilets)

# Remedy 2015: what does it mean for you?

Christine Haswell explains the background and reasons for this legal challenge tackling discriminatory issues in the pension system

**S**ome members will be aware that a recent court decision on public service pensions and age discrimination has resulted in a large-scale pension exercise for all those who were in a public service pension (including civil servants) at some point during the period 31 March 2015 to 1 April 2022.

Civil servants who were in service during that period will get a letter from the scheme giving them the option to move some of their service to the Alpha scheme. All current civil servants, even those partially retired, will move to Alpha in April this year.

## Background

In April 2015 the government introduced reforms to public service pensions, affecting civil servants, teachers and health workers among others. In the civil service, this meant moving most civil service scheme members to a scheme called Alpha.

Members who were closer to their normal scheme pension age were 'protected' from moving to the reformed Alpha scheme, instead remaining in their existing scheme. They were called 'protected' members.

The dates used to determine closeness to pension age were 2012 when planning started, although the change did not occur until 2015.

So members in Classic, for example, whose scheme normal pension age was 60 years, remained in Classic if they

were 50 years old or older in March 2012. This was seen as beneficial to the member as although benefits built up more slowly, older schemes did have a lower pension age, so people could retire earlier.

People who were slightly younger moved across to Alpha gradually. This was called tapered protection.

Although those working past their scheme pension age often lost the advantages of the older scheme, most people welcomed the chance to stay

## Discrimination against younger scheme members needs to be remedied

in their existing scheme. No-one had a choice. However, younger members of the Judges pension scheme and Firefighters thought that this protection for older pension scheme members was unfair to younger people and went to court.

This resulted in a recent Court of Appeal decision on public service pensions, generally known as the McCloud or Sergeant cases on age discrimination.

It was determined that this applied across the public sector despite evidence from some schemes that younger members were advantaged

from the reforms. The ruling means those who were left in legacy schemes such as Classic have unfairly benefited due to age and that discrimination against younger scheme members needs to be remedied.

A few years of work by the schemes have followed, in conjunction with member representatives, and there have been public consultations on how a remedy could be put in place without causing more discrimination.

This led to the *Public Service Pensions and Judicial Offices Bill*, putting in place regulations to enable the closure of the legacy schemes such as Classic, Premium, Classic Plus and Nuvos and move all current scheme members actively building up a pension into Alpha or their scheme equivalent. This will be from 1 April 2022.

This has meant a large-scale pension exercise for all those who were in service building up a public service pension (including civil servants) at some point during the period 31 March 2015 to 1 April 2022 - known as the Remedy period.

It means that everyone who is affected - most of those who were building up public service pensions during all or part of the period from 31 March 2015 to 1 April 2022 will get a 'remedy'. This relates to young and older scheme members.

The solution, known as the Remedy, to remove the age discrimination



means that on 1 April 2022 all active scheme members (those still working and building up civil service pension), including partially retired members, will be in the Alpha scheme.

This will place everyone on an equal footing for how pensions will be built up from April 2022 going forward and will therefore bring an end to the 'discrimination'.

To rectify the discrimination during the Remedy period, all affected will be offered the choice to move that portion of service only from the legacy scheme to Alpha or vice versa.

#### How will this affect pensioners?

There will be a separate exercise to offer all those affected members who are now retired a choice of how their benefits will be calculated for the period from 2015 to 2022, which will commence in 2023.

Civil servants who were in service between the relevant dates will get a letter from the scheme giving them the option to move some of their service to the Alpha scheme.

This means that any service within that seven-year period can be calculated either as the legacy scheme you are currently in, such as Classic, Classic Plus, Premium or Nuvos, and your pension will remain as it is now. For many of you, that will be an obvious choice.

You will be given another calculation for the same period of

service in the Alpha scheme and you can choose that scheme for that relevant bit of service if you think it is better.

Alpha is a very different scheme. There is no automatic lump sum and most importantly it involves the same pension age as the state pension, so leaving earlier than that will result in a reduction.

No one is asking you to make a decision until 2023, but the sorts of things you may need to consider are:

### Everyone will be on an equal footing as to how pensions are built up from April 2022

- Age you retired?
- Did you take a lump sum?
- Was there any contributions difference?
- Was there a difference in 'partner' benefits?
- Was there a difference in ill health retirement arrangements?

These are just some of the factors you need to take into account. You will also need to be clear about what the 'do nothing' option means. At the moment, that could differ depending on your circumstances. If the difference is marginal and you are generally not sure, what default will apply?

Another issue to consider is tax. If you change scheme for that period, your tax-free amount may change or you may hit a cap. In the last Budget, the chancellor allowed for tax exemptions on compensation. You may be able to protect yourself on annual allowance charges.


Most people will find no change and some will benefit. However, in some cases it may be a good idea to get financial advice.

The Remedy is there to put people in the position they would have been in if they had been in a different scheme during that period.

The CSPA is being consulted on the letters going out and will try to ensure that they are as clear as possible and that you get enough information to make your choice.

We will be running two webinars on this issue - see News, pages 4-6. We will also follow up with another article in *The Pensioner*. We would love to hear your questions so we can feed through to the Cabinet Office.

Members are encouraged to look at the civil service pension website at [www.civilservicepensionscheme.org.uk/members/2015-remedy-mccloud](http://www.civilservicepensionscheme.org.uk/members/2015-remedy-mccloud).

The Alliance is working closely with the Cabinet Office on the communications and they should be supporting our webinar in the spring. 

- Christine Haswell is the CSPA's pensions cases manager

# THE FIGHT

**David Hencke outlines the ongoing determination of the BackTo60 campaign to right pensions wrongs against women dating back to 1988**

**W**hen Joanne Welch, organiser of the BackTo60 campaign, contacted me in 2018 to research the National Insurance fund on behalf of 3.8 million women who suddenly found themselves waiting six more years for their pension, I didn't know much about it.

I had been fed the line by government that the UK as a nation couldn't afford to pay the money because of rising life expectancy, lack of funds to pay the money on a 'pay as you go' basis, and the measure being part of the equality agenda to end an anomaly allowing women to retire five years before men.

All these 'facts', I discovered, were untrue. The most dramatic was that there wasn't money in the fund. Unbeknown to most people, in 1988 John Moore, then social security secretary, under instruction from prime minister Margaret Thatcher, quietly changed the funding procedure in place since Beveridge in 1948.

Every year, the Treasury could put in a third of the money to the fund to cover other National Insurance benefits, such as unemployment benefit, maternity benefit and sick pay, as well pensions.

This was abolished and, according to a calculation originally drawn up by social policy campaigner Tony Lynes in 2008 for the National Pensioners Convention, the government saved a staggering £271 billion up to 2018.

Even with these savings, the fund will remain in surplus up to 2030 before a birth rate bulge

66 years ago will put it in the red. There is no longer increasing life expectancy. At the time of the 1995 *Pension Act*, it was still rising. But by 2011, when the pension age began to rise, it peaked and the impact of the Covid-19 could result in a decline.

## Equality pros and cons

The equality argument - putting men and women on an equal footing - looks superficially correct. But it does not compare like with like. Many men had full-time careers while women had career breaks to bring up children for part of the period. And many were in part-time jobs that did not qualify for National Insurance contributions. That meant men could more easily build up the 35 years' contribution to get a full state pension while women fell short.

## There had been 60 changes to the date a 1950s-born woman could get a pension ...

The battle to get this reversed has been harsh and divisive, and opposition to the government's proposals has been fragmented by groups of women campaigning for different things.

It became clear in 2015 that the first tranche of women to be hit by the rise in pension age - those born after 1950 - were facing increasing hardship. Often unable to get work to tide them over due to health problems, they were forced

to apply for Universal Credit (UC). A House of Commons Library paper at the time disclosed: "Between August 2013 and August 2017 the total number of people claiming either Jobseekers Allowance or UC fell by around 551,000 - equivalent to a fall of around 42 per cent. The total number of both male and female claimants fell over this period, as well as the number aged 55-59.

"In contrast, the number of women aged 60+ claiming benefit increased by around 9,500, a 115 per cent increase.

"The number of women aged 60+ claiming Employment Support Allowance also increased from August 2013 to August 2017, by around 121,000 (a 413 per cent increase)."

Poverty rose. The paper said: "Falls in household incomes caused by the reform have pushed income poverty among 60- to 62-year-old women up sharply (by 6.4 percentage points compared to a pre-reform poverty rate [for] women of this age of 14.8 per cent)."

## WASPI rises up

The original impetus came from Women Against State Pension Inequality (WASPI) in 2015 and Joanne Welch - then a supporter - introduced the group to the law team at Bindmans.

The firm offered two solutions - take a judicial review against the Department for Work and Pensions or go to the parliamentary ombudsman, Robert Behrens, with a complaint of maladministration - as so many women had been unaware of the change until it was too late to do anything about it. WASPI opted for the latter.

However, Welch wanted full

# GOES ON

restitution for all 3.8 million women who had lost out. This led to the parting of the ways and the formation of BackTo60, which was committed to getting all their money back.

Welch had noticed the impact of the issue on women. Some had committed suicide, which led her to contact Silence of Suicide, a charity run by Yvette Greenway and human rights lawyer Michael Mansfield.

Mansfield offered to take on the women's case and go for a judicial review - which people thought would never be granted. But with a new team of enthusiastic helpers, BackTo60 was able to launch crowdfunding and bring the case to the High Court.

On 30 November 2018, Mrs Justice Lang granted the review on all grounds after Mansfield and Catherine Rayner from law firm 7BR argued the case.

As stated on 7BR's website: "The application for review has been granted following a two-hour permission hearing in which arguments were advanced that the taper mechanism used to raise the date on which women receive state pension, in combination with a failure to properly inform women of the changes, was unlawful because it discriminates on grounds of sex, age and sex combined and age.

"The Court agreed to grant leave despite arguments by the government that the challenge is many years out of date, because it is a challenge to legislation passed in 1995. The Court accepted that the acts complained of were in the nature of continuing acts so that a claim could be brought within time even in 2018."

Rayner told the judge there had been no fewer than 60 changes to the date when a 1950s-born woman could get a pension and the main driving force for the government was to save money.

The equivalent of £5.3 billion had been taken from this group of women, she said, describing it as an 'historic

inequality' - made worse by the lack of knowledge among the women because the government never informed them directly about the changes.

The DWP was so taken aback by the decision that it asked for 66 days to consider an appeal. The case then proceeded to the High Court and to the Court of Appeal, where the government called in its top Treasury lawyer, Sir

## ... and the main driving force for government was to save money - £271 billion up to 2018

James Eadie - known as the 'Treasury Devil' for his forensic skills in winning cases for the government. BackTo60 lost in both cases and was refused permission to go to the Supreme Court on the grounds that 'it was out of time'.

In the meantime, maladministration complaints by WASPI members to the ombudsman were delayed because the ombudsman wanted to hear the final decision of the judicial review. This was despite BackTo60's law firm pointing out that their main case rested on inequality and not maladministration.

As a result, the ombudsman's finding of partial maladministration did not come until last July. The ombudsman has still to conclude two further reports - on whether the women should get compensation and how much it will be.

WASPI and BackTo60 are supported by the All-Party Pensions Inequality Group, which will lobby ministers. But unlike the courts, ministers need not agree to the ombudsman's findings and have already indicated they are not keen on doing so.

There has been one big silver lining from this so far sad story. Both the High Court and the Court of Appeal rejected

inequality arguments, relying on the UK's ratification of the United Nations' *Convention of the Elimination of All Forms of Discrimination Against Women* (Cedaw) signed by Margaret Thatcher in 1986. BackTo60 started a new campaign to bring the convention into UK law - so far only partly implemented by the UK.

Last summer it held a tribunal with funding from law firm Garden Court Chambers to debate wide-ranging issues affecting discrimination against women - pensions, unequal pay and conditions, and violence and sexual abuse against women.

The call for new legislation is now backed by the Scottish and Welsh parliaments, which intend to introduce laws to do that - despite the Westminster government's opposition. This would allow the issue of pension discrimination to return to the agenda.

The UK government has also come under fire from the Cedaw committee for dragging its feet over the full implementation of the convention and will have to answer to the UN.

So, despite this long drawn out campaign, the issue of the treatment of women over pensions is far from over. The fight for full restitution goes on and BackTo60 is playing a significant role in keeping it alive. [P](#)

David Hencke is an investigative journalist and former Westminster correspondent for the Guardian - [davidhencke.com](http://davidhencke.com)

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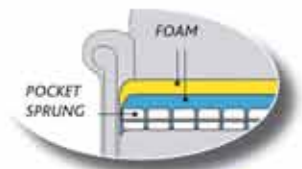
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HANDCRAFTED IN GREAT BRITAIN

# Celebrating our Platinum Jubilee

2022 is a significant year for the CSPA, when we mark our 70th year in existence - our very own Platinum Jubilee. Here's how we'll be marking this key milestone

We may not have a special cake in the works, or be able to grant additional public holidays, but we have plenty to

celebrate during our 70th anniversary year and we invite you to join us.

Here are some of the milestones we

have hit over the past 70 years and key dates relating to civil service, state and public sector pensions.



### Groups established

The Executive Committee agreed to establish local groups to facilitate campaigning and social meet ups. Some of the first groups were Bath, Bournemouth and Birmingham.

### Civil Service Pensioners' Defence Group set up

The group was set up to raise issues relating to civil service pensions with government ministers and others. The Scotland Branch was formed in 1951.

First edition of the *Civil Service Pensioner members magazine* published



Pensions (Increase) Act further increased pension levels.

### Social Security Pensions Act

Flat-rate basic state pension linked to movements in earnings, plus SERPS increments for 'contracted in' pensioners linked to prices. It formalised ongoing practice for civil service pensions to be linked only to prices.

**CSPA subscriptions**  
Introduction of arrangements for regular deductions of CSPA subscriptions from pensions.

1951

1952

1953

1954

1956

1972

1975

1980

1986

**CSPA London Branch formally constituted**  
Scotland and London branches formally agree to work under the banner CSPA - Civil Service Pensioners' Alliance. JR Deans was the first chairman of the CSPA, with HS Webb taking on the role of honorary general secretary.

The Pensions (Increase) Act introduces pension increases.

### Formation of the Public Service Pensioners' Council



### Superannuation Act introduces annual review mechanism for public service pensions

This enabled the civil service pension scheme to be set out in non-statutory documents instead of Acts of Parliament. The principal civil service pension scheme was laid out before parliament in June.

**Social Security Pensions Act removes linkage of state pensions with earnings**  
Link substitutes with prices.

**"We have plenty to celebrate during our 70th anniversary year"**



## We want your submissions

We are looking for pictures, artefacts and stories to show the fantastic work and connections that the CSPA and its groups have facilitated since 1952.

Those at the online event in October were asked to vote for ways to mark this special year. The top votes were for an online/travelling exhibition and a publication marking past achievements and history of the CSPA.

Please email Nicola Crichton at [n.crichton@cspa.co.uk](mailto:n.crichton@cspa.co.uk) for more information and to make any submissions.

### Equality and Human Rights Commission established

Campaigning with other organisations, we eventually convinced the government to set up the Equality and Human Rights Commission in 2007, which was to oversee the Equality Act, which became law.



### First female general secretary

Lisa Ray succeeded Mike Duggan and became the first female general secretary of the CSPA. As a former senior manager at the Department of Culture, Media and Sport, Lisa has led campaigning and change programmes to steer the Alliance forward.

### First Alliance HQ

Previously, the HQ was a room or part of a room of whoever was general secretary at the time. The first office was in Southwark, London.

### New constitution

This was introduced to emphasise a more professional approach for the CSPA.

### Merger between CSPA and FDPG

### Benefits Agency replaced by Pensions Service

With the role to "ensure that every pensioner has a decent and secure income".



2007

2014

2018

2021 ONWARDS

1989

**The CSPA's first salaried general secretary was T Hoyes**

1994

2000

**New constitution adopted and HQ moves from Southwark to Croydon**

2002

2003

**New CSPA logo adopted**



### Later Life Ambitions launched

CSPA, NARPO (National Association for Retired Police Officers) and NFOP (National Federation of Occupational Pensioners) joined forces, supported by communications agency Connect, to launch Later Life Ambitions at the House of Commons. Fifty MPs attended the event, and more than 30 signed up to Later Life Ambitions across the political spectrum to pledge support for issues that matter to older people.

### New CSPA programme of improvements

Projects are under way to enable our campaigns to reach wider audiences, create a greater experience for our members and more efficiency for our staff at HQ.

## Our successes are down to you - our members

The active participation of members, whether through groups or branches, has continued to add volume to our collective voice.

Special thanks go to our campaigning partners and the affiliates we work with to campaign to protect the rights of those in later life. These include: Alzheimer's Society, Age UK, Carers UK, the Charity for Civil Servants, Civil Service Sports and Social Club, Independent Age, National Pensioners Convention and many more.



# Innovative pillow transforms lives of over 200,000 people!

A father's love and devotion leads to incredible patented pillow

**A** NEAR tragedy has led to an amazing new development in sleep technology. When Georgia Miles was recovering from a life-threatening accident, her father Alexander looked everywhere for a pillow that would keep her comfortable throughout the night.

After purchasing dozens of different types and finding none that worked, Alex, a renowned furniture and domestic product designer, decided to engineer his own.

## UNIQUE BREAKTHROUGH

He made a breakthrough when he realised that all pillows spread out and flatten down as the weight of the head rests on them. This flattening progresses through the night, leaving the head and neck poorly supported – and sleep interrupted. This is why many people find themselves half awake and 'pillow-punching' in the middle of the night, desperately trying to get comfortable.

## EXTRA COMFORT AND SUPPORT

The innovative model that Alex designed has internal ties that hold the filling in place, and pull the pillow in and up to cradle the head and neck. This provides extra comfort and support that lasts through the night and ensures that you get the most benefit from an undisturbed sleep.



**“I can honestly say that your pillow has made the world of difference... and fully endorse your pillow as being quite unique in its ability to maintain support throughout the night.”**

Dr Deane Halfpenny  
Harley Street Consultant and Spinal Pain Specialist

## MADE IN THE UK

Made in the UK, the Gx Pillow comes in a choice of two levels of support: Medium-soft, which most



Alexander Miles, inventor of the Gx Pillow pictured with his invention

people seem to prefer, or Medium-firm for those who like a little more resistance. Alex's desperate desire to help his daughter Georgia has led to a pillow that has also transformed the lives of thousands of people. So if you have spent a lifetime looking for the perfect pillow, your search may well be over!

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✓ Choose from Medium-soft or Medium-firm



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Gx Pillows	2 x Medium-firm (was £49.99)	£39.99		
Twin pack	1 x Med soft 1 x Med firm (was £49.99)	£39.99		
<b>£6 off!</b>	1 x Medium-soft (was £29.99)	£23.99		
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# Branch & group news

What's happening in your region



## SCOTLAND BRANCH

### Branch AGM 2022

The Branch officers have agreed, Covid restrictions permitting, to hold this important meeting as a face-to-face event, on Thursday 10 March, with the additional option for any member to attend virtually.

We hope as many members as possible will be able to attend, as the year ahead is uncertain for both the Edinburgh and Glasgow groups - the only two remaining groups in Scotland. They have continued to be at risk for some time now and decisions for the future must be made at this AGM.

Details of the event were placed in the Branch newsletter distributed in late January/early February to all Scotland Branch members. We hope everyone found the newsletter interesting.

### Membership issues

Free initial legal advice is one of the many benefits available to members. As reported in the last edition of this magazine, AM Simpson & Son will no longer be providing members with legal advice. We are pleased to announce that Scotland Branch officers have agreed a six-month trial period with Thompsons Solicitors Scotland for free initial legal advice consultations of up to 30 minutes. Email Thompsons [advicecentre@thompsons-scotland.co.uk](mailto:advicecentre@thompsons-scotland.co.uk) or

telephone **0800 801 299**. Members will need to give their membership number prior to being given any advice.

Branch newsletters have helped keep members in touch with matters of interest, especially those in remote areas who cannot attend meetings or have no internet access.

We also wish to continue reaching out to members who have lived in Scotland but moved elsewhere. If this applies to you and you would like to be re-allocated as a member of the branch, please contact Michael Kirby, membership secretary.

### Age Scotland exercise routines

With short days and freezing temperatures, it is tempting to be like a dormouse and hibernate until the light returns in the spring. Winter can be a difficult time for many of us, with isolation and loneliness more acutely felt during the festive period when everyone else seems to be busy enjoying themselves.

Getting out and going for a short walk in the fresh air gives you exercise, and if you can meet up with a friend it can

**Going out in the fresh air is good exercise and can boost your mood**

also boost your mood and help with isolation and loneliness.

Just over a year ago, in January 2020, Age Scotland launched a health and wellbeing project designed to encourage older people and their families and carers to keep active in their own homes.

Around the House in 80 Days (ATH80) offers a series of accessible exercises that can be done safely in every room in the house - including a Bedroom Boogie and Bathroom Banter.

After 30 days of live videos being posted on Age Scotland's YouTube channel in November 2020, the playlist is now available for anyone who wants to be more active and have fun doing it.

Each session lasts for around 10 minutes and there are options to modify the exercises for anyone who has mobility issues.

The intent behind ATH80 when it was launched was to counter the deconditioning many older people are experiencing at the end of a prolonged period of lockdown and shielding.

A year on, the Covid restrictions have been lifted but the effect of declining physical fitness caused by not getting out and about and long periods of sitting is still with us.

The aim of ATH80 was to get older people moving again and building strength, balance, flexibility and

## Branch & group news

mobility, which are vital to maintain base-level fitness. So, if you've had your fill of mince pies and want to do something to make you feel stronger and more active, you can find all the ATH80 videos on the Age Scotland YouTube channel.

To find out more about the project visit [www.age.scot/ATH80](http://www.age.scot/ATH80) and take a look at the other health and wellbeing resources available from Age Scotland.

Printed versions of the health and wellbeing information guides are also available. Call 0333 323 2400 or email [info@agescotland.org.uk](mailto:info@agescotland.org.uk).

### Age Scotland dementia training

Age Scotland is offering free dementia training sessions for groups, organisations and individuals in Scotland. The training is open to those looking to learn about dementia and how to be dementia inclusive, as well as unpaid carers of people living with dementia who would like to better understand their rights.

The charity's dementia training project is currently running three programmes:

- Dementia Awareness - covers a range of topics relevant to understanding dementia and being inclusive of those living with the condition
- Dementia Inclusion - designed to help clubs, groups and community organisations carry out their activities in ways that enable people living with dementia to be included and involved as fully as possible



Why not try out Age Scotland's fitness routines?

### The aim is to get older people moving again and building strength

- Dementia Carers' Rights Workshop - designed to help unpaid carers of those living with dementia better understand their rights and how to access them.

With a range of dates available up to March this year, Age Scotland is encouraging people across the country to sign up now.

Age Scotland dementia training coordinator Sandra Brown said: "Our free, accessible training seeks to raise

awareness of dementia, as well as the signs and symptoms and how to be inclusive of people living with the condition."

To find out more and to sign up for an Age Scotland dementia training session in 2022, please visit [www.age.scot/dementiatraining](http://www.age.scot/dementiatraining)

You can also visit the Age Scotland website at [www.agescotland.org.uk](http://www.agescotland.org.uk) or click on the link in the Scotland Branch website [www.cspascotland.org.uk](http://www.cspascotland.org.uk)

Age Scotland's helpline can also be contacted on 0800 12 44 22 and provides valuable support to older people and their families. Feeling lonely? Call the number and ask for the Friendship Line.

## SCOTLAND GROUP REPORTS

### Edinburgh

Meetings are from the first Thursday in February to May, then September to November from 1pm to 2.30pm in the Eric Liddell Centre, Eltham Suite, 15 Morningside Road, Edinburgh EH10 4DP. The group covers postcodes EH, FK and TD. Please note we are now meeting

### Our lovely Christmas lunch was funded by Scotland Branch

from 1pm to 2.30pm. I hope all our members had a healthy and happy Christmas and New Year. We ended the season with a lovely Christmas lunch in the Ghillie Dhu Restaurant. This was funded by Scotland Branch to celebrate its 70th anniversary.

The Scotland Branch AGM will be held in Renfield St Stephen's Conference Centre in Glasgow on Thursday 10 March, which I hope Edinburgh members will attend. **Secretary: Muriel Haig, 17 Belford Gdns, Edinburgh EH4 3EP Tel: 0131 332 3026 Email: [murielhaig@hotmail.co.uk](mailto:murielhaig@hotmail.co.uk)**

### Glasgow & District

The group's meetings are normally held on the first Thursday of February to May and then September to November in the Renfield Centre, 260 Bath Street, Glasgow G2 4JP from 1.30pm to 3pm.

However, succession planning is proving to be a significant problem for the group and to date the group has no secretary.

**Chair: Michael Kirby, 14 Raasay Gardens, Newton Mearns, Glasgow G77 6TH Tel: 0141 6395563 Email: [Michael.Kirby@cspa.co.uk](mailto:Michael.Kirby@cspa.co.uk)**

## ENGLISH REGIONS

### GREATER LONDON REGION

#### Croydon & District

I am pleased to report that the first face-to-face meeting of the group for more than 18 months, our Christmas social on 14 December, was a great success. It was a modest but enthusiastic turnout from the group, supplemented by a number of colleagues from the nearby CSPA headquarters, and a good time was had by all.

We will be trying out a new venue for our monthly meetings for February (Ruskin House, Coombe Road, Croydon CR0 1BD) but in the meantime, our January, March and April meetings will continue to take place at the East Croydon United Reform Church, Addiscombe Grove, Croydon CR0 5LP.

Our annual general meeting will be held in April. All meetings start at 10.30am, with refreshments available from 10.15am.

A discussion of current CSPA issues and campaigning activity will be followed most months by a guest speaker. Subjects planned for early 2022 include the North Pole and the mistresses of Charles II.

While the current plan is for all these meetings to be face-to-face, we are also investigating the possibility of a simultaneous Zoom call.

Our annual group fee is £5 (£6 including partners), and there is no

extra charge for attending meetings. Our committee of seven consider this to be good value for the service provided and we look forward to welcoming members, old and new, to future meetings.

**Secretary: John Hickey, 244 Demesne Road, Wallington, Surrey SM6 8EL**  
**Email: johnphickey1954@gmail.com**

#### Kingston upon Thames & District

We meet at Marion Hill House, Girl Guide Hut, Tadworth Avenue, New Malden KT3 6DJ on the last Tuesday of each month from 2pm to 4pm except for July and August. Refreshments are available.

In December, we hold our Christmas lunch at a local hostelry.

Subscribing members pay £5 per year to meet essential expenditure such as rent, correspondence and speakers. There is limited free parking and the location is on bus routes and near to the railway station.

Despite the pandemic, our group has continued to meet, although this was via Zoom-only get-togethers in the first part of 2021. We are now back to normal.

Our members are kept informed by the chairman's newsletters - important for those who don't use the internet - and also via our website,

which highlights past and future events, including guest speakers for 2022. We keep in regular contact with CSPA head office.

While a vibrant group, we always welcome new members. If any members in south London - for whom

### Despite the pandemic, our group continued to meet via Zoom

it has not been possible to allocate an active local group - wish to keep in touch with Alliance activities, please get in touch with us.

**Contact: Brenda C Denby, 55 The Woodlands, Esher, Surrey KT10 8BZ**  
**Email: brennadenby@live.co.uk/website**  
**cspa-kingston.co.uk Tel: 0208 398 6054**

#### Southend-on-Sea & District

Our group meets monthly except January. About four times a year, these meetings are held in the SAVS Centre, 29-31 Alexandra Street, Southend-on-Sea. Meetings there are on the first Wednesday of the month, starting at 2.15pm and finishing at 4pm. Refreshments are available.

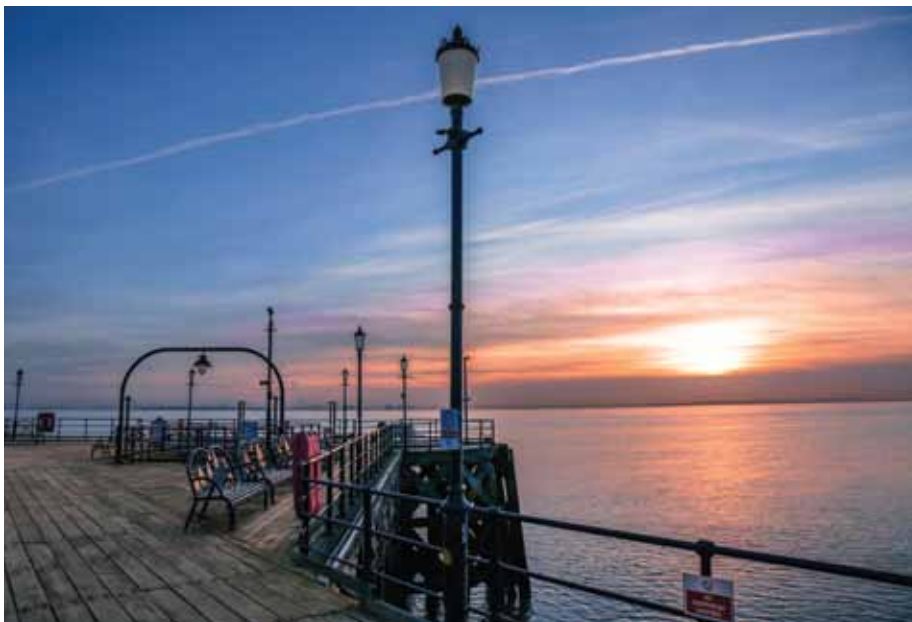
In intervening months, meetings take the form of lunch or other outings and venues and times may vary. For early 2022, meetings include:

- 2 March - 12-12.15pm for Spring Lunch, venue to be confirmed
- 6 April - 2.15pm at SAVS for local AGM
- 4 May - 2.15pm at SAVS for a talk on subject of local interest

This is, of course, subject to Covid-19 restrictions and will be kept under review. For more about our local group and becoming a member, contact Betty Anderson by email at [iandbanderson@btinternet.com](mailto:iandbanderson@btinternet.com) or call 01702 466335 or mobile 07804 948954.

**Secretary: Mary King, 130 Essex Way, Benfleet, Essex SS7 1LP**  
**Tel: 01268 794790**

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## EAST ANGLIA/EAST MIDLANDS REGION

### Suffolk Group

It is difficult to write this piece at the end of December, not knowing what the Covid situation will be by March. I hope that all group members and their families have come through it all.

I hope that plans made after Christmas have materialised and that the group newsletter was issued mid-February notifying you that the annual general meeting would be held on Wednesday 16 March at our usual venue.

The main item on the agenda will be the election of new volunteers for the posts of chairman, secretary and treasurer. Without these three committee members, the group will be unable to carry on.

I cannot continue as at present - I have been chairman since 2007, plus more recent additions, and I feel I have done my duty. But I do, most sincerely, hope that there will be volunteers so that the group can continue.

I would like to thank Neville for his help with computer work and Frank Edwards for his support.

So please come along and support our group.

If our plans have not been overturned by Covid, the meeting will be at the Methodist Church Hall in Museum Street, Ipswich from 11.30am to 1.30pm.

It may be possible to serve light lunches following the meeting.

**Chairman: Muriel Palmer, 4 Queens Court, Queens Close, Sudbury CO10 1US Tel: 01787 378900**

## NORTH WEST REGION

### Manchester & District

The group normally meets at the Methodist Central Buildings on Oldham Street, Manchester M1 1JQ. Meetings are run in conjunction with Bolton & District Group.

The next scheduled meeting is Wednesday 9 March, which will be the group's AGM.

Normally all our meetings will commence at 1pm and finish no later than 3pm. The venue for meetings is on the first floor and there is disabled access to that floor. Everyone is welcome. Other meeting dates booked are 15 June (conference resolutions).

It is with regret to inform the members that Bill Hodgson, who took over from Pat Brennan after the AGM in July, has resigned as group secretary and as such we are in a desperate situation. We have lost two other committee members and I am currently looking after the roles of group secretary as well as membership secretary and treasurer.

We have a very small committee, which consists of Pat Brennan, Dorothy France, Peter Sanger and Colin Elderkin. As you can see, we desperately need more volunteers. So please, if

**We are a very small committee desperately in need of volunteers**

anyone would like to join us, we would make you very welcome. If you are interested in joining us then, contact me, Harry Brett (contact details below).

We continue to send delegates to North West Regional Pensioners Association meetings, which are currently held monthly via Zoom.

We will be sending delegates to Reclaim Social Care again when meetings resume (these meetings are also now being held via Zoom).

Things of late have been a little quiet with Covid. Please all keep safe out there and if anyone wants to talk about their concerns, please ring me and I will help if we can.

**Contact: Harry Brett, 46 Severn Way, Holmes Chapel, Crewe CW4 8FT  
Tel: 07999 874864 or 01477 549216  
Email: h\_brett@sky.com**

### Stockport

Because we are no longer able to meet at Walthew House and it is so long since we saw each other, I propose that we meet for lunch and to discuss the future on Thursday 7 April at 12 noon at The Old Rectory, 48 Churchgate, Stockport SK1 1YG. Any queries please contact the chair.

**Chair: Marilyn Balderstone  
Tel: 01625 575831  
Email: marbalderstone@gmail.com**

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## NORTH EAST REGION



Scarborough Group's Christmas lunch

### Scarborough & District

The group held its first face-to-face meeting in December and we were very pleased not just to be back together again but also to welcome three new members. It was a simple getting-to-know-you meeting while enjoying some refreshments.

Christmas lunch at the end of November was a highlight after missing one in 2020. A total of 15, including some family and friends, attended. The photo demonstrates that a good feast was had by all.

We do hope that we will be able to get back to our normal meetings and have arranged the following dates. These will be held in the usual location - Westborough Methodist Church, Westborough, Scarborough YO11 1TS - at 11am:

- 25 April (AGM)
- 27 June
- 19 September

We look forward to welcoming you there.

**Contact: Sheena O'Connell**

**Email: [oconnellsheena@gmail.com](mailto:oconnellsheena@gmail.com)**

## SOUTHERN REGION

### Worthing & District

Like most groups, it has been on/off for us. Nonetheless, after a couple of false starts, we did manage to convene finally in July for our AGM. And we broke with the tradition of leaving August clear to meet up for a convivial afternoon tea in Worthing.

For the rest of the year, we have enjoyed some top-notch presenters on a range of interesting subjects, including a fully comprehensive first aid demonstration from Worthing First Responders.

Perhaps the highlight was Christmas lunch at the Indigo Restaurant in the Ardington Hotel, Worthing, which has become our favourite venue for the event. Despite the uncertainty still hindering normal life, there was good attendance, convivial company, fine food and attentive service.

While spirits were understandably dampened occasionally over the year, Trevor Andrews even now continues to lift them with his brilliant cartoons - more than 200 so far, interspersed with beautiful water colours.

Subject to lockdowns, our 2022 calendar was due to kick off with a welcome return visit from Sarah Green on 28 January on the subject of Human and Animal Locomotion.

This will be followed on 25 February by a representative from the charity St Barnabus. On 25 March, Don Harry



Beach huts in Worthing

treats us to stories of being a dentist in Africa and on 29 April, the curator of Worthing Museum will give a talk on the history of the museum and its collections. This will be the fourth attempt to get the curator along, so fingers crossed.

On 27 May, Mike Gough Cooper, former investigator for HM Customs, Scotland Yard and the British Foreign Office, will talk about his latest book under his pen name Frank Hurst, *The Peccavi Plot*. And on 24 June, we will hear from the Commonwealth War Graves Commission.

In normal circumstances, we meet in the Durrington Community Centre and we welcome new members or one-off visitors, who would just pay a £2 attendance fee.

Any general queries can be addressed to the chairman, whose details are given below, or for any membership issues to membership secretary Marion Tarbuck at [marion.tarbuck@gmail.com](mailto:marion.tarbuck@gmail.com) or **07904 714184**.

**Chairman: Frank Jones, 19 Saltings Way, Upper Beeding, West Sussex BN44 3JH Tel: 07500 478097**  
**Email: [francisjgones@hotmail.com](mailto:francisjgones@hotmail.com)**

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## WESSEX REGION

### East Solent Group

Between September and December, East Solent organised four group meetings, with significant changes to how members congregated to provide a high degree of safety with respect to Covid and the Omicron variant.

The mean average of attendance at our four meetings was 34, which was very encouraging after the enforced closure during most of 2020 and the first half of 2021.

Between July and December 2021, we held six committee meetings, which enabled officers to carefully plan group meetings and finalise booking speakers for the whole of 2022.

In addition, we became a member of our local Health and Wellbeing Forum and one of our officers represents us at meetings of the Forum.

During this period, we also welcomed two new committee members.

In December, East Solent organised two significant events. The first was our monthly group meeting, with seasonal entertainment provided by an excellent local Choir Continuum, a

**From July to December we welcomed two new committee members**

raffle and mince pies, served in a safe way. The second was Christmas lunch on 17 December, attended by 30 of our members. This event was an excellent end to a difficult year.

Meetings are the second Wednesday of each month, from 10am to 12 noon, at St Faith's Parish Church, Bulson Hall, Victoria Square, Lee-on-the-Solent PO13 9NF. There is level access and free parking, and the X5 bus route is nearby. We would welcome new members.

**Secretary: Alan Shepherd, 92 Hunts Pond Road, Park Gate, Southampton SO31 6QW Mobile: 07895 787 704 Email: shepherdalan23@yahoo.co.uk**

### Isle of Wight

The group meets, as it has done for years, at the Riverside Centre, Newport, on the second Wednesday of March, June, September and December. It is 10 minutes' walk from the bus station and parking is available. Coffee is served from 11am, with the meeting at 11.15am. Please note the following details:

- March - because of uncertainty about Covid restrictions, this will be solely a committee meeting, which can more easily change its location and date
- June - speaker Cllr Karl Love, the council's lead on social care and care of the aged. Questions welcome. Followed by our AGM



Ventnor beach, Isle of Wight, and (above) East Solent's Christmas lunch

- September/December - speakers to be arranged

In December, we were given a very interesting talk from Nigel Hartley from Mountbatten Hospice. We have some spare brochures available to anyone interested.

It has been agreed that once he has completed his audit of the books for 2021, Guy Richards will stand down as auditor and be co-opted to one of the two committee vacancies.

We will therefore be looking for at least one more committee member and an auditor at the annual general meeting to be held in June.

You should have received an appeal for group funds in the past few weeks. We have less than £100 and it is several years since we asked for help; please give generously.

**Contact: Ted Berrow, 13 Wroxall Close, Northwood, Cowes PO31 8AQ Tel: 01983 242029 Email: pattedbilly@outlook.com**

## WEST MIDLANDS REGION

### Gloucestershire

After a unique 2021 when we managed two Zoom group meetings and two in-person meetings, we are looking forward to a better 2022 and have arranged a programme for the year, which I hope you will enjoy.

We have planned for in-person meetings but if the situation changes we will revert to Zoom. So it is essential you let me have your email address to be kept in touch.

The Civil Service Club in Cheltenham has made every effort to prevent Covid spreading there, but we may need to protect ourselves as well by distancing and wearing masks should that be necessary in the future.

The first event of the year is the AGM on 31 March, when CSPA general secretary Lisa Ray will bring us up to date on current HQ activities.

We are still hopeful about a guided tour of Nature in Art - that gem of a gallery just north of Gloucester. No date has been fixed but as soon as the situation regarding Covid permits, we will arrange a date and publish it in the newsletter in February, which will go to all Gloucestershire members by post. The rest of the dates for 2022 are:

- 16 June - talk by Severn Trent on water on how it gets to us and what



Cleeve Hill near Cheltenham, Gloucestershire

happens after we pull the plug, something we all take for granted

- 15 September - Gloucester Foodbank on how a foodbank operates
- 1 December - Jack Boskett a professional photographer, whose work is published in newspapers and magazines, with a show entitled *10 Years of Smile Please*. We are very lucky to get him, hence the long wait until December, but something to look forward to. More details will be made available nearer the time.

Please make a note of the dates. They are all Thursdays as that is the only day we can get a room at Cotswold Area Civil Service Sports Club. I hope nobody misses out, my apologies if they do.

As usual, our meetings are at the club in Tewkesbury Road, Cheltenham GL51 9S4, starting at 10am with coffee and biscuits, and all are very welcome.

**Chairman/secretary: Alastair Goldie, 22 Wedgwood Drive, Gloucester GL2 0AD  
Tel: 01452 417846**

**Email: cspaglos@gmail.com**



ADRIAN BAKER / SHUTTERSTOCK.COM

Fishing boats in Weymouth harbour

## SOUTH WEST REGION

### Weymouth & District

The group, under an acting chairman, has cautiously resumed meetings in the Upwey Memorial Hall, Dorchester Road, Weymouth, at 2:30pm on the second Monday of the month. Tea or coffee and biscuits are available.

We hope more members will return to meetings, which we expect to continue at least until our AGM on 11 April, but we desperately need to find a permanent chairman.

**Secretary: JI Harris Tel: 01305 820818  
Email: jiharris@btopenworld.com**



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Mrs Goddard via Trustpilot - January 2021

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# Your views

... inviting letters, comments and tweets



## GET IN TOUCH

Write to us at CSPA head office, Floor 8, Grosvenor House, 125 High Street, Croydon CR0 9XP or email [editor@cspa.co.uk](mailto:editor@cspa.co.uk) or tweet [@mschrisbuckley](https://twitter.com/mschrisbuckley)

## BREXIT DIVISION

The fact that nearly six years after the government embarked on its Brexit project furious arguments are still raging in your letters columns and elsewhere, illustrates what a bitterly divisive issue it remains.

And it could have been so much less divisive, and certainly less damaging if the so-called 'Norway option', advocated for many years

by the Brexit lobby, had been followed. This would have involved leaving the political institutions of the EU but, like the rest of western and central Europe, keeping the advantages of single market membership.

Just to give some pre-2016 quotes by leading Brexiters: "Nobody's talking about leaving the single market" (Daniel Hannan), "I wouldn't vote to leave the single market" (Boris Johnson), "Only a madman would

want to leave the single market" (Owen Paterson), "We could be like Norway!" (Nigel Farage).

Hopefully the next prime minister, even a Conservative one, will seek to repair the damage by reopening negotiations with our neighbours in our own continent to regain the huge advantages of that massive single market right on our own doorstep.

**Alan Pavelin, Chislehurst**

## LEARNING FROM THE PAST?

As someone who voted for Remain in the referendum, I now support Brexit because I believe it is important to accept the result.

The EU is not a democracy as some people like to argue. It is not run by the MEPs but by commissioners who are delegates. The EU is bound by a codified law system, which is adapted from the French Napoleonic code, which in turn is adapted from Roman law.

In effect what we have is a rebirth of the Roman Empire. The commissioners had little or no interest in talking to British politicians about Brexit. David Cameron and Theresa May were ignored. The same applies to members of the present government. The negotiations about Northern Ireland would have lasted indefinitely.

There are leading politicians, journalists and others who are divisive because they argue that people can be divided down the middle. There are now quality newspapers which only print letters from people who agree with them.

If the present government is guilty of misleading people by promising what they cannot deliver, this is because it is the norm in general elections. What they promise is what they would like to deliver.

The exceptions are when there is a crisis government, as applied after World War II and when trade union wild cat strikes were ruining the economy. This produced the Thatcher government.

The Labour government after World War II was able to provide Britain with the National Health Service, a national education system, an integrated transport system, a secure farming industry, British Steel and much else that could have been built on but was

## The NHS and much else was ruined by the hard left



Health minister Aneurin Bevan in Manchester on the first day of the National Health Service on 5 July 1948

ruined by the hard left who were deluded by imaginary wonders of communist Russia.

Much of this was dismantled by successive Tory governments intent on paying off the war debt.

One journalist was recently claiming that Sir Keir Starmer should build on the success of Harold Wilson and Tony Blair. Harold Wilson was only elected in 1964 and with a majority of four because the Profumo scandal wrecked the Macmillan Tory government.

Harold Wilson reneged on his promise to save the Great Central Line because he was frightened of the great car economy. At the time, railways were dirty and unpopular. Had the Great Central Line been saved, we would not now need HS2.

Margaret Thatcher built on her success with the Falklands War, which should never have happened. She ruined things by insisting on the so-called poll tax.

Tony Blair was bewitched by Mrs Thatcher's success but he was able to keep the hard left in check.

At least people now know the truth about the unrealistic ambitions of Labour's left wing. It remains to be seen whether Keir Starmer can build a moderate alternative.

**Thomas E Rookes, Lincoln**



### SCOTLAND CONCERNS

In his letter about Brexit, Alan Woodcock calls for Scottish independence. He should be aware that since the collapse of the oil price, the annual reports on government expenditure and revenue in Scotland have consistently painted a very bleak picture of Scotland's public finances.

The last figures before the Covid emergency showed a deficit of some £15 billion (more than eight per cent). In 2020-21 the gap grew to £36 billion.

The SNP's own growth commission, pre-Covid, found austerity would continue for years after independence.

There has to be serious doubt if public sector pensions could be afforded in their present form in an independent Scotland or if a 'triple lock' could be maintained. Independence would, of course, give the SNP the opportunity to apply to rejoin the EU. With the deficit at its present level, acceptance is not indicated under the rules, but I suspect the EU would not pass over the chance to extend its reach despite its looming difficulties.

What influence Scotland would ever have, or what independence it would actually enjoy with six out of 705 MEPs, is open to question. We should not forget how pensions were savaged when the EU sent in the accountants to deal with Greece.

Whatever government Scotland needs, it is not the one in Edinburgh led by the SNP. The evidence shows it should continue to be the UK's.

**John Davidson, Armadale, West Lothian**

### YES TO POLITICAL CORRECTNESS

Unfortunately, I no longer have the Last Laugh item that caused David Bettyony concern, so I cannot comment on that, but I was not over-impressed with Val Robertson's response in the winter issue.

For a start, she rails against political correctness (adding for good measure that pointless cliché 'gone mad'). Now, 'political correctness' is no more than a counter-accusation by those outraged that their in-built thoughtlessness has been rumbled and cannot accept it.

An equivalent, from back in the 50s, was the word 'crooner' to describe a male pop singer, a derogatory expression never mouthed without a curl of the lip (plus ça change!).

### To me, PC really means treating others with respect



To me, PC really means treating others with respect and if that upsets its users then I can only feel sorry for them.

Perhaps Val should take her own advice and be a little less oversensitive, accepting that what she regards as 'a little fun' can sometimes be deeply offensive to others.

She further blames foreigners and the young for not appreciating past events and culture, a generalisation so sweeping and one so dangerously close to both racism and ageism that I have to ask how many of each group she has interviewed to reach such a conclusion.

One final point. I am 81 and certainly cannot recall a time when the expression 'old hag' was ever anything other than a blatant and deliberate insult. Perhaps Val could elucidate when and possibly where it was used to describe an attractive person.

**Mike Crisp, Hornchurch**

### WHY WE NEED PR

I wonder if I could shine a little light on our electoral system and its shortcomings.

At the last general election, the Conservative party secured only 44 per cent of the vote overall, but the first-past-the-post electoral system provided the Conservatives with 56 per cent of the seats, an 80-seat majority in the House of Commons. Most people voted for other parties.

With proportional representation, the number of seats a party wins is, as far as possible, proportional to the number of votes received. It's fair, and the composition of the House would more accurately reflect the views of the country rather than a minority.

A change to proportional representation would mean (more often than not) government by coalition. Rather than something to be avoided, there are advantages when policies are reviewed, challenged and moderated by the coalition partners.

Members might like to give some thought to the issue, and perhaps speculate where we might be had proportional representation been in use? A growing number of organisations support the change.

For those who would like to know more visit [makevotesmatter.org.uk](http://makevotesmatter.org.uk), run by enthusiastic young people with links to other organisations with similar aims.

**Graham Boorer, Ferndown, Dorset**



## OVERHANGING TREE PROBLEM

Bernard Seymour's article 'Play safe in the garden' is very interesting as it is obviously a widespread problem and one that I have. In my case, the neighbour is the town council, responsible for a narrow strip of woodland about 20 metres wide beyond my boundary fence and extending to a busy road. This land is covered by oak trees and others up to 20 metres high.

One in particular is less than two metres from my boundary and its branches extend about six metres over my garden, including the summerhouse, and approaching within two metres of my house.

Over my 28 years here, I have raised the increasing risk from this tree with the town clerk, but the only response is that I should have someone look at it.

In the most recent case, from the contractor who supposedly carries out maintenance, this appears to mean cutting back growth that can be reached whilst standing on the ground. This contractor was clearly not interested in the problem and couldn't wait to leave.

Apart from the nuisance of having to clear up acorns, fallen leaves, twigs and small branches (up to one metre), I fear that eventually the root growth will affect the house foundations.

If I were to employ a tree surgeon to cut all branches back to the boundary, this would probably require scaffolding, unless the council were to allow access from their side. There is a risk the tree itself might become dangerous through the severity of the work and I might be held responsible.

The article mentions employing a solicitor as a last resort, but this can be an expensive option. I wonder what the chances of success would be and if the costs could be reclaimed and whether, if the claim did not succeed, I would be liable for the council's costs, notwithstanding that the council recognises they are guilty of trespass.

Or should I just ignore the risk of damage to the summerhouse (and eventually the house) as well as the risk to people in the garden? A further article on this point would be useful.

**Mr J Nicholson, New Milton, Hampshire**

## BOOSTER CONCERNS

Ralph Groves' article on Covid grey areas in the winter edition came at a coincidentally appropriate moment in the confusion of the vaccination booster campaign.

As local vaccine champions with the Sussex Clinical Commissioning Group (CCG), my wife and I had listened to the various advice with growing concern. The first and second rounds of vaccinations had been handled in a seamless and professional way, but the same could not be said for the boosters.

On behalf of the Crawley Group, I wrote to the CCG in mid-November indicating that some members and other local contacts had received misleading and ambiguous advice, regarding 'walk-in' or national booking service arrangements. This resulted in confusion at a time when, in the interests of public health, clear guidance should have been a priority.

Telephone enquiries had often resulted in further confusing advice, particularly when elderly

residents were directed to distant vaccine centres with no easy access by bus. Indeed, one Sussex resident was directed to attend a centre in Salisbury!

For those without access to computers or smartphone technology, there has also existed a further bar to advice, with sometimes long delays to telephone enquiries - another example of older people being disproportionately disadvantaged.

A request for these concerns to be relayed to the secretary of state for health for his response was swiftly acknowledged by the CCG, but at the time of writing (20 December) there has been no official reply.

Interestingly, a copy of correspondence sent to our local MP received an instant response, with a request for him to be kept informed of any developments.

Suffice to say, and accepting that many NHS staff and supporting volunteers have been working exceptionally hard, the arrangements for booster vaccinations have fallen well short of what could have been reasonably expected.

**Derek Williams, Crawley Group**

## There was confusion when clarity should have been a priority



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# Helpdesk



Windows 11 is here - **Grant Emery** from BC Technologies explains what you need to know about the new operating system

Despite the new look of Windows 11, the fundamentals and base on which Windows 10 was built remain the same. It runs all the same apps and has most of the same features. Sure, Windows 11 looks nicer - rounded corners for all windows, taskbar icons in the middle, simpler icons and more elegant Settings dialogues - but it doesn't feel totally different or require a whole new process, as Windows 8 did.

## Windows 11 looks nicer, but it doesn't feel totally different

The new interface is attractive, but if you prefer the more familiar Windows 10, you might just want to stick with Windows 10.

Some system requirements are needed to upgrade to Windows 11 - a 1GHz CPU (central processing unit), 4Gb of RAM (random access memory) and 64Gb of storage - and there is no longer a 32-bit version of the operating system.

You'll also need a PC with a Trusted Platform Module (TPM) security chip

and secure boot compatibility. To find out if you have a TPM security chip, search for: **Device manager > Expand security devices**. If you have a 'Trusted Platform Module 2.0' then you have a TPM chip.

If you have the new TPM chip, you'll have no issue installing and upgrading to Windows 11. You can download the upgrade from the Microsoft website.

One bonus of upgrading to Windows 11 is that for 10 days after upgrading, you can roll back to Windows 10 if you preferred the Windows 10 look and feel.

The Cortana voice assistant isn't preinstalled on Windows 11 systems by default, but it's still available from the App Store. Live tiles are gone as well, with widgets now replacing their functionality.

Also, Skype and Paint 3D will no longer be available with Windows 11, which may be an issue if you contact family abroad using Skype or like to draw in your free time.

You may find enabling your wifi connection a struggle. When you enable your wifi and establish a connection, make sure you click on the little arrow next to the wifi symbol because if you

## Free computer support

To contact BC Technologies for free advice and support, telephone 0330 800 1010, 9am to 5pm Monday to Friday, or email [cspa@bc-group.co.uk](mailto:cspa@bc-group.co.uk) at any time.

Please quote 'CSPA' when contacting BC Technologies to assist them in dealing with your query.

click on the wifi symbol you will turn off the wifi. Clicking on the arrow will show you a list of internet connections to which you can connect.

Another feature carried over from 10 is Microsoft Defender antivirus, a very secure and safe antivirus program that comes pre-installed with Windows 11.

One new aspect that will help is the clean layout of the Settings page, which is a lot easier to navigate and offers more shortcuts. For example, getting to Bluetooth devices is on the left-hand side. Networking and internet is there too, along with personalisation - so you can put some funky backgrounds on your machine.

## MEMBER QUESTIONS & ANSWERS

**Q** Why do I keep receiving spam emails?

**A** You may have entered your email address into an unofficial website, which is now targeting your email address with spam.

Or you could have been talking to someone over emails and their account has now become compromised, which has given the hacker your details.

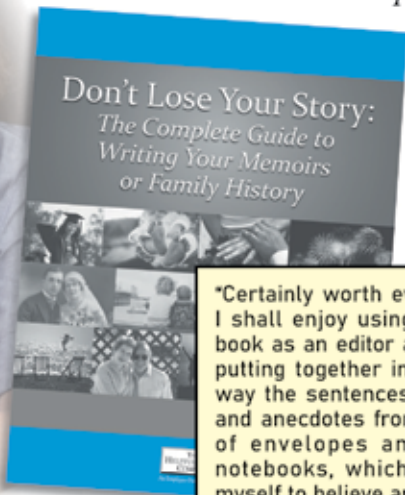
**Q** What are good system requirements for a PC?

**A** We always suggest at least an Intel i5 processor and no less than 8Gb of RAM (random access memory). Also, try to get one with a solid state drive (SSD) rather than a hard disk drive (HDD) as an SSD is a lot faster than an HDD and will cause you many less issues in the long run. And try and stick with name brands such as Dell, HP and Lenovo.

**Q** How do I attach documents to an email?

**A** When you start a new email, create the body of the email as normal, and once you're happy with how it looks, you can attach your document. There are two quick and easy ways to do this - either locate and select the paperclip, then attach the file you desire, or drag and drop the file into the email and it will attach itself.

*Don't lose your past – here's how to pass it on...*



"Certainly worth every penny... I shall enjoy using this latest book as an editor at my elbow, putting together in a coherent way the sentences, comments and anecdotes from the backs of envelopes and glorious notebooks, which I have led myself to believe are part of my life-story..."  
*Leonora Clare*

# Could this be the one thing your children and grandchildren wished you'd done for them?

## Here's a question for you: what's the most valuable thing you can pass onto the next generation of your family?

Now if you happen to live in a stately home, the answer might be obvious. But for most people, I'd suggest it's not the house or any savings. Not even an old engagement ring that's going to the next generation, dear to the heart as that might be.

No, I think it's the stories – the knowledge of where you come from and what that means.

Whether that's your family history or your own personal memoirs, I think passing on who you are and where you come from really matters. After all, even with the engagement ring or the stately home...

## ...it's what the ring stands for that makes it so important: it's about who had it before... its history.

Now, you could simply tell people – "this ring was Grandma's and Grandad bought it for her by selling his motorbike..." and so on. Nothing wrong with that. But people won't always remember it... and even if they do, they'll forget details... details that would have kept the story alive.

That's why so many people want to write down their story – whether it's their own personal memoirs or the history of the family (from their own memories or after careful research).

## But the thing is – it's not easy...

I mean, it doesn't have to be really hard: it's not like trying to write "War and Peace". But there are plenty of things that can trip you up:

- **Not knowing where to start** – it can be harder than you'd think (and "start at the beginning" isn't always a good idea).

- **How to actually write it down.** It sounds daft (after all, you learnt how to write a long time ago!) but "writer's block" can be a real problem.

- **And of course there's the technology.** It makes it so much easier than it used to be to write this sort of thing... and to share it with other people. But we all know technology can sometimes seem like it's out to cause you as much trouble as possible... unless you know what you're doing.

That's why we've written this book. It's called "Don't lose your story: The complete guide to writing your memoirs or family history" and it "does exactly what it says on the tin". If you want to write your memoirs or family history, it'll make it easier, simpler and less painful!

## Everything's explained in plain simple language

## You don't have to be the next Charles Dickens...

Everyone has a story to tell, and telling yours might be easier than you think! We'll take your hand and guide you through the process. Everything from coming up with the ideas and planning your project, to sharing the finished article with your friends and family.

In the book, you'll discover:

- ◇ How to structure your story to make for an interesting read.
- ◇ How to dredge your memory for snippets you thought you'd forgotten, or search the archives online for fascinating details about your family.
- ◇ How to avoid the "blank page of doom", and turn your notes into clear and effective writing – as well as tips for adding a bit of sparkle and pizzazz along the way.
- ◇ All the technical details for writing your story on a Windows PC or Apple Mac – everything from keeping your files organised, to scanning in photographs, to choosing and getting the most out of a word processing app.

## And much more besides...

That's not every last thing covered in this 240-page book, of course, but I can't list everything here! It covers what you need to know to make writing your family history or memoirs easy. In fact, some of it is giving away our trade secrets here at the Helpful Book Company: how we make writing quicker, easier and (don't tell anyone but I think this is true) more fun.

## Nothing to pay until you're happy with it

I've worked with professionals who help people to publish books. Good value for what they do, but you're looking in the hundreds of pounds. Don't worry, this book won't cost that much! In fact it's just £24.99 (plus £2.99 p&p).

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# Something else that annoys me...

**Chris Proctor** vents his spleen over the brain-curdling concept of 'customer experience'

The other day I was asked about my experiences. Under normal circumstances, I'd have been delighted. Nothing better than being invited to recount amusing anecdotes from my younger days. Anything in particular? I'd ask. I was born in the 50s, so can offer authoritative observations on, say, Beatlemania, living with an outside loo, heckling Ted Heath or the dark days before mobile phones.

Or are they referring to religious insights or mystical revelations? Cup finals? Divorces? Watney's Red Barrel?

But no. They wanted me to 'comment on my gas contract renewal experience'.

I was bewildered at this waste of my talents. I have a wealth of experience in many fields, not to mention back alleys. While my memory may no longer be the well-honed mechanical apparatus of earlier days, it's still good for a couple of hours on assorted topics. And yet, they wish to probe me concerning my gas contract renewal experience.

To be honest, there is little I wish to say about the matter, and I suspect that what I do have to say is unwelcome to these purveyors of domestic fuel.

Number one: I didn't want to have to waste my, increasingly precious, time having the inconvenience of changing my gas contract. I was quite happy with British Gas until Thatcher sold it off.

Which brings me to the other question I was asked: how could they improve on my gas renewal experience? The short answer is: don't ask me again. You see, I don't want the 'freedom' to shop around after the best price for gas and electricity. I don't care to spend my

life in front of a computer examining the price of fuel. What sort of way is that to pass a retirement? I'd have to be pretty bored to think this was an interesting way to spend my evenings.

What I want is gas in the house. When I use it, I'm happy to cough up. I don't care to be bothered any more than that. I've got things to do, people to see. I don't want to pass my final years pondering whether a three-month fixed-rate deal with Orbit is better than a flexible plan from Utilita.

Do you know there are about 60 energy suppliers in the UK? Trolling through their price lists isn't 'freedom of choice'. It's a waste of my time.

I'd much sooner have a government that owned - or at least oversaw - a national gas supplier charged with giving me a reasonable deal. I don't want a contract update experience. I just want to turn the knob and warm the pan.

Talking of experiences, I was at a conference in Southport recently and stayed in a chain hotel. I turned up, filled in my details, and was pointed in

the direction of the lift. But before I got there, my mobile phone tinged. I had received a text message asking me to rate my booking-in experience.

What could I possibly say? I'd turned up and given my name. They had handed over a key to a room. What else could they have done? Yes, if the receptionist had leapt over the desk, wrestled me to the floor and emptied the slop bin over my new suit, I would have had an opinion. But this did not happen. They just gave me a key. It was rather what I'd expected. It wasn't

what I'd call an experience. What sort of a tedious life would you have to lead to describe it as such? Unless you spend your time poring over gas prices.

I'm bored rigid with choice.

It takes over your life. I was rushing to catch a train the other day and nipped into a snack shop. "Cheese sandwich," I said. But instead of being handed one, I was subjected to an inquisition of which the Spanish would have been proud.

Ciabatta? Sourdough? Rye? Focaccia? Brioche? Cheddar? Cottage? Mozzarella? Emmental? Brie? Stilton? Mayonnaise? Tomato? Romaine? Coleslaw?

Of course, by this time I'd missed the train. On the bright side, I had plenty of time to key in how I felt about my snack-ordering experience. Like the jam doughnut I eventually bought, it wasn't savoury. ☹



**Trolling through energy supplier price lists isn't 'freedom of choice' - it's a waste of my time**

# PRIZE CROSSWORD DRAW



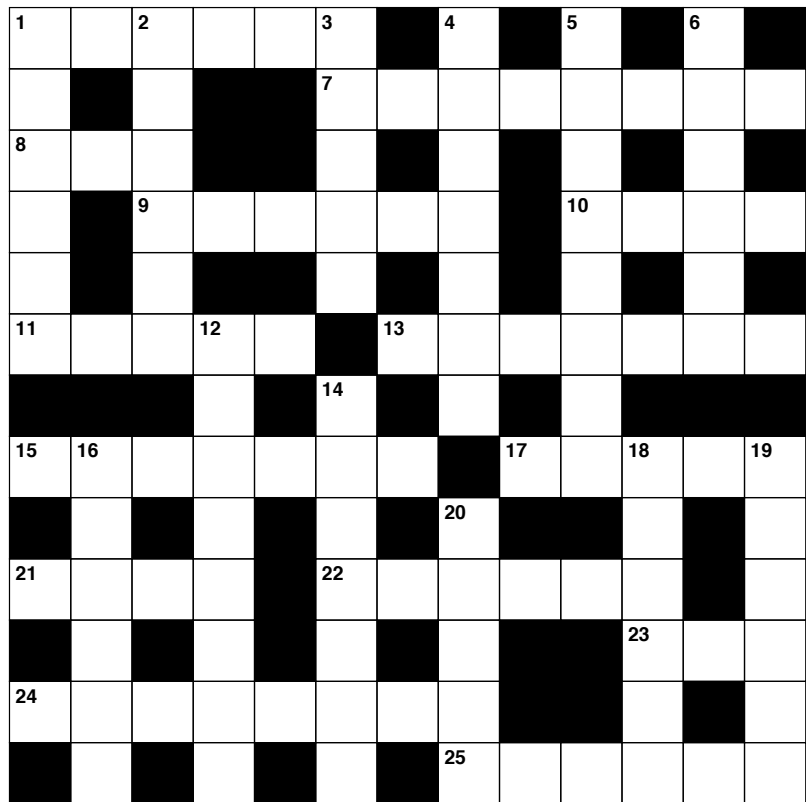
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## Across

- 1 Edwin \_\_\_ : American astronomer after whom a space telescope is named (6)
- 7 Country in South America bordered by Argentina, Brazil and Bolivia (8)
- 8 Alkaline solution used for cleaning (3)
- 9 Plant of the mint family (6)
- 10 Poem by Alfred Tennyson (4)
- 11 Underground railway system in Paris (5)
- 13 Canadian police officer (7)
- 15 Strong outdoor shoes (7)
- 17 Greek god of the underworld (5)
- 21 \_\_\_ Croft: protagonist of the video game Tomb Raider (4)
- 22 Pungent bulb used in cooking (6)
- 23 Tool used for chopping wood (3)
- 24 Relating to the reign of James I of England (8)
- 25 Deep covered dish from which soup is served (6)

## Down

- 1 Chemical element with atomic number 2 (6)
- 2 Bertolt \_\_\_ : German playwright and poet (6)
- 3 Celtic goddess who was patron of horses (5)
- 4 Fictional planet and native world of Superman (7)
- 5 Obsessive self-centredness (8)
- 6 Form of traditional Japanese drama (6)
- 12 In Scandinavian mythology, the final great battle between the gods and evil powers (8)
- 14 Small hounds with short coats (7)
- 16 Ronald \_\_\_ : 40th US President (6)
- 18 Hydrocarbon of the alkane series with formula C<sub>10</sub>H<sub>22</sub> (6)
- 19 Longest river in Great Britain (6)
- 20 Hugh \_\_\_ : British actor who starred in Notting Hill (5)



Entries that are not complete will not be accepted into the draw.  
Closing Date: **29 April 2022**. Judge's decision is final.  
Winners will be notified by phone and announced in the next issue.

The winner for the previous issue is **Veronica Burrows, London SE14**

Simply complete the crossword and send together with your contact information to: Prize Crossword Competition, Square7 Media, 3 More London Riverside, London SE1 2RE.

## Last issue's crossword



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