

# the Pensioner

THE MAGAZINE FOR MEMBERS OF THE CIVIL SERVICE PENSIONERS' ALLIANCE

Age-friendly communities:  
initiatives that are aiming to  
keep older people involved

The Pensions Ombudsman:  
a manager explains how you  
can benefit from the service

The Lifeboat Fund: the civil  
service charity's indispensable  
support for lifesaving at sea

## Digital divide

What's being done to help older people live in an increasingly online world?





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## Welcome



It doesn't seem that long ago that I was welcoming you to the Spring edition of *The Pensioner*, and here we are now with the Summer issue.

But what a lot has changed in that short time. War in Europe and a spiralling cost of living crisis. The first would have seemed unimaginable in 2022 and the second is returning us to economic problems of a bygone age.

The CSPA has been lobbying and campaigning hard over the cost of living and jumping inflation - something that hits our members and pensioners in general particularly hard.

So far there has been no government help targeted at pensioners, but we hope that will change. In the magazine, our deputy general secretary David Luxton looks at this growing problem. In addition, Jenny Sims reports on how the digital divide affects older people and what is being done to help those feeling isolated and unsure in an online world.

Thanks very much for those of you who have commented on the Spring magazine, the first edition I've edited. And please continue to share your thoughts and what you'd like to see in your magazine.

See you in the early Autumn!

*Christine*

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# Digital exclusion hits older and vulnerable people

Older people are among those most at risk of suffering from digital exclusion, according to a new report from the communications regulator Ofcom

The Ofcom report found:

- Six per cent of households - nearly four million people - didn't have access to the internet at home at the end of last year.
- Those more at risk of digital exclusion included older citizens; the most financially vulnerable; those not working; people living alone; and people impacted by a limiting condition such as hearing loss or vision impairment.
- User choice, cost issues and a lack of skills or confidence are

**Having confidence and knowing how to keep safe are vital in the digital age**

all contributory factors in digital exclusion.

- The coronavirus pandemic enabled some adults to gain new digital skills and enjoy the benefits of being online, but for others the digital divide has become more entrenched as an increasing number of everyday activities and services have been moved online.

The report also stressed that online access is not the only factor in digital exclusion and that having confidence in finding your way around the internet and knowing how to keep safe are vital skills in being able to use digital communication fully.

Crucially, Ofcom's research suggests that as the proportion of people without internet access declines, then

the negative impacts of remaining offline worsen, as an increasing number of services and support networks become digital-only.

While much of Ofcom's work focuses on helping consumers get online and use the internet effectively, they also accept that there are some consumers for whom digital access will never be a priority, whether due to lack of interest, a limiting condition or being part of an older generation.

It recommends that digital exclusion should be addressed in three ways: supporting those who want to get online; providing less confident users with essential digital skills; and ensuring that those who remain offline are not left behind.

- See **Digital divide**, pages 30-31

## Third Age going for growth

Members of the University of the Third Age (u3a) across the UK have helped get 8,200 trees planted in woodland owned by the u3a in six months. This exceeded the target of planting 5,000 trees by March 2022.

The u3a, an international movement aiming to educate and stimulate mainly retired people, is celebrating its 40th anniversary this year.

Following the tree planting success so far, it now aims to reach a total of 10,000 trees by the end of 2022 in its woodland on the England/Wales border in the Brecon Beacons National Park.

## Our own platinum jubilee

The CSPA is gearing up its platinum jubilee celebrations to mark 70 years since the organisation was founded.

There will be two showcase events - an evening reception at Admiralty House in Whitehall in June and an afternoon tea reception in the House of Lords in November. Both will spread the word about the changes and progression in the Alliance, especially its new website and database and programme to develop the organisation.

Politicians and representatives from partners such as the National

Pensioners Convention, Age UK and Independent Age will be invited to strengthen our links and our campaigning and public work.

There will also be a new booklet charting the development of the Alliance since its creation and an exhibition of CSPA artefacts - to be displayed online and in real life - at our events and the AGM.

We would be very grateful to borrow any items of interest you have from our 70 years for the exhibition. Please have a rummage in cupboards and lofts and contact Nicola Crichton at [n.crichton@cspa.co.uk](mailto:n.crichton@cspa.co.uk) if you can contribute.

# Boosting the CSPA's brand and website

Very soon, the CSPA website will look different, be more user-friendly and have an updated database, in a drive to raise our profile, recruit new members and improve the service for existing ones.

The database is set to go live in June after extensive work last year from the team at head office, volunteers on our new CSPA programme and specialist communications agency HMS16.

The aim is to attract more current and retired civil servants and to retain existing members by improving their experience of being a member from the outset with a simple way to join online.

Behind the scenes of the new-look brand and website will be improved technology systems to better manage membership information.

The database is being updated and the information held about members streamlined and automated so that it can be used much more effectively across all aspects of the CSPA's work, including accounting and campaigning.

**We aim to improve your experience with a simple way to join online**



The rebranding project has looked at how other membership organisations operate and what structures they use to improve their service. Along with everyone else, we must constantly evolve our links with our members.

The moves have been made alongside a boost to digital communication with members and raising the CSPA's profile on social media, especially Facebook and Twitter.

Some 10,000 members now receive the regular e-newsletter, reporting on recent work and collaborations with partner organisations.

We hope you like the rebranding and website - do let us know what you think of it. Please send your letters and comments to [editor@cspa.co.uk](mailto:editor@cspa.co.uk) and tweets to @CivilCspa

## First in-person AGM for three years

In October, the CSPA will hold its first in-person annual general meeting since 2019. The last two planned meetings had to be postponed because of the pandemic restrictions. Instead of meetings there were two online events, one in November 2020 and October 2021.

CSPA groups were encouraged to submit issues of concern to both online events as they could not submit motions.

All members of the Executive Council (EC) agreed to stand for election again in 2020 and remained in post without need for elections, but in 2021 there was a postal ballot for the EC and the results were announced at the online event.

This year the AGM will take place on Wednesday 12 October and Thursday 13 October at the Chesford Grange Hotel, Kenilworth CV8 2LD.

## Order, Order... let me order a kebab!

The Speaker of the House of Commons, Sir Lyndsay Hoyle, is a familiar sight on our television screens, declaring "Order, Order!" as he seeks to maintain orderly debate in the Commons, especially at Prime Minister's Questions. The Rt Honourable Member for Chorley was in the less familiar surroundings of the British Kebab

**The Speaker revealed that his favourite night-time meal is a nice shish kebab**

Awards at London's Park Plaza hotel when our deputy general secretary David Luxton met him prior to the awards dinner.

David said: "I had just arrived for the gala dinner, as a guest of the founder of the prestigious awards ceremony, Ibrahim Dogus, when I passed the Speaker waiting to be taken into the dinner as guest speaker.

"We had a really nice chat about his busy parliamentary schedule... and his love of kebabs! In his speech to the 1,500 dinner guests, he spoke passionately about the war in Ukraine



Sir Lindsay Hoyle (left) with the CSPA's David Luxton

and the support from all sides of the Commons to support the legitimate government in Kyiv. He then spoke about his favourite night-time meal after keeping order in the House... a nice shish kebab."





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# General secretary's Report

By Lisa Ray, CSPA general secretary



**H**ello, and welcome to the Summer edition. We have been enjoying another lovely spring here at the Croydon office, and I am pleased to say that although staff are continuing to work from home on some days, our small team is also now covering the office Monday to Friday.

You will also receive a copy of our Annual Report for 2021. The varied work we do at the CSPA on your behalf means that it is always a positive



experience for us to look back over our achievements for the year.

Alongside our policy and campaigns, we have continued to work on the New CSPA programme. You will see there has been a great deal of work done over the year on this, together with staff changes and developments to modernise the CSPA. I hope you will find our new style of Annual Report accessible and interesting.

Since the last edition of this magazine, I am sad to report that stalwarts of the CSPA Sheila Scott Anderson and Ann Bryant have passed away. Both Sheila and Ann gave many years' services to the CSPA on the Executive Council and Standing Orders Committee and were still active in their respective groups right up until the end of their lives.

We were also notified of the death of Vince Grima, who had been a linchpin of the CSPA Malta Branch for many years. They will all be missed.

The HQ team's thoughts are now turning to the Annual General Meeting, of which notice is given in this magazine. The AGM will take place on 12/13 October in Kenilworth, and we are excited about the first 'in person' AGM we have held since October 2019.

In May, I will be circulating information to groups on how they can send representatives to play their part in our democratic process and contribute to forming CSPA policy.

Our platinum anniversary, marking 70 years of the CSPA, will also be celebrated at the event.

I hope you enjoy reading my update on some of the work we have been doing on your behalf in the past few months.

**it is always a positive  
experience for us to  
look back over our  
achievements for the year**

## Introducing our local election toolkit

With all the various distractions under way in Parliament, and the tragic war in Ukraine, campaigning organisations such as the CSPA are finding it difficult to get their voices heard. We decided we should 'go local', given the upcoming local elections in some areas in early May.

A new toolkit we have produced aims to help members lobby their local government candidates for improvements in services for older people, such as transport, public toilets, housing and so on.

This will also have the effect of kickstarting local economies.

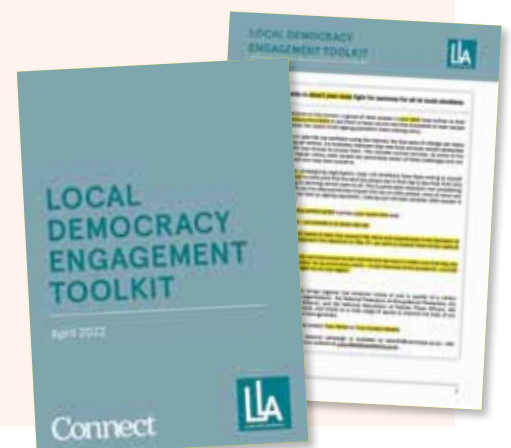
By the time this magazine goes

out, the local elections will be over, but the toolkit remains useful to lobby your local councillors, so they understand the importance of putting older people at the centre of their policymaking. It will also act as a reminder for them to stick to their election promises!

You can access the toolkit at: <https://connectpa.co.uk/older-life-ambitions/> It is also available through the CSPA

**Beyond the local  
elections, the toolkit  
remains useful to lobby  
your local councillors**

website on the news page. Or if you would like a hard copy, containing template letters and other useful information, please contact HQ on **020 8688 8418**.





# End of free Covid lateral flow testing

We are 'learning to live with Covid' – whether we like it or not!

However, I have been contacted by a number of members who are extremely concerned at the ending of free Covid testing kits at a time when case levels are at their highest and they have loved ones who remain vulnerable – for example, in care homes.

In response, we sent out the press

release below after the government announced the plans to end free testing.

Around the same time, the Alzheimer's Society launched a petition to keep free lateral flow tests for those visiting care homes. You can sign it at this link: <https://www.alzheimers.org.uk/news/2022-03-04/70-per-cent-public-against-scrapping-free-coronavirus-tests-care-home-visits>

**Members are extremely concerned at the ending of free testing kits when case levels are still high**



## REINSTATE FREE LATERAL FLOW TESTS!

**Over a quarter of a million pensioners demand government reverses decision that puts vulnerable relatives at risk**

Later Life Ambitions, the voice of over a quarter of a million pensioners, today urges the government to continue to provide free Covid tests to the relatives and friends of people living in care homes.

Even after the end of free testing, government guidance will require visitors to care homes to provide a negative test result before visiting their relatives. As the cost-of-living crisis continues to bite, especially for older people who are often on fixed incomes, millions of people now face even more costs just to safely visit vulnerable relatives.

With Covid tests coming in at around £5 each, anyone who wants to make a weekly visit to see a relative in a care home would face a bill of around £200. And that comes on top of rocketing energy bills and increasing food costs.

The state pension will not match inflation this year after the government abandoned its manifesto commitment to maintain the pensions triple-lock.

Protecting the most vulnerable in society must not mean restricting their access to family and friends. The government has the tools to allow people to visit care homes safely, and are already pledged to continue providing free tests for other people regularly in contact with the vulnerable, including NHS staff.

Lisa Ray, general secretary of the Civil Service Pensioners' Alliance, and partner of Later Life Ambitions, said: "It is completely unfair that some relatives will not be able to see their family members, potentially in what could be their final moments, because of the cost of testing.

"The government must do everything they can to ensure that lateral flow tests are available for free to all those that need them, to protect the most vulnerable in society and allow them the comfort and companionship of family and friends.

"Many older people endured disruption, loneliness, and mental health challenges through the pandemic. Two years on the government is again treating pensioners as second-class citizens denying them crucial opportunities to spend time with loved ones and keep friends company. Ability to pay ought not to come into it when older people just want to be together."

# Second state pension age review

The age of entitlement to state pension has changed over time. The *Pensions Act 2014* set a statutory requirement to review the rules about pensionable age every six years, to help ensure the costs of increasing longevity are shared fairly between the generations, and to provide greater clarity on how the state pension age will change in the future.

The CSPA has recently submitted a response to the call for evidence on the second review of the state pension age.

The Department for Work and Pensions has appointed Baroness Neville-Rolfe to carry out the review. She said: "I have been asked to prepare an independent report making recommendations to the government on what metrics should be considered when setting the age of entitlement to the state pension age in future. This

call for evidence was an important part of the evidence-gathering stage of my report. State pension age will impact most citizens at some point in their lives and I want as wide a range of people as possible to have the opportunity to contribute. I would encourage anyone with an interest to let me have their views on this important subject."

Briefly, in our response, we have highlighted the need to ensure that the data used to assess life expectancy is accurate and transparent. We pointed out that life expectancy is slowing against predictions made in 2014, when the last review was carried out.

We have also written about the impact of some careers on people's health in later life, which can mean they must retire and rely on a state pension. Forcing people to work longer is

**We have highlighted the need to ensure the data used to assess life expectancy is accurate**

counterproductive if it means that they will need NHS or social care support. The free work done by many in receipt of the state pension – caring for partners and grandchildren – is worth far more to the economy than the cost of state pension to which they are entitled.

Finally, we are also concerned about future pensioners. We stressed that younger people beginning their working lives are contributing to a state pension and being encouraged to save into a workplace pension when they can hardly afford it. They need to know with certainty that when they retire, there will also be a state provision for them, accessible at a sensible age.

At the request of our personal pension case manager Christine Haswell, Baroness Neville-Rolfe is speaking at the Public Service Pensioners Council AGM in May. PSPC is an umbrella body of public sector pensioners organisations, of which the CSPA is a founder member. We are glad those attending will have the opportunity to input directly to this important consultation.



## Overpaid civil service pensions

The problem of repayment demands for overpaid pensions continues. You may recall my reports that the CSPA has taken legal advice on two occasions to establish a way forward with Cabinet Office. However, Cabinet Office refuses to move from the position that Treasury guidance *Managing Public Money* means they must recover money paid incorrectly, even if at the fault of the pension administrator.

We have made some progress. Those who are identified as having

been overpaid and were hit with a demand to pay in full are now given a longer period to repay equivalent to the period of erroneous payments (some mistakes are made decades before the original error is found). This is not good enough.

Our meeting with The Pensions

**Legal advice has made us cautious of taking a case to The Pensions Ombudsman**

Ombudsman team and legal advice from counsel has made us cautious of taking a case to the Ombudsman, where rulings made are legally binding.

We are considering our next steps with the Executive Council. We have not secured the general approach for overpayment cases we were seeking with Cabinet Office, but will instead take each case on an individual basis and work with our members to decide on, and pursue with them, the best approach to their case.



## Social Care Bill update

Last issue, I reported that the *Health and Care Bill 2021* was making its way through Parliament. As both Houses have agreed on the text of the Bill, it awaits the final stage of Royal Assent, when the Bill will become an Act of Parliament.

I was pleased to see Carers UK's amendment to the Bill. The CSPA, an affiliate of Carers UK, supported its work to secure this change by signing an open letter to the press and encouraging our members to sign a petition.

It is great to see this leading to results on an issue of long-running concern for the CSPA.

Carers UK said it "welcomed an amendment to the *Health and Care Bill*, which was passed in the Commons, having been brought forward by government".

"This places a new duty on NHS hospital trusts in England to ensure unpaid carers are involved as soon as feasible when plans for the patient's discharge are being made. The amendment covers all carers of adults needing care and support following hospital discharge, including healthcare support. Young carers looking after adults would also be covered.

"Earlier this month, a cross-party group of peers in the House of Lords won an historic amendment that would have ensured carers' rights were retained and enhanced at the point of discharge. This would otherwise have been lost as key legislation was being repealed."

Have a good summer.



## Survivor pension benefits campaign

The campaign for survivor benefits for life in the Classic scheme continues through a number of channels. We are awaiting figures on the number of women vs the number of men affected by this old-fashioned rule, with a view to taking a different tack on our appeals to the Cabinet Office. I was due to meet Clive Betts MP in May to see if he can support our work within Parliament.

The Women and Equalities Committee report is yet to be published. We hope

**We hope the equalities report will lead to government taking action to resolve the unfair rules**

it will highlight the evidence given by me during the session on the rights of cohabiting couples, and lead to the government taking action to resolve the unfair rules faced by older pensioners.

We are keen to release press copy to journalists we know are interested in the subject, but we have no member willing to go on record in the media.

The experience of our members threatened with losing their survivor pension and those who have left behind partners in post-retirement marriages on small pensions, despite paying in for many years, is unfair and unjust.

If you are willing to tell your story, please email James Millar at [j.millar@connectpa.co.uk](mailto:j.millar@connectpa.co.uk) or contact CSPA HQ and we can put you in touch with James.

## McCloud Remedy

We continue to maintain pressure to ensure solutions to the age discrimination around the reform of public sector pensions back in 2015 are correctly applied.

The CSPA also continues to work with the Cabinet Office on communications around the McCloud Remedy.

Nicola Crichton, CSPA policy, projects and campaigns manager, and Christine Haswell, personal pension cases manager, worked with Cabinet Office communication manager Stella Humphreys and a colleague from the legal department to host a well received online seminar on

16 March. Following explanatory presentations from the CSPA and the Cabinet Office and opportunities for attendees to ask questions, it became apparent that there is a large amount of interest in this issue.

The event was deemed a success and has raised the CSPA's profile within civil service departments.

The Cabinet Office has also been able to use the event to assess where they need to get clear messages out to those who are affected by the ruling.

A second re-scheduled seminar is expected to take place over the spring/summer period.

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# Synopsis

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



## WESTMINSTER

by Joe Frost

### HEALTH AND OLDER PEOPLE

Rachel Maskell asked if steps could be taken to ensure older people were able to access health checks on request.

The minister said GP practices must ensure each registered patient was assigned a named GP. For registered patients aged 75 or over, the named GP would be required to respond to the patient's needs in a timely way. A routine health check should be given when requested, if the patient has not received one in the previous 12 months.

The expanded Covid-19 vaccine programme had allowed practices to defer routine annual health checks until April 2022, as appropriate.

### SUPPORTED HOUSING

Lisa Cameron asked what steps the Department for Levelling Up, Housing and Communities was taking to support the expansion of supported housing for older people, including integrated retirement communities.

The government said it was committed to improving the diversity of housing options for older people, with the department working to provide capital funding to incentivise supply. This included the £11.5 billion

Affordable Housing Programme, which included delivery of supported housing for older, disabled or vulnerable people.

As set out in the white paper *People at the Heart of Care*, a new £300m investment would help connect housing with health and social care and drive the stock of supported housing.

Andrew Rosindell asked what steps were being taken to increase housing security for retired pensioners. He was told a new government taskforce announced in the Levelling Up white paper would look at ways the government could provide greater security, choice and quality of housing for older people.

### With more older people renting, there is a growing need for stable tenancies

The government was to publish a white paper setting out proposals to create a fairer private rented sector, with legislation in due course.

It recognised that the change in size and makeup of the private rented sector, with more older people now renting homes, meant there was a growing need for longer and more stable tenancies.

### TV LICENCES

Barry Sheerman wanted to know how many people and women had been sent to prison for non-payment of a Magistrates Court fine arising from a conviction for evading payment of a television licence in 2019.

The number of people who had been sent to prison was "two or fewer - actual number not released in order to protect personal identification - none of whom were women".

Justin Madders asked how many demand letters for non-payment had been sent to over-75s. The minister said more than nine in 10 over-75s had now made arrangements for a free or paid licence, or updated the BBC on a change in their circumstances.

The BBC had assured the government its letter-writing policy had not changed since the over-75s concession was removed. The secretary of state said the BBC must ensure it supported those affected by its decision on the concession with the utmost sensitivity.

Lord Taylor asked what plans the government had to replace the licence fee with a grant where viewers paid a voluntary subscription for entertainment and sport.

He was told the government was committed to maintaining the current funding model for the duration of the

present 11-year charter period, which ends in 2027. There would be a review of the licence fee model in advance of that.

### PENSIONS AND BRITS ABROAD

Alan Dorans asked whether an electronic system would be introduced to enable British citizens living abroad to submit documentary evidence as proof of entitlement, particularly in respect of pensions.

The answer revealed that the Department for Work and Pensions already used a secure system to allow customers to upload certain categories of evidence. Extensive research had been carried out to extend that capacity to other services, such as pensions. This would possibly be available towards the end of the next financial year.

### PUBLIC FOOTPATHS

Hilary Benn asked how many footpaths had been created in England in the past five years. He was told the *Highways Act 1980* allowed local authorities to create a new right of way as needed. Records of those would be kept locally.

The network of national trails was managed centrally and DEFRA supported that, particularly the England Coast Path. Natural England had published proposals for more than 99 per cent of the coastal path route. More than 450 miles was open to the public and in the past five years, 210 miles of the path had been opened.

### SECOND HOMES REGISTRATION

Rachel Maskell asked for a policy implementing a register of second homes. The department said it had no plans for such a register. The government recognised that large numbers of second homes in an area could have a negative effect on local communities. It had introduced measures to mitigate those effects, including higher rate stamp duty land tax for those buying extra properties.

### SOCIAL SERVICES

Lord Hunt cited an Association of Directors of Adult Social Services survey finding that almost 400,000 people were waiting for an assessment of their needs. It also found that 1.5 million hours of commissioned home care could not be given in August and September 2021 due to a lack of staff.



## Natural England has published proposals for the coastal path route

The government had noted the survey, which improved the evidence base on the demand for social care and current issues of concern to local authority leaders. In December, it had announced £300 million of support for local authorities and care providers to recruit and retain staff over winter, in addition to a £162.5 million Workforce Recruitment and Retention Fund.

### SENIOR CIVIL SERVICE EQUALITY

Rachel Hopkins tabled questions on improving representation in senior roles for black, Asian and minority ethnic people, for those from low socio-economic backgrounds and for women.

The Cabinet Office supported civil service initiatives aimed at supporting colleagues from a diverse range of backgrounds to reach senior posts, including the Civil Service Fast Stream, Future Leaders Scheme (FLS) and Senior Leaders Scheme. The 2021 FLS had nearly a quarter of its cohort from a lower socio-economic background, over a fifth from an ethnic minority and more than half women.

The 2020 Sponsorship Scheme was entirely made up of ethnic minority colleagues, with more than a third of the 2022 cohort identified as being from a lower socio-economic background.

### CIVIL SERVICE: VETERANS

Stephanie Peacock, asking about the civil service *Great Place to Work for Veterans* pilot, was told that 3,126 applications had led to 1,063 interviews for military veterans. Of these, 310 job offers were made and the numbers suggested the initiative was successful.

The government was rolling out

the scheme across the civil service, with all departments expected to have implemented it by 31 March this year.

### CIVIL SERVANT RECRUITMENT

Lord Taylor asked what the government was doing to close the acceptance gap between white students and ethnic minority students who joined the Civil Service Fast Stream.

Lord True said in 2021, the proportion of ethnic minority entrants was 23.3 per cent. This aligned with the 2019/20 Higher Education Statistics Agency graduate population level of 23.7 per cent for ethnicity. He described steps taken in schools, colleges and apprenticeship engagement. And the Cabinet Office was expanding the range of internships, undertaking cultural bias reviews of selection processes and increasing assessor diversity.

### TAXIS AND DISABILITY

Vicky Foxcroft asked what steps existed to encourage local authorities to require drivers to complete disability awareness training.

The Department of Transport said it wanted every licensing authority to require taxi and private vehicle drivers to complete this training. It was committed to introducing mandatory disability awareness training through new national minimum standards for licensing authorities when parliamentary time permitted.

### RESUSCITATION DECISIONS

Lord Austen asked about resuscitation notices and whether consent was required from the patient and family.

The minister confirmed that a patient, their family or an advocate should be consulted before a DNACPR (do not attempt cardiopulmonary resuscitation) notice was completed. Their wishes should be considered, but a doctor or senior responsible clinician did not need consent to complete a form if they thought CPR was not in the patient's best interests.

Clinicians did not have to provide a treatment if they thought it would be unsuccessful or would cause greater harm, even if the patient or family did not agree with the decision.

The patient and family should always be given the chance to understand what a DNACPR was, how the decision

was made and why medical staff might think CPR unsuitable. If the patient, family or advocate disagreed with a decision, they could ask for a review.

### COST OF LIVING ISSUES

In response to many questions on how the government would support pensioners, it said it would spend £129 billion, more than any government had ever paid. This included £5 billion on pension credit, £2 billion on winter fuel payments, £125,000 on cold weather payments and £144 million on warm discount to pensioners in receipt of pension credit guarantee credit.

### GOVERNMENT SERVICES

Taiwo Owatemi asked what steps were being taken to ensure the elderly could access government services that had been and were due to be digitalised.

The minister said the government was committed to ensuring assistance was always available to those in need, with departments required to provide support for users via alternative channels for their services where it was required. The Central Digital and Data Office had assured this through a service assessment process.

### PLASTIC BAGS

Barry Sheerman asked how revenue raised from the plastic bag levy was used by retailers.

The reply said the charge had succeeded in reducing single-use carrier bags by 95 per cent with major traders. Retailers with more than 250 staff had to maintain records for three years, including how many bags had been sold and how the proceeds were used. While there was no legal obligation on retailers to donate the charge, DEFRA encouraged it and published a summary of the amounts given to good causes. Since the introduction of the levy, nearly £190 million had been donated in that way.

### CARE HOME CLOSURES

Lord Hunt asked how many care home closures there had been in England in the past three years. The response referred to data on locations previously regulated by the Care

Quality Commission. But deactivations did not mean the service had closed in every case - it may have re-registered due to changes in its legal structure.

A table of deactivations from 2019 to January 2022 showed: 544; 426; 486 and 52 (one month only).

If a successor organisation took over, it could take months for a new registration to be published. Under the *Care Act 2014*, local authorities had a temporary duty to ensure continuity of care if a provider failed or exited the market. No specific assessment had been made of the impact of care home closures on the health and wellbeing of residents. One would hope that was not the case at local authority level.

### BLUE BADGE SCHEME

Richard Graham asked about talks with France on recognising the UK's Blue Badges in that country. The government said it was committed to assuring the status of UK-issued Blue Badges for motorists visiting Europe. Twenty countries had committed to recognising them (listed on gov.uk) and discussions with others continued.

### LONDON TRAVEL CARDS

Dawn Butler asked about plans to lift the restriction on the use of 60+ Oyster Cards and the Older Persons Freedom Passes before 9am on weekdays. The reply said Transport for London was devolved, which meant responsibility, including decisions on concessions and their terms, lay with the Mayor of London and Transport for London.

## Nearly £190 million from the plastic bag levy has gone to good causes

### SOCIAL SERVICES CHARGES

Mike Amesbury wanted to know what assessment had been made of guidance to local authorities in relation to the charging policy and finances provided to local authorities to provide free personal care.

The minister said the guidance was reviewed following the findings

of the decision in *SH v Norfolk County Council* and was found to be sufficient. Individuals should be charged for their care and support costs based on how much they could afford.

From October 2023, the government would introduce a cap of £86,000 on the amount an individual would have to pay, accompanied by a more generous means testing system for those with low or no assets.

An additional £3.6 billion would be provided to local authorities during the current Spending Review period to support those reforms.

### ELECTION QUESTIONS

Lord Rennard wanted to know what levels of scrutiny, including photo ID, would apply at polling stations. Further, how would documentation be more easily available for older voters, younger voters and people who moved their address most frequently? And how would this compare with that applied to UK citizens applying to register as overseas voters who were not recorded on previous electoral rolls?

The reply confirmed that the Electoral Bill would require a photo ID document to be shown at a polling station. The government had carried out research on the levels of ownership of relevant forms of identification among various demographics, including age. Following the extension of the overseas franchise, the identity of all applicants would (as now) need to be verified, as would their connection with an address in the UK, before they could be added to the electoral register.

Lord Grocott asked how many extra people would be enfranchised by the government proposal to introduce votes for life for British citizens living overseas. In addition, he asked how many such people had requested a vote at the 2019 general election.

The minister said the impact assessment of the Elections Bill estimated that removing the 15-year rule would raise the number of citizens abroad eligible to vote from 0.9/1.1 million to 3.2/3.4 million by 2023/24.

At the 2019 general election, the Electoral Commission reported that approximately 230,000 overseas voters registered to vote. The Commission published a breakdown of overseas voters by constituency.





## WELSH PARLIAMENT

by Joe Frost

### TREE PLANTING

Wales has committed to planting 86 million trees by the end of the decade as part of plans to reach net zero emissions by 2050. The Welsh Government (WG) is introducing a scheme to encourage tree planting. Households will be able to choose a tree and plant it in their own garden or make it available to a communal effort.

Adam Price voiced concern at the purchase of farmland by investment funds to plant forestry and gain carbon credits, outbidding local people who would have continued to farm. This was to the detriment of communities, and farming unions suggested this was occurring on a substantial scale.

First minister (FM) Mark Drakeford said the WG wanted to see Welsh farmers leading the way by planting trees and retaining local ownership. He said that if every farmer planted five hectares of mixed woodland, broadleaved for carbon capture and productive woodland for housebuilding in Wales, the WG would be well on its way to reaching its climate targets.

This would retain wealth and control locally. An expert group was advising how further investment in woodland creation in Wales could be achieved without leading to the types of damage identified by Mr Price.

### WALES COASTAL PATH

John Griffiths asked about WG plans to celebrate 10 years of the path. The FM agreed it was a fantastic national asset and plans to mark its anniversary were well advanced. Huw Irranca Davies would lead a review of the path's achievements and how the next 10 years would be just as successful by expanding its use in different ways.

### SAINT DAVID'S DAY

Rhys ab Owen was shocked to hear the UK government had refused to make St David's Day a bank holiday, as had the Labour administration in 2002. He was pleased to see cross-party support in favour of introducing a public holiday.

The FM wanted responsibility transferred to the Senedd in order to have an opportunity to legislate. He said Wales remained the only part of the UK unable to take such a decision.

### COUNCIL TAX

Following the announcement of a council tax rebate in England as part of measures to help with the rising cost of living, Peter Fox asked if Wales would follow a similar approach.

The FM said a direct comparison could not be drawn between England's and Wales' council tax. When the chancellor's £150 reduction on a band D house in England was applied, it would still be higher than a band D home in Wales. The council tax benefit scheme

in Wales, abandoned in England nearly 10 years ago, meant 220,000 households in Wales paid no council tax at all. This help, he said, ensured that assistance was readily available in Wales.

### CLERKS' IMPARTIALITY

Joel James said community/council clerks were the very definition of local democracy, but post holders should be politically inactive and impartial.

Possible conflicts of interest arose where a person in the post was also an elected representative in any council, he said. He asked the minister to look into making legislative changes so that clerks could not hold an elected office.

Rebecca Evans confirmed that she would give further consideration.

### MENTAL HEALTH

Sarah Murphy asked what initiatives the WG was undertaking to end the stigma and discrimination faced by people with mental health problems.

The FM referred to Time to Change Wales as a sustained initiative tackling the issues. Funding had been set aside for the programme for three more years.

Ms Murphy stressed the importance of recognising that mental health conditions ranged widely and needed to be recognised and represented. The FM said the mental health element of the budget remained the highest area of Welsh NHS spending, at £760 million this year, an extra £50 million next year and £90 million in the third year.

The work of the Samaritans in Wales was highlighted, as were the activities of the Men's Sheds organisation.

### STORM OVERFLOWS

Alun Davies moved a proposal for a Bill to reduce the adverse impact of storm overflows. If enacted, it would impose duties on sewerage undertakings.

Mr Davies was anxious to avoid criticism of water companies or those who provided for discharges to watercourses. Rather he wanted to ensure a statutory framework was in place to regulate discharges.

In a debate on how water quality was delivered, there was unanimous support from all parties for the motion and recognition that numerous factors contributed to poor water quality.

Minister Julie James revealed that Dwr Cymru provided real-time storm



overflow alerts throughout the year at key bathing sites. This allowed registered users through Surfers Against Sewage's Safer Seas campaign to obtain information when a storm overflow began to operate, how long for and when it would cease.

Ms James said she intended to introduce legislation during this term and would work with Alun Davies on it.

In closing the debate, Mr Davies confirmed a point made by an earlier speaker that this was one of those occasions when a lot more united members than divided them.

He recalled a conversation with colleagues that the industrial revolution took hold of the development of the valley communities, resulting in rivers being ignored. He said rivers were put into culverts, covered by tarmac and concrete and forgotten about.

### CRIMINAL JUSTICE

Rhys ap Owen referred to research by Cardiff University Wales Government Centre, which he said demonstrated that racial prejudice in the criminal justice system in Wales seemed worse than in England. He asked that the FM set up an enquiry to understand what was happening.

Mr Drakeford agreed that the insights provided by the research were important if bleak. That was why the WG and Plaid Cymru had committed to ensuring the justice elements in the race equality action plan were robust and would address these matters with the police and the courts.

The long-term answer, he asserted, was the devolution of policing and justice. It was his belief that it was a matter of when that would happen rather than if devolution should occur.

### DENTAL PRACTICES

Sioned Williams asked about an apparent reduction in the number of dentists practising in south-east Wales.

The highest reduction was in the Swansea Bay University Health Board area, with 22 per cent fewer in 2021 compared with the previous year. She believed the fall in NHS dentists was a long-term trend and unhappiness with the NHS contract was a key factor. She had been contacted by hundreds of people unable to obtain treatment.

The FM said it was not a long-term trend. The number of dentists providing NHS care in Wales rose every year between 2006/07 and 2018/19. In that latter year, NHS dentists in Wales exceeded 1,500 for the first time.

The downturn in the past two years, particularly in the Swansea Bay area, was mostly owing to boundary changes in the health boards. The pandemic continued to pose a bigger impact on dentistry than any other part of the NHS. Because of aerosol-generating procedures, dentists were not able to see the volume of patients it would have in less challenging times.

Contract reform was due to commence in April, and the WG would look at increasing the supply of NHS dentistry. There was a need for a wider skill mix. Highly and expensively trained dentists should not be doing work that did not require their skill.

Mr Drakeford said the dental profession had been the slowest of the primary care professions to move in that direction. There were ways in which the WG would be able to invest in the training of hygienists and therapists that would allow a different sort of service in Wales in the future.

## The number of vets from the EU had fallen by 68 per cent from 2019 to 2021



### VETS SHORTAGE

Heledd Fychan raised the issue of a shortage of veterinarians in the Rhondda valleys.

The FM acknowledged that the number of vets from the EU had fallen by 68 per cent between 2019 and 2021. But he said there was a new school at Aberystwyth University, with funding

through the Seren programme, and 28 students from areas such as the Rhondda had studied to become vets in Wales in 2020.

### LOCAL SETTLEMENT

Finance and local government minister Rebecca Evans proposed a local government settlement that was 9.4 per cent higher than in the current year. This equated to £437 million over 2021/22, she said, and the smallest local authority increase - at 8.4 per cent - was higher than any increase for any authority in any prior settlement for at least 17 years.

The opposition, while welcoming the increase, said it had to be seen in the context of an increase of around 17 per cent over the past decade of funding in real terms to councils.

Another issue raised by the Conservatives related to the amounts of reserves held by councils. Sam Rowlands suggested that significant usable reserves should be used to the benefit of citizens rather than being retained.

As an example, in 2021 Rhondda Cynon Taf, Swansea and Caerphilly held the largest amounts of usable reserves at £208 million, £183 million and £180 million respectively.

He contrasted these councils with Merthyr Tydfil, Conwy and Monmouthshire, which held usable reserves of £27 million, £30 million and £32 million respectively.

While 9.4 per cent appeared generous, Llyr Gruffydd pointed out that many of the elements funded out of the Rate Support Grant previously were now part of the settlement. Inflation and increasing costs also needed to be considered, he said.

Mike Hedges foresaw that the settlement would allow local authorities to set budgets without cuts and keeping council tax increases to between zero and two per cent.

Interestingly, he called for publication of the calculations that produced the distribution of finance to councils. These must exist, he said, adding: "Show your workings ... publish the calculations... You only have to put them on the website." This would enable scrutiny by academics, councils and other interested parties.

We await developments with interest.



## SCOTTISH PARLIAMENT

by John McGiveron

First minister (FM) Nicola Sturgeon welcomed in principle the recommendations of the independent report on misogyny and criminal justice in Scotland. In a parliamentary statement to mark International Women's Day on 8 March, she said the report highlighted ways in which the law was currently failing women and girls, and it gave a powerful voice to the stark reality of the misogyny faced by women in everyday life.

Ms Sturgeon thanked Baroness Kennedy and the working group for producing the report and said ministers would respond formally after giving full consideration to the recommendations.

In a statement that reflected on the historic roots of misogyny, she also made a formal apology to all those accused, convicted, vilified or executed under the Witchcraft Act 1563, on behalf of the Scottish Government.

While the Witchcraft Act had been consigned to history in Scotland, she said, it was not yet a historic issue in some parts of the world. Even today, women and girls face persecution and death because they have been accused of witchcraft. Ms Sturgeon said the deep misogyny that motivated it could still be seen today in Scotland in everyday harassment, online rape threats and sexual violence.

She said: "It is no longer acceptable to expect women and girls to adapt and accommodate. It is time to challenge unacceptable male behaviour, and better protect women from it. We must change for good the culture of misogyny that has normalised such behaviour for far too long. It is in this context that Baroness Helena Kennedy's working group has published its ground-breaking report. Its recommendations are bold and far reaching."

### LAW AND ORDER

In February, it was reported that a strategy to combat serious organised crime has been strengthened following a number of successes that have greatly benefited Scotland's communities and businesses.

Justice secretary Keith Brown welcomed the partnership approach. The updated *Serious Crime Taskforce Strategy* would see better collaboration across all sectors, with an emphasis on identifying the key threats.

It would ensure that Scotland's response to those threats remained effective and continued to reduce the harm that organised crime causes communities.

**Nicola Sturgeon said deep misogyny could still be seen today in Scotland**

Police Scotland and the National Crime Agency actively work with agencies in Scotland, the UK and internationally to tackle organised crime and to dismantle the groups responsible.

This activity has delivered significant successes in recent times, particularly through the UK-wide Operation Venetic and Scotland's Operation Barricade, which has removed firearms and illegal drugs from the streets and resulted in a number of arrests.

Mr Brown said: "There will be the greatest chance of success if everyone in Scotland plays their part in continuing to disrupt serious organised crime groups to reduce the harm they cause to our communities."

### DRUG OVERDOSE TREATMENT

Almost 4,500 people have signed up to learn how to save someone's life in the event of an opioid overdose. A nationwide awareness campaign launched last August encouraged the public to go to the *Stop The Deaths* website to learn how to recognise the signs of drug overdose, receive training in use of life-saving medication naloxone and get a free naloxone kit.

The initiative by the Scottish Government and Scottish Drugs Forum used TV and radio adverts and billboards at transport hubs and shopping centres to raise awareness.

The campaign has finished, but people can still register their interest in receiving training and getting a kit. The campaign livery can also be found on a Glasgow Taxi cab and more than 20 of the firm's drivers are among those who have volunteered to carry naloxone.

Drugs policy minister Angela Constance said: "The response to this joint initiative with Scottish Drugs Forum is really encouraging and emphasises how everyone can get involved in learning how to save a life."

Kristen Horsburgh, strategy coordinator for drug death prevention at Scottish Drugs Forum, said: "The How to Save a Life campaign has demonstrated that people in Scotland are keen to assist efforts to prevent drug death. The current drug death figures serve as a stark reminder that the problem has not gone away and any way of reducing the number of deaths is worth supporting."

### STRATEGY FOR OLDER PEOPLE

Older people are being asked how health and social services should change to help make Scotland the best place in the world to grow old.

While the NHS is remobilised and plans for a national care service are being finalised, a consultation has been launched on what is working well and what needs to change. This will help the Health and Social Care Strategy Action Forum identify how they want the health and social care system to work.

As well as older people and the organisations that support them, views are being sought from clinicians, health professionals and social care staff who provide care, to help ensure integrated care is available for all older people, whatever their needs and location.

Health secretary Humza Yousaf said: "I want older people living full and rewarding lives, contributing to society and actively involved in their health and social care. By working together, we can place older people at the centre of the recovery, remove barriers, and ensure an effective, joined up approach to healthy ageing."

### FARMING AND RURAL

A report published in February outlining options for the Scottish seaweed industry was welcomed by Scottish ministers. The sustainability of the sector is seen as the key to any future development, with harvesting of

some kelp species already banned.

The global seaweed industry is estimated to be worth £8.1 billion a year, with Asia dominating the cultivated seaweed industry. In Scotland, the review found the sector delivers an estimated gross value added of £510,000 and employs about 60 people.

Small artisan-style businesses lead the domestic sector, with projections estimating the figure could rise substantially by 2040. Popular as a cooking ingredient, seaweed also has pharmaceutical and cosmetic uses.

Rural affairs secretary Mairi Gougeon said: "I am very grateful to the Seaweed Review Steering Group for this comprehensive report. There is a long history of harvesting seaweed in Scotland and growing interest in the sector supports our decision to include seaweed as part of the first stage of our aquaculture review."

### SOCIAL SECURITY

Eight Scottish social security benefits were increased by 6 per cent from 1 April. Social security minister Ben Macpherson announced the rise in support for low-income households and carers in light of the increasing cost of living pressures.

Benefits and assistance, including Job Start Payment, Young Carer's Grant, Funeral Support, three Best Start Grants and the Carer's Allowance Supplement, were due to be updated

by 3.1 per cent for 2022/23. Subject to parliamentary approval, the increases will be almost doubled to a 6 per cent uprate. Mr Macpherson said: "We are acting urgently in response to growing pressures on the costs of living, which were already rising and have now increased significantly again due to the illegal war in Ukraine."

The Scottish Government is supporting families with the rising cost of living through its £41 million Winter Support Fund and £290 million package of measures, including £150 for all households in receipt of council tax reduction and those in council tax bands A to D, and devolved employment support programmes.


### SOARING LIVING COSTS

Finance secretary Kate Forbes highlighted UK government plans that have failed to deliver the support and help families and businesses need.

Responding to the Spring Statement, Ms Forbes said the chancellor had failed to help thousands of worried households facing poverty as a result of soaring energy bills and a cost-of-living crisis. "The Chancellor has not used his Spring Statement sufficiently to provide lifeline support that could prevent households facing fuel poverty," she said.

The Scottish Government is providing a further £10 million to continue its Fuel Insecurity Fund into 2022-23, which supports people struggling with their energy bills.

Most powers relating to the energy markets remain reserved and Scottish ministers have repeatedly called for the UK government to urgently take further action to support households - including a reduction in VAT on household energy bills and support for those on low income.

"On taxation, we have already acted to introduce a 19 per cent starter rate of income tax below the basic rate, in line with our commitment to progressive taxation. We will continue to take that approach when we set taxation policy in future budgets." 

### NORTHERN IRELAND ASSEMBLY

No report available.





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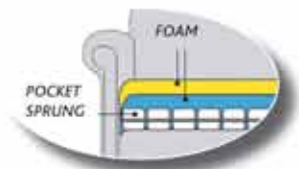


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# Summertime blues

David Luxton looks at the soaring cost of living that's casting a shadow over all our summers

**A**s we approach mid-summer, we should all be enjoying the long summer evenings and days out at the seaside with grandchildren, nice evening walks, or perhaps looking forward to a summer holiday for the first time in three years.

Yet this summer does feel different, even after the strange two years of Covid restrictions. Everyone is feeling the financial squeeze of rapidly escalating energy bills - adding £57 each month to the average household bills since the energy price-cap increased to £1,973 in April.

Petrol prices also remain stubbornly high, making us all think twice before driving anywhere, and price inflation is outstripping the April pension increases by around five per cent.

All of this is leaving many members getting by with little spare cash for summertime pleasures after paying the monthly bills.

Many people are financially struggling at home in private and need to ensure that someone is giving voice to their situation as they try to manage on their pension.

From April, all public service pensioners received a 3.1 per cent increase in their pension, based on the year-to-year increase in the Consumer Prices Index (CPI) as at September 2021.

The problem is that since September, prices as measured by CPI have been rocketing upwards to seven per cent by March, and are expected to reach eight per cent by the time the April 2022 CPI figure is confirmed, according to Bank of England forecasts.

So the value of your pension would have reduced by around five per cent in real terms year on year, despite the pension increase.

In cash terms, based on an average public service pension of £10,000 a year, that means that what you can buy with your hard-earned work pension is £41 a month less than a year ago (or £500 less a year).

Many members also have to rely on the basic state pension to get by, which also rose by 3.1 per cent.

This increase was far less than it should have been due to the government's decision last September to suspend the triple-lock protection (based on the higher of CPI; average earnings; or 2.5 per cent) after average earnings had risen to 8.3 per cent - which is now very close to the actual CPI inflation figure.

This means the state pension has fallen behind inflation and is trailing behind the increase in average earnings, despite the UK having one of the lowest state pensions relative to earnings in the industrialised world, as confirmed in an OECD international study in 2017.

The Office for Budgetary Responsibility expects CPI inflation

## More pensioners are now having to pay tax on their pension for the first time

to peak at 8.7 per cent by September, which should then be the basis of the April 2023 state pension increase under the triple-lock policy.

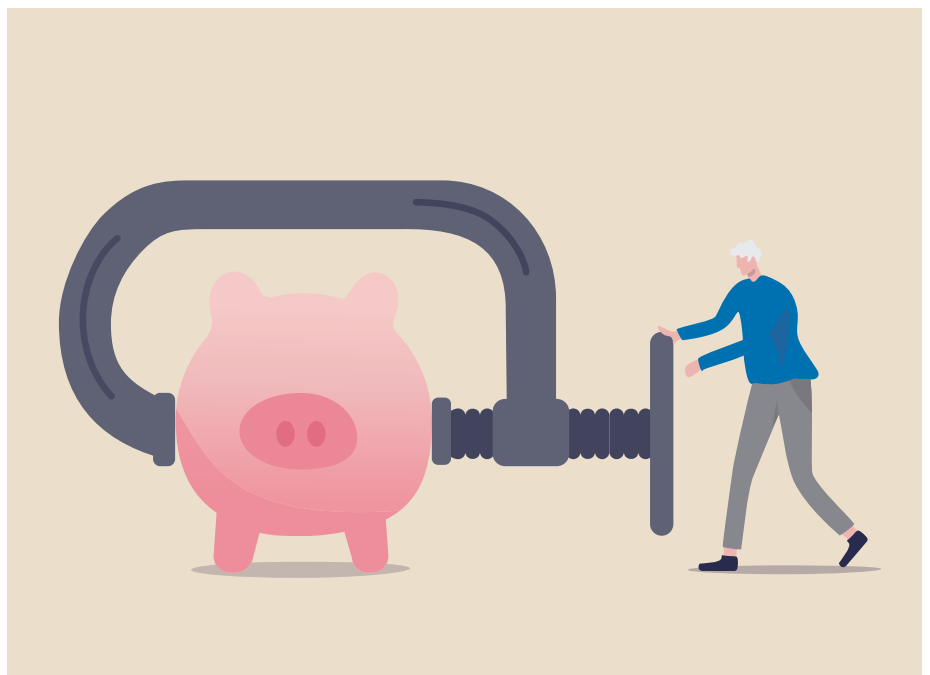
The triple-lock was a firm government manifesto commitment, reiterated by the Department for Work and Pensions team in a letter to the CSPA last December. This clearly stated: "The government remains committed to implementing the triple-lock in the usual way for the remainder of the parliament."

The CSPA continues to lobby MPs to ensure that this commitment is honoured later this year.

## More pensioners now paying tax

If all of that financial squeeze were not enough to contend with, the basic tax threshold at which tax is due on your pensions and other earnings is now frozen until 2026. This means more and more pensioners are now having to pay tax on their pension for the first time as rising inflation takes their pension above the point at which tax is due.

CSPA member Heather Thomas wrote



## Group AGMs up and running once again

It has been good to see so many local groups meeting in person again over the past few months.

In March, I attended the East Solent Group AGM, which had a very good turnout, and there were lively debates on the cost of living crisis and how it was affecting members.

I also spoke at the Gosport North Group AGM and the Reading Group.

I look forward to meeting members at the CSPA National AGM on 12-13 October at the Chesford Grange Hotel in Warwickshire. This will be our first in three years, and a welcome return to business as normal with full member participation.

**Pictured: East Solent Group back to business as usual**



to me in April to describe the impact on her pension of the first year of a four-year freeze in the tax threshold:

“I have seen no mention of the impact of the chancellor’s four-year freeze on the personal allowance threshold at £12,570. For the first time since my retirement in 2017, I now find I am liable to pay tax at the rate of £89.80 per month. This is a drop of 6.6 per cent in my income at a time when the cost of living is rising so rapidly.

“After paying my monthly bills, I’m left with £90 a month for food and other necessities for my husband and myself.

“Luckily, I still have a small amount of savings, but I’m very worried about what will happen to us when these are gone. I think that the CSPA should be campaigning to have this situation reviewed and remedied.

“It is appalling that after a lifetime of public service, pensioners are being treated with scant disregard for the comfort and peace of mind we should be enjoying in later life.”

**After a lifetime of public service, we are treated with scant disregard**

Heather’s comments reflect the concerns of many other CSPA members whose pension income had been just below the basic tax threshold, which is now frozen at £12,570 for the next four years.

Normally, the thresholds would have risen in line with inflation, and so would have increased to £14,420 by 2025/26 if the freeze had not been applied.

Analysis by the House of Commons library published in April showed that an additional 1.5 million people will be brought into paying the basic rate of income tax because of the freeze.

The freeze in tax thresholds also

applies to the higher rate, capital gains and inheritance tax, as shown in the analysis below by Hargreaves Lansdown, based on official Office for Budget Responsibility figures.

### And finally...

As to your plans this summer, there is much to enjoy whatever the weather or whatever your budget.

In the words of the novelist F Scott Fitzgerald: “And so with the sunshine and the great bursts of leaves growing on the trees, just as things grow fast in movies, I had a familiar conviction that life was beginning over again with the summer.” 🍷

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Higher rate threshold	£50,270	£57,670	£1,905 for earnings of £60,000
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# Facing a tough financial climate

Alice Campbell looks at the impact of the chancellor's Spring Statement and rising costs on pensioners' way of life, and what's being done to combat this

**A**fter the past two years, it's clear how unpredictable life can be. The pandemic, and the huge impact on every household and family across the UK, has shown this.

Similarly, following Russia's invasion of Ukraine, we've seen European peace rocked and even more pressure put on households and their finances.

For those who have retired, the uncertainty and pressures around finances are more apparent than ever.

As expected, energy regulator Ofgem raised the price cap for households in early February, leaving many, especially pensioners, struggling with the cost of running their homes.

The price cap is the limit that an energy company can charge for those not on a fixed tariff. It was £1,277 a year, but after the £693 increase each household could be expected to pay as much as £1,971 a year.

Prepayment customers face an even larger rise of £708, with another price cap rise expected in October.

As a result, in March the chancellor was under more pressure than ever to support those in the population who were struggling when he presented his Spring Statement - which sets out the government's spending plans for the coming months.

Support offered to pensioners was largely underwhelming, though there were some targeted measures aimed at trying to reduce people's cost of living.

The measures included a 5p cut in fuel duty, which will help those of you who use your cars to get out and about. But the rise in National Insurance thresholds, expected to reduce the tax about 30 million UK workers pay from July, is unlikely to benefit many pensioners who do not work.

According to the Office for Budgetary

Responsibility in figures released on the same day as the Spring Statement, inflation will continue to push prices up, affecting everything from fuel bills to food and day-to-day expenses.

With a fixed income, pensioners are more likely to feel the pinch than other generations, and many will see a steep drop in living standards. Combined with the social care cap announced last year - which was heavily criticised for potentially forcing many older people to sell their home to pay for care - many pensioners face a bleak future.

## LLA campaigning

Later Life Ambitions (LLA) - the campaigning organisation that includes the CSPA, the National Association of Retired Police Officers and the National Federation of Occupational Pensioners - is continuing its work to see the restoration of the triple-lock pension protections.

There are not many ways in which pensioner incomes can be protected from the financial uncertainty expected in the coming months, but this is one.

The government has committed to doing so, and we will work with our LLA partners, who together represent more than 250,000 pensioners, to make sure they stick to this promise.

LLA will also be working to highlight the impact of price rises on the cost of living and the strain it is putting on many CSPA members in retirement.

In May, local elections took place across many areas of the UK. These were expected to be a battleground fought on the cost of living, particularly

considering most councils are raising the cost of their council tax. Local councils, which provide most social care to residents, will face questions about the rising costs of support.

LLA is asking councils to ensure that their provisions and services are accessible to everyone in the area, including those who do not use the internet. This is more important than ever considering most council services are now online, as is information about their services.

Similarly, towns have suffered in recent years. We want to make sure that local government considers the needs of older people when ensuring that towns are accessible and attractive places to visit. It is vital, for the restoration of our local culture and economy and the mental wellbeing of those in later life, that our local areas are inviting places we can go to.

Going forwards, it's unlikely that the focus of Westminster and Parliament will move away from rising costs and the impact this is having on CSPA members and their households.

The CSPA and LLA will continue doing all they can to try and secure support for you and to ease any financial concerns you may have, stressing the impact this may be having on your household and standards of living. [P](#)



• Alice Campbell is an account manager at PR agency Connect

# Age-friendly communities

Older people are important cogs in local life. **Kath Grant** looks at what's being done around the country to help pensioners stay involved



**P**ensioner poverty is growing at an alarming rate, with one in five affected and a financially secure and healthy later life becoming less and less likely for millions of people.

According to the latest *State of Ageing Better*, although Covid has exacerbated the problem the underlying issues have long been present.

Figures for life expectancy and a disability-free older age are dropping. And although disability should not necessarily cause difficulties, a lack of accessibility in housing and in society generally means it does.

With 19 per cent of the total population now aged 65 and over, and this figure set to grow to 22 per cent within 10 years, action is needed if

decent housing and health and social care are not to be eroded even further.

The number of people living alone is steadily increasing. The disparity in housing and healthcare, as many people know, is often down to the area and community in which they live.

The report states: “We cannot afford to be complacent about ageing and about our collective futures, particularly the futures of people experiencing poverty, discrimination and other disadvantages accumulated over the course of their lifetimes.”

**We cannot afford to be complacent about ageing and our collective futures**

It recommends a cross-departmental strategy to coordinate government activity and funding for an ageing population, and a real attempt to level up the growing inequality in the way people experience later life.

A stronger voice to hold government to account and counter ageism is urgently needed, the report says. An Older People’s Commissioner for England, with statutory powers to protect and champion the needs of an ageing society, should be enshrined in law, as in Wales and Northern Ireland.

Neighbourhoods and communities can be “the glue that holds society together” and there is an increasing focus on both the idea and reality of age-friendly communities that are starting to grow throughout the UK.

The Centre for Ageing Better is a charitable foundation funded by the National Lottery Community Fund. As well as its *State of Ageing* report, it promotes change through Strategic Locality Partnerships.

It also works with the UK Network of Age-Friendly Communities, which covers more than 50 areas across the UK. The Network is affiliated to the World Health Organization's global network for age-friendly cities and communities. It provides a platform for local areas to share and discuss the kind of approaches that work, both in the UK and internationally.

Strategic Locality Partnerships have already been set up in Leeds, Lincolnshire and Greater Manchester.

### Leeds partnership

In Leeds, which prides itself on being a great city to grow old, a five-year partnership has been established with the city council and Leeds Older People's Forum, focusing on transport, housing and neighbourhoods. A pilot project for a door-to-door community transport service is also being funded in a bid to improve transport provision for older people in Leeds.

The right housing can keep people safe and free from injury and falls, enable people to remain active and independent, and avoid expensive health and social care. Yet only seven per cent of homes in the UK have features that make them accessible; many people must adapt their home or move to more suitable housing.

The Leeds partnership worked with the Me and My Home group to commission research to look at the kind of housing information and advice people want and how they currently access support and information. A mapping exercise helped identify gaps and areas for improvement.

Research was also done on the contribution of older people to the community. This found that, although many made informal contributions to their community, large numbers experienced barriers to volunteering. Encouraging more older people to volunteer means finding solutions to digital exclusion and social isolation and loneliness among older people.

In Greater Manchester, the Centre

for Ageing Better is working with the Greater Manchester Combined Authority (GMCA), led by mayor Andy Burnham. GMCA's aim is for the region to be a global centre of excellence on ageing through research, technology and new ideas.

This partnership is supported by Greater Manchester's academic institutions, including research on housing from the Manchester School of Architecture. In addition there's an age-friendly regeneration project in north Manchester and a Greater Manchester plan to increase age-friendly homes.

The University of Manchester has conducted research on social exclusion and experiences of Covid-19 among older people. Working with the Department for Work and Pensions, employability options for those under state pension age are being explored to help people make an economic recovery from the pandemic.

Recommendations on active travel strategies for older people also build on work the Manchester partnership has already done with Transport for Greater Manchester to fully understand what an age-friendly travel system should look like.

## Older people can become invisible, but they are busy getting things done

Meanwhile, Lincolnshire is one of the many rural and coastal areas already reflecting the national demographics expected in 21 years' time, with 43 per cent of the population aged over 50.

Lincolnshire County Council and East Lindsey District Council are partnering with the Centre for Ageing Better to collaborate joint priorities. They contributed to the Good Home Inquiry, an independent panel chaired by David Orr, former head of the National Housing Federation. This looked at the impact of poor housing on health outcomes and health service pressures.

The Lincolnshire partnership also linked up with the leisure and fitness

sector to overcome barriers to older people using their services. It is also engaging with business to introduce more age-friendly employment practices for an older workforce.

These examples of good practice, along with many projects among age-friendly communities across the UK, are inspiring other neighbourhoods.

### Radio times

One initiative that is becoming increasingly popular is community radio for and by older people.

Daniel Perry from the Newcastle University and Later Life Audio and Radio Co-operative says a greater proportion of older people are radio listeners, yet they are under-represented when it comes to producing, creating and presenting radio content.


The Newcastle project is linked to a national network that seeks to look beyond radio, concentrating on nostalgic programmes for older people. It focuses on civic engagement and opportunities for older people to lead conversations on structuring society.

A radio project in Bristol also challenges stereotypes around ageing, engaging older listeners to find out what they want from a radio station. It is working with the community on ways of building up a listener base, ensuring listeners can contact the radio station in different ways. It also works to build diversity into the volunteer team, and the show's content and guests, so the radio show reflects the community.

London initiative Hackney Social Radio, set up in 2020 during the pandemic, was developed with older people to create a sense of community at a time of great social isolation.

The success of the project was in the skills learned by older people in producing the shows, as well as stories of Hackney shared with listeners.

One Hackney resident, Sue Elliott-Nichols, commented: "I think older

people can become invisible, particularly in areas like Hackney, which is very young and hip. But actually they are busy, active, getting things done - and Hackney Social Radio gives them a voice." 





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PEN 05/22

# Taking it to the top

Rebecca Orr, stakeholder manager at The Pensions Ombudsman, on how to use the organisation

**T**he Pensions Ombudsman (TPO) recognises that pensions can be complicated and difficult for people to understand. Most of the time, people have no issues with the way their pensions are run, but if there is a problem, and you are unhappy with the way your scheme handled it, you can bring your complaint to us.

We are a free and impartial service for scheme members, pensioners and beneficiaries of pension schemes. We look at what both parties have to say before deciding how the problem should be resolved.

## Our process

Many of our cases are resolved at an early stage by our Early Resolution Service (ERS), which includes TPO staff and around 200 volunteer advisers, who are all pension professionals with many years' experience. Last year, the ERS helped to resolve 1,442 complaints.

You can find out more about the ERS from our factsheet at this weblink: [tinycl.com/2p9xh4mp](https://www.pensions-ombudsman.org.uk/tinycl.com/2p9xh4mp). Sometimes a simple explanation of what went wrong, or a nudge to put the matter right, is enough to resolve matters.

But if it isn't, or any of the parties tells us they do not want to use the ERS, the complaint will move to our adjudication team to conduct a formal investigation. An adjudicator will write to all parties and give their view of the complaint and how it could be put right, if appropriate. This is called an adjudicator's opinion.

If all parties accept the opinion, we will close the case. If one of the parties disagrees with the opinion, they can ask for the complaint to be referred to TPO. TPO can issue a determination, which is final, binding and enforceable

**If you are unhappy with your scheme, bring your complaint to us**



in court, unless there is a successful appeal on a point of law.

Before you submit your complaint to us, you will need to give the parties you believe are at fault a chance to put things right. If it is against the Principal Civil Service Pension Scheme, this will involve going through the scheme's internal dispute resolution procedure (IDRP). Our factsheet, *Complaining to the party/parties at fault* - see [tinycl.com/287za2ab](https://www.pensions-ombudsman.org.uk/tinycl.com/287za2ab) - may help you to do this.

If you are not satisfied with the response, or you do not receive a response within the IDRP time limits, please contact us as soon as possible, as we have our own time limits for bringing a complaint to us. To find out if we can help, visit our website and use the tool 'Check to see if The Pensions Ombudsman can help you'. Then you can submit your complaint online.

## Guidance and factsheets

As well as resolving complaints, we provide guidance and factsheets on the publications page of our website covering various subjects:

- Early Resolution Service
- Complaining to the party/parties at fault
- Pensions scams
- Death benefits
- Ill health pensions.

For more about TPO, including who we are, how we investigate complaints and how to make a complaint, please visit [www.pensions-ombudsman.org.uk](https://www.pensions-ombudsman.org.uk).

## TPO's approach to ill health pensions

One of the most common complaint topics we deal with concerns ill health pensions.

An ill health pension can be payable before a member's normal retirement age if they cannot work due to ill health. Common complaints we deal with include:

- "I disagree with the decision not to pay me an ill health pension from my pension scheme"
- "I believe I am receiving the wrong type or amount of ill health pension from my pension scheme"
- "I believe my application for an ill health pension did not go through the correct process".

As part of the investigation, we will ask to see all the evidence considered by the scheme, including medical information.

We are not medical specialists, nor are we qualified to question medical advice, but we do look at whether the right process has been followed in reaching the decision.

As part of this, we will look at what the scheme rules allow the scheme to do, whether the right questions were asked and whether the right information was considered.

If the proper process has not been followed, we can direct the decision maker to reconsider their decision.

Sometimes, The Pensions Ombudsman will also award an amount to recognise any distress or inconvenience that a person has suffered.

# Getting connected

Your life will be lonelier if you're not online, says **Jenny Sims** – and here's what's being done to help more older people benefit

The Campaign to End Loneliness says there are 1.2 million chronically lonely older people in the UK. It also states that loneliness is bad for people's health, puts them at greater risk of cognitive decline and dementia, and that the number of over-50s experiencing loneliness will reach two million by 2025/26.

According to Age UK, half a million older people go four to five days a week without seeing or speaking to anyone.

Many reports have shown that loneliness and isolation are made worse for people who are not online or who have poor digital skills. To help tackle this, more than 70 UK community organisations have joined the Connect

Up Community of Practice, launched late last year by social change charity the Good Things Foundation (GTF).

GTF, which has been helping people get online since 2009, developed the project with Age UK, Independent Age, Age Friendly Communities and others to share learning and ideas via regular meet-ups and training workshops.

Its first meeting was in December – in time to share plans to help people stay connected over Christmas.

GTF Community Engagement Manager Louise Branch said: "It's been a tough two years, especially for older people who have been most affected by Covid – and who are most likely to be digitally excluded. This means a lot of

them have been unable to connect with others either in person or virtually."

GTF, which works to "fix the digital divide", is experienced in helping people overcome the various barriers to getting online – lack of confidence, lack of digital skills, fear of scams, affordability and poor connectivity.

With funding from the Scheinberg Relief Fund (set up during Covid to support social benefit projects), GTF and Connect Up partners aim "to equip older people with the digital skills needed to make and maintain meaningful connections with others".

Over Christmas a range of successful connecting up projects included:

- Age UK and other organisations



sharing their tablet loan schemes so that older people could get online over the festive period

- A Zoom Christmas dinner in Leeds so that older people didn't have to spend the day alone
- People learning digital skills through simple tasks and challenges such as taking a picture of their breakfast and sending it to someone online
- Online activities such as festive quizzes and stories read by primary school children
- Sharing live streams of carol concerts and helping people connect to religious services
- Setting up WhatsApp and Facebook groups.

It is hoped these Christmas successes will not only have reduced people's loneliness over the festive period, but given people basic skills and confidence to continue benefiting by going online.

Research into older people's use of and access to the internet and their digital skills shows:

- Eighteen per cent of over-65s have no

## Digital inclusion and the right to stay offline are now human rights issues

internet access at home (Ofcom 2021).

- Forty nine per cent of over-75s are limited users of the internet (see infographic), so aren't benefiting fully from the digital world.

Help and training is widely available through GTF's Online Centres Network and other organisations. But all four UK governments' digital strategies state that alternative ways of accessing information and services should always be available for those who cannot or do not wish to go online.

### Human rights

But policies alone are not enough. They have to be put into effect, and there is widespread evidence across the UK that digital alternatives are not always being provided by public sector and health services, resulting unequivocally in the digitally excluded being disadvantaged.

Thus, digital inclusion - and the right to choose to stay offline - have become

human rights issues, taken up by Heléna Herklots CBE, the Older People's Commissioner for Wales, Health and Social Care Scotland and many others.

Herklots' role includes holding public bodies to account for any lack of action to protect people's rights, which led her to publish a report on digital inclusion, *Leave no-one behind* in April 2020.

Dissatisfied with the response, she followed this up more than 18 months later by using her legal powers to issue formal guidance to local authorities and health boards in Wales. She set out actions they should be taking so that older people could access information and services "in an increasingly digital world". This, she said, was "crucial to ensure older people's rights are protected and upheld".

The guidance also said support should be provided to help older people get online and use the internet safely and with confidence.

It echoes parts of an Age UK London report, *Mind the Gap: older Londoners and digital use during the pandemic* (July 2021), which called for similar measures. "Alongside taking steps to support older Londoners who would like to use the internet more, local authorities must also ensure that those who cannot (or chose not to) use the internet are not disadvantaged in their access to public services or being an active citizen," it said.

The report called for several things:

- An age-friendly rollout of the new digital skills entitlement
- More social tariffs and genuinely affordable access to the internet for older Londoners on low incomes
- Easier-to-understand broadband contracts
- Boroughs ensuring equal access to information, support and services for older Londoners offline.

It said: "Maintaining phone lines - so those who do not access the internet are still able to access local services and engage actively as citizens - is vital."

And it recommended local authorities map out the extent of digital exclusion and the needs of those who are digitally excluded - has an older person had internet access for their social care needs assessments, for instance.

The National Pensioners Convention (NPC), to which the CSPA is affiliated,

## More information

- **Good Things Foundation**, PO Box 6063, Sheffield, S11 0GU  
Email: [hello@goodthingsfoundation.org](mailto:hello@goodthingsfoundation.org)  
Website: [www.goodthingsfoundation.org](http://www.goodthingsfoundation.org)

- **Centre for Ageing Better, Covid-19 and the digital divide:** <https://ageing-better.org.uk/digital-inclusion>


- **Campaign to end loneliness:** [www.campaigntoendloneliness.org/the-facts-on-loneliness/](http://www.campaigntoendloneliness.org/the-facts-on-loneliness/)

- **Age UK London, Mind the Digital Gap:** [www.ageuk.org.uk/london/projects-campaigns/mind-the-digital-gap/](http://www.ageuk.org.uk/london/projects-campaigns/mind-the-digital-gap/)

launched its own digital inclusion campaign, *Connections for All*, on Dignity Action Day on 1 February 2021. This included twin aims, like the new Connect Up Community of Practice, to help more older people get online and ensure those who could not or chose not were not disadvantaged or excluded.

As the NPC is not an organisation that offers training, it cannot officially join Connect Up - but it can support it and signpost members to the help being offered, as can the CSPA.

CSPA deputy general secretary David Luxton said: "Addressing the digital divide has become more urgent with the social isolation of the past two years for so many older people, especially those living alone.

"Alongside support to help older people access the internet, more must be done by central government, local authorities, banks and utility firms to offer telephone services and postal communications alongside access to digital online services, so that older people without access to the internet are not left digitally excluded." 

- *Jenny Sims is a freelance journalist and co-chair of the NUJ's 60+ Council.*

# Proud to keep our lifeboats afloat

**Clare Parker** describes the work of civil service-funded charity the Lifeboat Fund, which has been supporting the RNLI for more than 150 years

In 2024, the Royal National Lifeboat Institution (RNLI) will celebrate 200 years of life-saving service. What is probably less well known is that an official civil service charity has been donating to the RNLI for 156 years. This makes the Communications and Public Service Lifeboat Fund - or the Lifeboat Fund for short - the RNLI's longest serving supporter.

Over those years, the Lifeboat Fund has supported the RNLI by purchasing lifeboats and the life-saving kit and supplies that keep crews safe. It has also refurbished stations and supported lifeguarding on beaches, water safety schemes and training here and abroad.

This year is an exciting year for the Lifeboat Fund. This summer, the Civil Service 53, an all-weather Shannon-class boat, will be launched, to be based at Wells-Next-The-Sea, Norfolk.

This very special boat is the largest we have ever funded. Not only is she the fruit of the 150th anniversary fundraising appeal, but also the third of the RNLI's Launch a Memory boats, where people remember a loved one by having their name on the hull. Many civil servants had an early opportunity to contribute names before the scheme

was open to the public. Even more special, Civil Service 53 will be named Duke of Edinburgh, an honour from Buckingham Palace following the passing of Prince Phillip.

## Boats still in service

Many civil service lifeboats are still on station today. In New Brighton on the Wirral and Mudeford in Dorset, there are B Class Atlantic 85 inshore boats, which have featured in the BBC documentary series *Saving Lives at Sea*.

At Hunstanton in Norfolk, the civil service boat is a hovercraft, with a pilot rather than a coxswain in service to cope with the unique coastal geography.

In Northern Ireland, at Portrush, we funded a D-class inflatable, perfect for operating closer to the famous Causeway Coast than her all-weather sister. And in Poole, Dorset, the home of the RNLI, our civil service boat Sgt. Bob Martin is one of the busiest in the fleet.

According to the RNLI, more than 20 million people visited a lifeguarded beach in 2021 and our support for lifeguard teams across the UK has been greatly appreciated.

The Covid pandemic had a huge impact on our ability to hold

fundraising events. That didn't stop colleagues in the Scottish government, however. They held an online auction of arts and crafts just before Christmas 2021, raising nearly £800.

When restrictions lifted, our colleagues at GCHQ put together a Reach for the Pie family fun day, which raised more than £1,500 and led to a spin-off cycling event in Cornwall - read more about these on our website.

As people return to offices, we still face challenges organising fundraising events. We're exploring ways to raise the Lifeboat Fund's profile in civil service hub buildings, as well as in individual departments, and increasing our fundraising volunteer numbers.

We're also working with the RNLI to plan its bicentenary and raise our profile as its longest serving supporter.

Like the RNLI, the Lifeboat Fund receives generous support from legacies. We also gratefully receive one-off and regular donations and CSPA members have shown great generosity in the past. CSPA member John Jarvis served as a Lifeboat Fund trustee for many years, and we're delighted that Franks Edwards now continues this valuable role. 📍



## Find out more

For more information on us, see [www.thelifeboatfund.org.uk](http://www.thelifeboatfund.org.uk) and keep up to date with our latest news via Twitter @FundLifeboat. You can also contact me for further details on how to support us. Email: [clare.parker@forestresearch.gov.uk](mailto:clare.parker@forestresearch.gov.uk)



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ANGELA SAUNDERS Director of Fundraising  
Scottish Government, 1 March 2022



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# Can my state pension be reduced?

It's relatively rare but it can happen, reports **Christine Haswell**

**M**embers reading this may be surprised that state pensions can be reduced in certain circumstances when someone is widowed. It's going to be rare, but a couple who have both built up full pensions, or near enough, and are contracted out, are potentially at risk.

In almost all cases, a widow/widower will be better off in terms of pension income overall. In the cases we have seen, the cut was £18 per week and the gain on that section of occupational widows pension £37. Then there would be the rest of the deceased's occupational pension.

So why does this happen? The state pension prior to 2016 was made up of various parts; the relevant section that may be inheritable is the additional state pension. This was known as SERPS (State Earnings Related Pension Scheme) until 2002, then S2P (State Second Pension) until 2016.

Those who are in a good occupational scheme such as the civil service's paid less in National Insurance contributions due to the contracting out of the additional pension. Civil servants were covered by their occupational scheme, not the state, and that was reflected in the state pension.

Individuals built up a basic state pension, but the occupational scheme picked up the service that otherwise would have been covered by extra National Insurance.

This could only happen if the scheme met requirements that made it better than the extra state pension. It was designed to make the additional pension only for those who had no occupational pension. This was automatic and not a choice.

In 2016, the single-tier state pension came in and most people paid the same



## Everyone widowed who was below state pension age in 2016 misses out

National Insurance. So, this is a legacy arrangement to be seen in the context that everyone widowed who was below state pension age in 2016 gets no widows/widowers pension at all.

### Pension caps

There is a cap on how much SERPS/S2P one can have. If someone has the maximum cap of SERPS/S2P, but inheriting 50 per cent of their late partner's SERPS/S2P pension takes them over the cap, this means a recalculation of contracted out benefits.

The Department for Work and Pensions works on the principle that if benefit is covered by the scheme, under the contracting out arrangements it cannot be paid by the state as well.

The benefit can only be paid once either through the occupational scheme or by the state.

An individual when widowed may inherit 50 per cent of their deceased partner's state and occupational

pension. When the individual in their own right has reached the cap on additional pension, this is where problems may occur.

This means, having inherited the SERPS/S2P pension (which one may not actually receive because it is over the cap), this is seen as a gain. The widow/widower also inherits the section of service covered by the deceased's occupational pension.

This means as the scheme has covered that service, it is a loss on the state pension side. Then, because of the maximum cap on that section of pension, an individual could lose on the state pension only because they are now covered by contracted out benefits in the scheme - in this case, their late partner's scheme.

So, by benefiting from the late partner's occupational pension, there is an adjustment to the individual state pension. There should always be an overall gain in pension income; it is just that a scheme is paying something the state was paying before.

This should only affect couples who have maximum National Insurance and were contracted out. Traditionally, widows often had gaps in National Insurance, so benefited from both state and scheme as they did not hit the cap on SERPS/S2P. But as times change and women have fuller National Insurance records, this is affecting more people.

It is the reflection of women working, and of course National Insurance credit for child-rearing and caring, that has led to the abolition of widows/widowers state benefits post-April 2016. [P](#)

• *Christine Haswell is the CSPA's pension cases manager*

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# News

A round-up of recent activities in branches and groups around the UK



Send us your news: branches/groups with initials A C E G I K M O Q S U W Y please email [editor@cspa.co.uk](mailto:editor@cspa.co.uk) by 28 June.

## SCOTLAND BRANCH

### Branch AGM 2022

This important event was held in the Renfield Centre, 260 Bath Street, Glasgow on Thursday 10 March. It was a face-to-face meeting with 23 members in person, and one member attending virtually via MS Teams.

The branch chair placed his apologies for absence, and the treasurer kindly chaired the meeting.

The branch officers, chair, treasurer

and membership secretary, along with the branch administrator, were re-elected to serve another year. There remains a vacancy for the position of branch vice chair.

As there continues to be no branch executive committee, it was agreed that the serving branch officers continue to be responsible for the running of the branch, necessitating some alterations to the branch constitution. This

was agreed and ratified by the AGM attending members.

Muriel Haig has held the position of Edinburgh Group secretary for more than 20 years, and it was with great pleasure that Cherry Dolan, branch treasurer, presented Muriel with the CSPA Certificate of Merit in recognition of her dedicated service.

### Membership issues

Free initial legal advice is one of the many benefits available to members. Thompsons Solicitors Scotland has agreed a six-month trial period for Scottish members, giving them free initial legal advice. To contact Thompsons email: [advicecentre@thompsons-scotland.co.uk](mailto:advicecentre@thompsons-scotland.co.uk) or telephone 0800 801 299. Members will be asked for their membership number prior to any advice being given.

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. Word of mouth is one of the best ways of recruiting new members, so if you know anyone who

Cherry Dolan presents Muriel Haig with her Certificate of Merit



## Branch and group news

would like to join, please contact me to see if they are eligible.

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 on 0141 639 5563 or email: Michael.Kirby@cspa.co.uk.

### Age Scotland: women's issues

To mark International Women's Day 2022 on 8 March, Age Scotland looked at the barriers older women may face at work and how to #BreakTheBias.

There are 3.5 million women aged over 50 in the workplace in the UK and a third of our workforce is already aged over 50, a figure that will only grow as the population continues to age. So it is vital that there is a transformation of the workplace to be much more age- and gender-inclusive.

With years of experience and transferable skills, older working women have a huge contribution to make and must have access to comprehensive support throughout their careers. But their experience at work can be very different to that of older men.

In addition, the double-edged sword of gendered ageism means many valuable people can be left behind.

Although the gender pay gap is shrinking, the difference between the pay levels of men and women widens with age. Analysis from Rest Less, based on 2020 pay data from the Office of National Statistics, has shown that the gender pay gap between men and women working full time is at its widest for those aged over 50, with women over 50 earning £8,000 less than their male counterparts.

Age Scotland's Planning for your Future workshops enable employees who are over 50 to better prepare for later life and to feel more comfortable having honest and open discussions with their employers about retirement. They may particularly benefit women affected by a pension deficit.

Scotland is the first country in the UK to have a Women's Health Plan, which outlines ambitious improvement and change in areas including menopause, heart health, menstrual health including endometrioses, and



## Wellbeing Conversations

Might the time be right for your group to have one?



Share tips and ideas and look at what you can do to boost wellbeing

sexual health. The plan includes a commitment to develop a menopause and menstrual health workplace policy and to promote this across the public, private and third sector.

### Age Scotland: media guidance

On 16 March, Age Scotland announced the publication of a guide outlining good practice when reporting on older people and offering tips to avoid ageist attitudes.

The report - *Making ageism old news: a guide to reporting on older people* - aims to help stakeholders, including politicians and the media, improve how they talk about older people by avoiding ageist and negative stereotypes in the messages and images they use.

Responses to Covid-19 have exposed a number of serious questions about the way we think and talk about older people and highlights the impact those attitudes can have.

The charity's recent Big Survey provided a voice for older people across Scotland and found that only 7% agreed that older people are represented positively in the media.

The survey explored a wide range of areas for people aged 50 and over living in Scotland, including health

and wellbeing, housing, experiences of ageism, representation of older people and the impact of Covid-19.

The guide has been endorsed by the National Union of Journalists for Scotland and can be downloaded from the Age Scotland website.

### Day of Happiness

Sunday 20 March was this year's International Day of Happiness. If this sounds frivolous in a time of wars, pandemics and climate breakdown, you could look to the United Nations rationale for the day.

On a similar theme, Age Scotland is hosting free Wellbeing Conversations for older people's community groups. Wellbeing Conversations offer groups an opportunity to explore what wellbeing means to them, to share tips and ideas of health and happiness, and to look at what they can do, individually and together, to boost wellbeing.

For more information, visit Age Scotland at [www.agescotland.org.uk](http://www.agescotland.org.uk). The Age Scotland helpline provides valuable support to older people and their families on these matters and much more - call 0800 124422. Feeling lonely? Call the same number and ask for the Friendship Line.

## SCOTLAND GROUP REPORTS

### Edinburgh

Meetings have been held each year, from the first Thursday in February to May and September to November from 1pm to 2.30pm in the Eric Liddell Centre, Eltham Suite, 15 Morningside Road, Edinburgh EH10 4DP. The group membership postcode areas have included EH, FK and TD.

The group held its AGM on Thursday 3 February, when only five members attended. I stated that I was retiring from the position of secretary, having served in that capacity for the past 25 years. No nominations had been received for this post or any of the committee post vacancies.

This information was passed on to Scotland Branch officers for inclusion at the branch AGM and sadly the Edinburgh Group was officially closed at that meeting as no one came forward to serve.

The group has gradually declined over the years due mainly to members dying, going into care or moving out of our area and no younger members coming in to replace them.

I have enjoyed working with the group and we have had many happy events over the years.

**Secretary: Muriel Haig, 17 Belford Gardens, Edinburgh, EH4 3EP  
Tel: 0131 332 3026  
Email: [murielhaig@hotmail.co.uk](mailto:murielhaig@hotmail.co.uk)**

This Group is now CLOSED. However, should any members wish to make further enquiries about creating a new group in or around Edinburgh, please contact Scotland Branch

**Glasgow is now the only remaining group left in Scotland**



administrator Christine McGiveron at 17 Alderston Avenue, Ayr, Ayrshire KA8 9BD Tel: 01292 618329 Email: [Christine.McGiveron@cspa.co.uk](mailto:Christine.McGiveron@cspa.co.uk)

### Glasgow & District

The group meetings were normally held on first Thursdays from February to May and September to November, in the Renfield St Stephen's Church Conference Centre, 26 Bath Street, Glasgow, from 1.30pm to 3pm. During the pandemic however, these were cancelled, together with group social activities.

At the branch AGM in March, this group was in crisis, as no one had offered to fill the vacancy of group secretary.

Not wishing the group to close, I offered my services and was duly elected to hold this position until the next group AGM in February 2023, when all group officers are up for re-election. So, this is my first report to the membership as group secretary.

Being new to the post, I would welcome any ideas that members may have to improve group meetings and outings, and to ensure that they are inclusive and available to all members.

I would also advise that it was

### Edinburgh Castle

agreed at the Scotland Branch AGM to hold only four group meetings this year, in the same venue, one being the group AGM, which was held in February.

This means that as you read this report in June, the group will be on its summer outing, having held the first ordinary meeting on the first Thursday of May. The following meetings will be on the first Thursdays of September and November, with the Christmas lunch on the first Thursday of December.

The branch officers are acutely aware that this is the only remaining group in Scotland and, as such, will be open to any Scotland Branch member who wishes to attend meetings, outings or events. You will be made most welcome.

Should you require any further information or help, please do not hesitate to get in touch with me.

**Secretary: Cherry Dolan,  
9 Ashwood Place, Forfar, Angus  
DD8 1FE. Tel: 01307 479583  
Email: [Cherry.Dolan@cspa.co.uk](mailto:Cherry.Dolan@cspa.co.uk)**

# A father's love leads to incredible new patented pillow

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

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## NORTHERN IRELAND BRANCH

This report covers the period from the beginning of the Covid lockdown in March 2020 to March 2022. During that time, the branch committee had a number of serious difficulties, which are not yet fully resolved, although we have made some progress.

Shortly after lockdown began, our excellent secretary and HQ representative, Tony Damoglou, died suddenly in May 2020 - members will have seen his obituary in an earlier edition of *The Pensioner*.

Our branch committee was reorganised. Alastair Hunter, who has served many years as our treasurer, took over as chair; Roisin Lilley became treasurer; her husband, Jim, stepped down from chair to be our secretary.

Unfortunately, Jim became very ill and sadly died in January this year (see obituary in the Spring edition of *The Pensioner*).

In the meantime, our delegate to the local branch of the National Pensioners Convention, Walter Scott, also died (July 2021), another great loss.

In addition, our president of long

standing, Alan Dunn, has had to resign from the committee due to ill health.

So, we have had to put in place measures to keep the branch committee going and provide a service to members. Ivan Baxter has agreed to be temporary secretary/president. And two new members - Tony McMullan and Michael Carson - have joined our committee. Both are recent retirees with broad trade union experience.

After a suitable settling in period, Tony will take over as our secretary and HQ representative and will be our delegate to the local National Pensioners Convention.

Roisin Lilley is looking after the website pro-tem as well as undertaking her more formal roles as membership secretary and treasurer. So, clearly, we will need a volunteer to develop and maintain our website.

**Two new members have joined our committee and one will become secretary**

As well as that, we need someone to volunteer to write a short report from time to time about proceedings in the Northern Ireland Assembly.

The branch continues to support the National Pensioners Convention and has been lobbying our local political parties for a better deal for older people following the local election in May.

We note that the CSPA AGM will be held in Coventry on 12 October. Our representatives will be Tony McMullan and Roisin Lilley.

The Northern Ireland Branch AGM will be held the following week on the afternoon of 19 October. Please note this date in your diaries. Further details will be provided in the next edition of *The Pensioner*. We are delighted to announce that CSPA general secretary Lisa Ray will be one of our guest speakers and, following the CSPA AGM in Coventry, will be in a position to update us on the main issues concerning the Alliance.

**Temporary secretary and president:**  
*Ivan Baxter, 1 Pirrie Road, Belfast BT4*  
**3NN Tel: 07798 830391**



Giant's Causeway in County Antrim on the north coast of Northern Ireland

## ENGLISH REGIONS: WEST MIDLANDS

### Goodbye Hereford & Worcester Group, hello West Mercia Group

After many successful years of operation, the Hereford and Worcester Group held its final meeting on 21 February at the Quaker Meeting House in Worcester.

Later that day, phoenix-like, it rose from the ashes, joined with members from the closed Shropshire Group, and became part of the newly inaugurated West Mercia Group.

A meeting of the West Mercia Group followed on 23 February at the Shrewsbury United Reformed Church. Attendance at both meetings was somewhat affected by disruption caused by the flooding of the River Severn, so a further group meeting was arranged for the Shrewsbury United Reformed Church on 29 March.

The 900-plus CSPA members in Herefordshire, Shropshire and Worcestershire have received the first of their quarterly West Mercia Group newsletters. And nearly 150 members have signed up to receive additional information by email.

The next group meetings will be on 20 June at the Eignbrook United Reformed Church in Hereford, and later that week in Shropshire.

The group will also supplement in-person meetings with occasional Zoom gatherings - the first was planned for late April/early May.

**Secretary: David Humphreys**

**Tel: 07906 264335**

**Email: dnhumphreys@gmail.com**

Worcester Cathedral



## NORTH WEST

### Bolton & District

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

The next meeting, on Wednesday 15 June, will consider propositions for the annual conference on 12-13 October.

We have further meetings scheduled for 21 September (conference mandating meeting) and 19 October (conference report back).

We will also have our usual Christmas lunch, this year on 14 December.

Normally, our meetings begin at 1pm and finish by 3pm. The venue is on the first floor but there is disabled access to that floor. Everyone is welcome and we would really welcome some fresh blood at the meetings.

At the AGM on 9 March, we elected a new chair - Linda Martin. Pam Flynn was elected as secretary; I was re-elected as treasurer and Peter Sanger was elected as membership secretary. We also have a very small committee - Pat Brennan, Dorothy France, Robin Turier and Colin Elderkin.

As you can see, we desperately need

more volunteers, so if anyone would like to join us we would make you very welcome. If you are interested, I'm Harry Brett and can be contacted using the contact details below. Secretary Pam Flynn can be contacted on 0161 249 0943 or 07848 008249 or email: pamflynn@cooptel.net.

It is not too late to join the 500 Club, which started in March with only 16 members this year - three of whom have had two draws each - so this may be the last year we run the club. If you want to join, then send a cheque for £9 (the remainder of the cycle) to me.

We continue to send delegates to Northwest Pensioners Alliance meetings, which are currently held monthly via Zoom.

We will be sending delegates to Reclaim Social Care when meetings resume - meetings are currently held on Zoom - and I attended the biennial delegate conference of the National Pensioners Convention in March.

Things of late have been quiet with the coronavirus. Please all keep safe out there and if anyone wants to talk about their concerns, please call me.

**Contact: Harry Brett, 46 Severn Way, Holmes Chapel, Crewe CW4 8FT**

**Tel: 07999 874864 or 01477 549216**

**Email: h\_brett@sky.com**

ABOVE: Stepping stones at Bolton Abbey

**If anyone would like to join us you would be made very welcome**

## SOUTH WEST

### Bath & District

We have a members' meeting on the third Tuesday of every month except July and August, and in December we have a Christmas lunch.

These meetings take place at Argyle Hall, Central United Reform Church, Grove Street, Bath BA2 6PJ, between 2.30pm and 4pm, with refreshments and a raffle normally included in the modest £2 entrance fee.

However, whilst these, including the fee, have been temporarily suspended at the request of members in attendance due to the current emergency, they will be restored once it is deemed safe to do so.

We continue to provide a speaker where possible, however, and look

**Bath & District Group offers a full programme of events and speakers**

forward to when our attendances are restored to their usual levels.

Our AGM took place in March, when CSPA general secretary Lisa Ray and policy, projects and campaigns manager Nicola Crichton were welcome guest speakers.

We regularly invite members' contributions to our quarterly newsletter, usually in the form of jokes, poems, old photographs of people and places to jog memories, anecdotes or items of interest to those who like to look back on a life in the civil service.

We also offer a full programme of events and speakers.

The members meeting is our forum for exchange of news, ideas and opinions - all of which assists Alliance policy - and we welcome all members.

**Chairman: Alf Riley, 22 Flowers Yard, Chippenham SN15 3BN**

**Tel: 01249 463629**

**Email: rly347@aol.com**

### Plymouth & District

At our AGM on 8 March, following a debate, we decided to reduce the number of meetings from 10 to six, although still on the second Tuesday of each month.

The next meeting after the AGM was scheduled for 10 May at 11am at the Raffles Club, Ermington Terrace, Mutley Plain, Plymouth, where we hoped to give members a warm West Country welcome.

On a sad note, two members of the group died during the pandemic, both of whom will be sadly missed.

On a brighter note, however, we welcomed two new members at the AGM in March.

Details of our future meetings can be obtained from the secretary below. In the meantime, stay safe everyone.

**Secretary: Geoff Ferguson, 4 Mount Pleasant, Back Road, Calstock, Cornwall, PL18 9QL**

**Email: geoff.ferguson47@gmail.com**



Pulteney Bridge and the River Avon in Bath



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## GREATER LONDON

### Hillingdon

Hillingdon Group has reformed after the Covid closure requirements. We have had six meetings plus our AGM since restarting post-Covid, with an average of 10 members attending.

A new member arranged a recent exclusive visit to his church to hear a recital on a 300-year-old reconditioned organ, with 10 members participating and light refreshments afterwards.

We have been in the testing process of changing our bank account, and this has completed successfully.

There have been a number of speakers, including a street pastor from Harrow, our adjoining borough, advising us on the problems of 'street culture' at weekends. He went on to say of all the London boroughs, Hillingdon was the only one without such an organisation - make what you like of that statement.

Our next speaker was on the trials and tribulations of being a professional toastmaster - most interesting. And we are anticipating another summertime visit to Cranford Park to see how the recovery of historic parts of the old house are coming along.

Our AGM on 6 April - the first after three years - dealt in a well

organised forum with the necessities of administration, and it went off well, with 12 members in attendance.

Our social secretary reminded us that our annual dinner would be held on 7 September in Ruislip.

For May, we were due to have another illustrated talk by Roger Squires on one of his favourite London water ways.

### The new leader of Hillingdon Council is set to be one of our speakers

In June, we have a talk by the newly appointed leader of Hillingdon Council on his aims to maintain this as one of the leading London boroughs.

There is a strong possibility we will be able to get other speakers during the year, some new, others return visits.

Members allocated to Hillingdon Group are always welcome to attend monthly meetings, which are held on the first Wednesday of the month at Christ Church Halls, Redford Way, in central Uxbridge.

**Chairman: John Echlin, 1 Brentford Close, Yeading Tel: 02088420324**

### Twickenham & District

We would normally meet at 11.30am on the second Friday of selected months in the Arthur Burrell Room of Twickenham Library, Garfield Road, TW1 3JT. Garfield Road is off York Street between Arragon Road and London Road, not far from the council offices. It is served by bus routes 33, 290, 490, H22, R68 and R70 and the station is a short distance away - turn left at exit.

There is disabled access to the building and a lift to the room. Toilets are on the ground floor. A £2 admission fee includes a light buffet and tea or coffee, and we usually have a visiting speaker. All CSPA members are invited, whether group members or not.

We planned to hold our AGM on 11 March but it proved impossible to find a suitable venue, so it was rescheduled for April. Members were sent a newsletter advising them of the new date and venue. We earnestly hope that by the time this is published our regular quarterly meetings will have resumed.

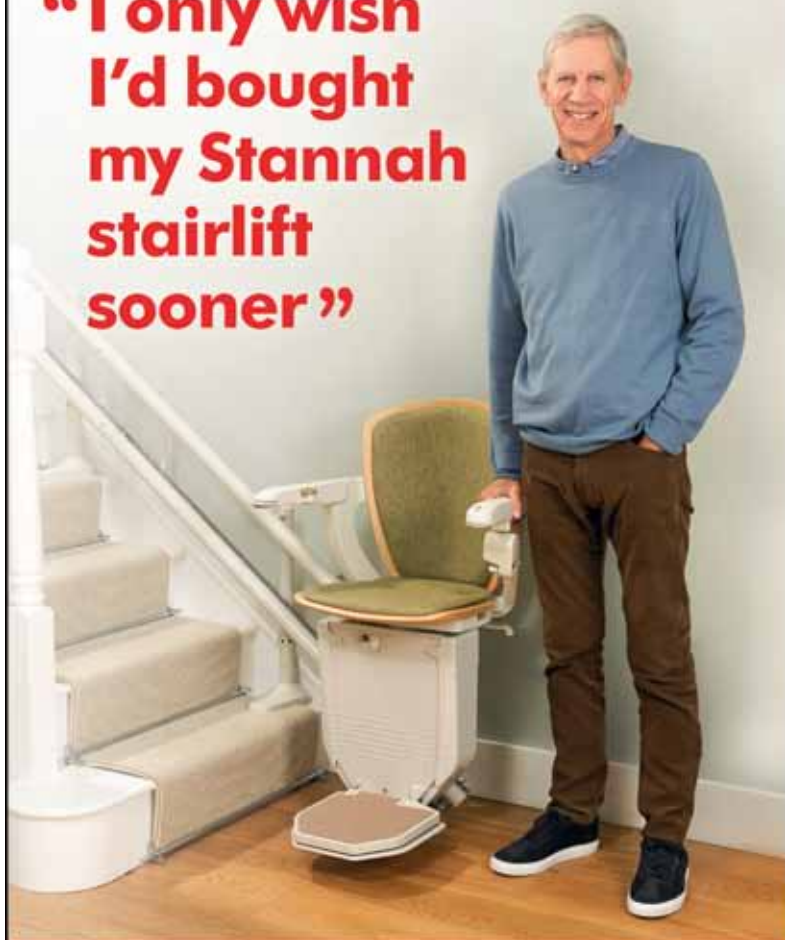
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# Your views

... 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

## KEY TO PUBLIC TOILETS

I am lucky my local town has lots of toilet facilities in parks and shopping centres. I am not so sure how a visitor would know where they are. A search on Google only found the ones in the parks.

We also have trouble finding toilets when abroad - they have them but we can't always find them. A visit to a cafe usually involves buying something, so if desperate, we use McDonald's, where we can slip in and out without buying anything. Petrol stations often provide them if you are in your car or in the suburbs. Large supermarkets and shopping



centres usually provide toilet facilities, whether in or out of the town centre.

Town centre maps are often a good way of seeing where the toilets are, if you can find a map! It is not that there aren't any facilities, just that nobody knows where they all are.

## Town centre maps are often a good way of seeing where the toilets are

Perhaps before contacting MPs, newspapers and councils, people should do a bit of research, and ask the local council and tourist office.

**Val Robertson**

I read with interest David Humphreys' article in *The Pensioner* on accessibility to public toilets. But I couldn't find reference to the readily obtainable 'Radar Key' that gives access to accessible toilets (often the only ones

available 24/7 and in a reasonable condition!). I've found this invaluable as someone with IBS and chronic prostatitis. Perhaps there will be an opportunity to mention this in another edition?

**Trevor Allan**

**David Humphreys replies:** You will be interested to know that the West Midlands Pensioners Convention motion on public toilet provision, mentioned in my article, was duly carried at the NPC Biennial Delegate Conference recently.

Following the demise of Radar, which became Disability Rights UK, I see that there are now different suppliers of these keys, but Disability Rights UK is probably the pre-eminent supplier - see <https://disabilityrightsuk.myshopify.com/products/radar-key>.

I will mention this issue to the British Toilet Association.

## THE DANGERS OF TREES

I was interested to read the letter from J Nicholson in the Spring issue of *The Pensioner*. He is right to be concerned. Tree roots from our neighbour's trees growing close to our boundary got under our foundations, causing subsidence and damage. We contacted our insurers, who advised our neighbour that legal proceedings would be taken against her if she did not fell the offending trees and treat the stumps to prevent regrowth.

The trees were just pruned (not felled or treated), encouraging regrowth, at which point the insurer said they would just monitor the situation. We complained to the Financial Ombudsman as we felt so let down,

but to no avail. A keen buyer lined up to buy our house withdrew, and we are now told it will be virtually impossible to sell. We are both in our 70s and wondering how long we will be able to continue living in the house before it becomes too much. This ongoing saga, running since 2016, is like a shadow over our home life.

I'm sure there must be others out there with a similar experience and any advice or guidance that *The Pensioner* can provide would be appreciated.

**Name and address supplied**

## We are now told our house will be virtually impossible to sell



## SCOTLAND: A BIGGER PICTURE

I disagree with Mr John Davidson's letter in your Spring issue. May I say at the outset that I am not a member of the SNP and never shall be. I do, however, believe in Scottish independence.

In his letter, Mr Davidson makes much of the fact that the Government Expenditure and Revenue Scotland (GERS) annual report paints a gloomy picture of the Scottish economy. This should not be a surprise as it was designed to do so when the John Major government was resisting increasing calls for devolution. Since then, GERS has been debunked. Even the Fraser of Allander Institute, an organisation not noted for being pro-independence, is scathing about it.

Some of GERS' claims are ludicrous. It asks us to believe that, with 8.2 per cent of the UK population, Scotland creates about half of the deficit of the whole of the UK. If that were true, it would be a shameful indictment of hundreds of years of mismanagement by Westminster. In fact, GERS is not intended to show, and does not show, how an independent Scotland would perform. In the independence debate, it is almost irrelevant.

For example, it reflects a lot of spending an independent Scotland would simply not incur - a nuclear deterrent, payment for HS2, payment for the renovation of the Palace of Westminster and Buckingham Palace, payment for Hinkley Point C and so on.

Turning to Mr Davidson's point about pensions, he appears not to have noticed that the current Westminster government has already broken the triple-lock despite solemn promises it would never do that. The policy of the current Scottish government is to maintain the triple-lock. The SNP website states: "We will always protect the triple-lock, ensuring that pensions continue to rise by inflation, earnings or 2.5 per cent, whatever is highest, and we will oppose any attempts to increase the state pension age."

Mr Davidson is also concerned about government deficit. Let me reassure him: a government deficit is

a good thing. Public sector deficits are private sector surpluses. When the public sector spends in deficit, it is by definition a surplus for the private sector. If the government spends £1m more than it taxes, it must be true that the private sector gained £1m more than it was taxed. If, on the other hand, the government taxes £1m more than it spends, that means the private sector is £1m worse off and we are once again living through austerity.

As a matter of fact, a government like that of the UK, which has its own currency and central bank, has to run



## Westminster governments have been desperate not to let Scotland go

a deficit. It's the only way it can keep the money supply going. Which is why almost all governments do run deficits in the modern era.

One final thought. If Scotland is the economic basketcase Mr Davidson seems to suggest, why have successive Westminster governments been so desperate not to let it go? Could it be they do not want Scottish independence because they cannot afford to lose Scotland's wealth?

**David Howdle, Dumfries and Galloway**

With reference to the letter by John Davidson, let me correct the situation of an independent Scotland. Scotland looked at independence way back in the 1960s and North Sea Oil was

discovered soon after. A panicking UK Labour government in the 1990s decided devolution was the way to save the union and hang on to North Sea oil and its revenue. In 1997, devolution with tax-varying powers was voted for by the Scots, and the Parliament was established in 1999.

Scotland is energy-rich in terms of oil, gas and renewables. These are reserved to Westminster. When Scotland supplies power to the National Grid, we have to pay for this connection, but in England they are paid to do this.

In 2016, Scotland's electricity exports to the rest of the UK were worth £5.8 billion - this is NOT included in Scotland's current GDP figure. As the only net exporter in the UK, it is inconceivable an independent Scotland would not prosper like other countries.

The Government Expenditure and Revenue Scotland (GERS) financial statement, which reflects a deficit, shows Scotland's financial position within the UK - we are given a proportion of UK spending such as defence and renewal of Trident. The UK Treasury controls 40 per cent of Scotland's expenditure and 70 per cent of its taxation.

The Scottish government has limited borrowing and tax powers and it must balance its budget each year. GERS therefore paints a picture of Scotland's economy, as it is largely controlled by Westminster. It does not model scenarios for an independent Scotland.

In 2020, Scotland sent £65.1 billion revenue to the UK. The UK sent £49 billion budget to Scotland. The UK allocated £15.1 billion deficit to Scotland. GERS therefore proposes that Scotland's 8.2 per cent of the UK population is responsible for 25 per cent of the UK's total deficit.

In the EU referendum in 2015, Scotland voted 62 per cent to remain in the EU, but England voted to leave and we were dragged out by England's larger population. This breaks the 1806 Treaty of Union. So has England made us independent by doing this? Who wants to be controlled by England? I don't.

**George R Neilson, Edinburgh**



Thank you. David Hencke's article, *What the BackTo60 campaign is doing for pensions equality*, will resonate with CSPA members and also those who are also our supporters. One of whom was delighted to tweet about the arrival of *The Pensioner* at her home - likewise ourselves - to see the front-page splash.

That delight will be mirrored around the country, many times over, when a women's bill of rights is domesticated into law.

Discrimination is insidious and not always obvious. Women are twice as likely to give up paid work to care, and four times as likely to have multiple caring roles than men.

This takes a huge toll in terms of access to education, income and occupational pensions and on physical and mental health.

No longer must women suffer a yawning pensions gap caused by a gender pay gap; career breaks/unpaid caring; unequal promotion; part-time work; low earners excluded from auto-enrolment and poor childcare provision.

We call on everyone to take action, and to stand side by side with women who want substantive transformative equality for all women and girls, now and forever.

Check out [www.cedawinlaw.com](http://www.cedawinlaw.com) and help us to eliminate discrimination against all women and girls.

**Joanne Welch, founder and campaign director, BackTo60**

**Women are four times as likely to have multiple caring roles than men**

### MORTGAGE PRESSURES

I was struck by the item about mortgages on page 16 of the Spring issue. I am 74 and still have a big mortgage that I struggle to pay.

Part of it used to be paid as a form of Pension Credit, which meant I was exempt from council tax and charges for glasses and dental treatment. This remained so when it was reduced, but then it was replaced by a loan.

The amount paid towards the mortgage was the same but, because it no longer qualified as Pension Credit, I now had to pay council tax and for glasses and dental treatment. (Eye tests are still free, but dental checkups are not, which seems anomalous.)

Then all payments towards mortgages stopped, so I now have to pay the full amount (interest only, but still a lot) as well as

council tax and for glasses and dentistry. I am not considered to have a low income, despite nearly half of it going on the mortgage, because only income is considered, whatever it is used for, even if a large proportion goes on essential accommodation. I therefore do not qualify for Pension Credit. Any suggestions from the CSPA or its members would be very welcome!

Also in the issue, I strongly agree and sympathise with Dr Jean Hardiman-Smith (page 26), but please don't use the annoying American practice of calling public toilets "restrooms" or "bathrooms". A restroom is where you rest, a bathroom where you have a bath.

David Humphreys (page 27) was also informative, but people in the London area may like to note that Transport for London has an excellent map showing which stations have toilets - visit the websites [www.tfl.gov.uk/maps](http://www.tfl.gov.uk/maps) or [www.tfl.gov.uk/accessguides](http://www.tfl.gov.uk/accessguides).

**Ray Ward, London**

### I am 74 and still have a big mortgage that I struggle to pay





## LETTER OF THE EU LAW

While it's fine to differ on opinions, Thomas R Rookes errs on facts when he says the EU is not a democracy. I suggest he look up the facts: [tinyurl.com/3pfzxc24](https://tinyurl.com/3pfzxc24)

The European Commission is essentially the EU's civil service, part political body, part administration - which leads to confusion over its exact nature.

The Commission has four responsibilities central to the EU's operation: it proposes legislation designed to implement the objectives outlined in EU treaties; it manages EU policy and the EU budget; it acts as the guardian of treaties, monitoring compliance with EU law and referring suspected non-compliance to the courts; and it represents the EU in external trade negotiations. It does not and cannot make law.

The Council of the European Union, known also as the Council of Ministers, is the first of the EU's two law-making bodies. Whereas the Commission represents the general interests of the EU, the Council of the EU represents the elected governments of member states.

The other law-making body, the European Parliament, is the only body that is directly elected by citizens in the member states.

It is an independent legislature. It sits for a fixed term, cannot be dissolved by any other body, and determines its own business agenda. It has a major say in the appointment of the Commission President and other members of the Commission. It can also require the resignation of the Commission.

The Commission is subject to democratic control through the European Parliament (arguably elected on a fairer basis than the UK Parliament) and the EU Council of Ministers (democratically elected).

(I might remind Mr Rookes that in the UK, the present and previous governments have effectively been able to do what they like on a minority of votes in an election, their actions only modified by the unelected House of Lords.)

I would also add that both the EU and the UK legal systems operate effectively on the basis of statute and case law (in the EU's case in the European Court of Justice), and I

would question Mr Rookes as to what difference he believes his statement on that issue means in practice.

I will pass over some pretty tendentious comments, apart from those which suggest that the Commission had little interest in talking to British politicians. David Cameron sought to breach the fundamentals of the EU treaties. Theresa May set out a series of "red lines", many of which were incompatible with the EU's own rules and regulations.

Quite properly, the EU made it plain right from the start that they would be as helpful as they could, consistent with maintaining the integrity of their rules.

We could have negotiated a 'Norway' or 'Switzerland' or EEA deal, but we insisted on a hard Brexit (which was rarely even whispered during the referendum campaign). I find it odd that for some reason, a country which had decided to leave the EU should expect to determine the rules of the organisation whence it was departing.

**Richard Allen**

## TRAVEL INSURANCE OUTRAGE

I am writing to complain about the new CSPA policy you have offered to me and I presume thousands of other members.

First, it has taken nearly 18 months since we were advised that Towergate was selected to arrange these new travel insurance policies, and you only sent out details by email in early April 2022, after everyone's old AXA policies had expired. Late really.

Second, I spent nearly three weeks trying to contact you before I could speak to anyone for advice and details. I did several personal quotes online for multi-trip and single trips even though I only want a good annual multi-trip policy for up to 62 days for Europe - as I've had for many years from the CSPA.

It was almost impossible to speak to anyone at Towergate, even after ringing several times a day and leaving a dozen

or more messages. How will buyers get through to make a claim? I eventually spoke to Eloise Bucklebury, who was helpful but still took a week to answer my question about *additional* excesses.

These high monetary excesses are prohibitive to anyone who reads the small print of the Lighthouse policies.

My worry is that many older people like me will just sign up for the Gold, Silver or Bronze policy without spotting the small print that commits them to being overcharged by up to 10 times the normal excess of £50 or £100 they thought they'd signed up for, if they make a claim for any medical conditions disclosed. This is just wrong.

I - and I hope others - have done many searches to find alternative policies and have found *none* that contains these ridiculous additional excesses. Anyone looking at your policy

in depth, and having read the small print about excesses, would eventually work out that one small claim related to their declared medical conditions would cost them far more than their first or annual premium. In short, these policies are *not* fit for purpose and should not be called insurance.

I have found alternative policies that cover me for up to 62 days of trips in Europe, with a £50 or £100 excess maximum. I have committed myself to another company whose policy gives me the same cover as your Silver quote with only a maximum £50 excess and at a slightly lower cost.

I was very disappointed with my offer from Towergate and Lighthouse/ARCH. I hope the CSPA will review all this and come up with better insurance for all their loyal customers.

**Robert Saunders, Isle of Man**

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# Helpdesk



Grant Emery from BC Technologies responds to more of your computer-related conundrums

## MEMBER QUESTIONS & ANSWERS

**Q** I have just installed a new app, but it hasn't created a desktop icon as normal. Can I create one myself so I can open it from the desktop?

**A** When you install a program or app, it usually creates a desktop icon. But not all apps do. So instead of having to hunt for it in the Start menu, you can create shortcuts of your own:

- Open the Start menu and locate the app you want to create a shortcut to.
- Right-click on the app and select Open File Location.
- This will open a window showing a list of programs; right-click on your program again in this window and select Copy.
- Now go to your desktop, right-click on an empty space and select Paste. This will copy the shortcut onto your desktop for easy access.

You can copy-paste other programs from the previous window onto your desktop as well. If you want to rearrange the location of these shortcuts on your desktop simply hover over a shortcut, hold down left-click, and drag it to the desired location.

You can also add items to your taskbar by opening the start menu, locating the app and right-clicking on it, then selecting Pin to Taskbar.

**Q** Since the clocks went back, the time on my computer has yet to change. I thought my computer would do this automatically?

**A** Many users' computers do not automatically adjust, but it is usually an easy fix:

- Go to Windows Settings > Time and Language > Date and Time.
- Under Additional Settings there is a Sync Now button, simply pressing

this should allow your computer to manually correct any discrepancies with the current date and time.

If this does not resolve your issue, there are a couple of other well-known fixes:

- Check your Windows updates and ensure your computer is up to date.
- Press the Windows Key + R to open the Run box.
- Search for Services; right-click and Run as Administrator; press Enter.
- The services window will now open, scroll down to Windows Time and double click.
- The Windows Time Properties will now open.
- From here, change the Start-up Type to Automatic and click OK.
- Click the Apply button, then click OK. This will restart the Windows Time service and sync your date and time correctly.

**Q** I always ensure my computer installs all the latest updates, but I have noticed there is an optional driver updates section. What exactly are drivers, and should I bother with these?

**A** Drivers are programs that allow communication between the PC and a device. Printers need drivers installed onto a PC before they can receive print jobs from the computer.

Windows splits its updates into two categories: main updates and optional driver updates. The main updates are required for Windows to operate at maximum efficiency and security; optionals are not necessarily needed.

They are still available to install manually in the event you are having a particular issue with a certain feature, such as audio issues. In that case, go into Optional Updates and see if there are audio drivers available for you to

### Free computer support

To contact BC Technologies for free advice and support, call 0330 800 1010 9am-5pm Mon-Fri, or email [cspa@bc-group.co.uk](mailto:cspa@bc-group.co.uk) at any time. Please quote 'CSPA' when contacting BC Technologies to help them deal with your query.

install and potentially rectify this issue. Overall, installing the optional updates will do no harm, but you can leave them alone unless you are experiencing an issue with your drivers.

**Q** When I open my web browser, my most visited websites used to appear, but they are gone. Can I get these back and how do I add other sites?

**A** If you use a browser such as Microsoft Edge or Google Chrome and your favourite websites no longer appear, there are a few things you can check before setting it up again. These browsers need you to sign in with your email address in order to save this information, so ensure you have not been signed out.

If you are signed in you will usually see your display picture near the top right of the browser. But if you have been signed out this may appear blank or greyed-out. By clicking on this, you can sign in again, which will load all your personal settings and favourites.

If you don't sign in to your browser, you can easily set up a favourites bar:

- Open your web browser and navigate to your desired website.
- To the right of where you typed in the website is a star icon - click this to create a favourite below the site name and add it to your favourites bar.
- Once you have added a few websites, you will see your favourites bar start to increase.

# Now's the time to tackle your smartphone

*At last, using your smartphone can be easy, simple and stress-free. Find out how...*

Modern mobile phones - smartphones as they're called - can do so much more than just make phone calls.

From browsing the web wherever you are, checking train times, acting as a sat nav... And best of all they can make it so easy to keep in touch with family and friends - in so many ways, from sharing photos to making video calls.

But using them isn't always as easy as you'd want - and that's putting it mildly!

### Do the manufacturers do it on purpose?

Sometimes it can seem like the manufacturers deliberately make them complicated - and how you do things is often hidden away. It might be easy once you know, but until you've been shown the easy way, it can drive you mad.

In fact only yesterday I was talking to someone whose Mum had got a new all-singing-all-dancing phone - but she couldn't work out how to answer a phone call on it! She's not daft - it's just that it's different from what she'd used before and the phone didn't come with a manual telling her what to do.

Whether you have similar problems or you're trying to do something slightly more advanced, the thing is, it can be easy to use them... once you know how. But until you've been shown, it can be like talking a different language.

That's why we've published these books: *iPhones one Step at a Time*, *Android Smartphones One Step at a Time* and *Doro Smartphones One Step at a Time*.

### Plain English... and that's not all

They explain how to use the phone, in plain simple language with pictures of the screen showing you exactly where to tap or slide your fingers. No jargon!

### What's covered?

I can't list it all here. But amongst other things, you'll discover:

- The basics of controlling it - swiping, tapping, opening apps & so on.
- How to use it as a sat-nav... in the car or even on foot.
- Send emails from your phone.



*Suitable for iPhones and Android phones like Samsungs, and the DORO (not sure what phone you have? Best send off for the free info pack)*

- Video phone calls - a great way to keep up with family who live a long way away
- Most phones have a good camera so you can take photos: here's how to use it properly (and for videos).
- Share photos with friends around the world - quickly and easily.
- See updates, photos and video clips from friends and family - as soon as they "post" them.
- Instant messaging and how to use it.
- Make it easier to read the screen.
- Browse the web at home or out & about.
- Choosing and downloading apps.
- And obviously, you can make phone calls and send and receive text messages. ("Voicemail" is covered, too)

All explained nice and simply. (Find out more in the free information pack - read on...)

### What one reader had to say:

*"Thanks for a fantastic smart phone book. Very pleasant staff as usual.*

*I think this book should be sold with every smart phone. I have learnt so much from it, the info you get with the phone is non-existent.*

*Smart phones are quite complex, and your books speak in plain English."*

### Only half the story

That's only half the story but I don't have room to explain here. I've put together full information on the books - who they're for, what they cover and so on.

What's more the books also come with a free gift - no room to explain that here either.

### Don't buy now, do this instead

The books aren't available in the shops or on Amazon - only direct from the publisher. Send off now to get a completely free, no-obligation information pack. It'll explain what the books cover, who they're suitable for and so on - showing you just how it could help you.

**Just call 01229 777606**, and talk to Emma, Jade, Alicia, Karen or Steph (lines open weekdays 8am-5.30pm and Saturdays 9am-3pm). Or email [PS0622@helpfulbooks.co.uk](mailto:PS0622@helpfulbooks.co.uk) or post the coupon to **The Helpful Book Company, 13B Devonshire Road Estate, Millom, Cumbria LA18 4JS** to get your full Smartphone infopack - we'll put it in the post to you straight away (and we'll keep your details private). Even if you don't know what type of smartphone you have, the information will show you how to tell.

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# Something else that annoys me...

Chris Proctor has some firm words to say to people bent on oversharing their ailments

**W**hy don't people understand that "How are you?" isn't a question to be answered. Half the people of my age I meet seem to think it's an invitation to trot through a litany of unpleasant medical conditions. It's not. It's a phrase best answered with: "Fine, thanks."

I have no desire to be acquainted with details of a stabbing groin pain that has left you sleepless for a month. I don't want to know about the bulbous swellings on your pancreas. And I find accounts of eruptions and hernias most distasteful. Why would I want to know? And why do they want to tell me?

If I happened to be a doctor, I could see the point of them listing their gruesome infirmities. A physician might be able to help. But I'm not.

In fact, I'm a hypochondriac. Which is another reason I'm appalled at lists of ailments. Every time I hear a symptom, I think I've got it. Already this week I've self-diagnosed shingles, brain decay, asthma, acne and housemaid's knee.

I find the best reaction to these roll-calls of disorders is to consult my watch and scurry off saying there's something on the telly or I'm having my hair done.

There's no point in staying, and none in being polite. I mean, they don't care if I'm there or not. If they haven't got a human to frighten with their infirmities, they've always got Google.

Have you ever been tempted to put your symptoms into one of those health websites? I don't know who writes the replies, but they are all manically depressive. They never say: "I wouldn't worry. Have a lie down, a couple of pints

and a ciggie and it'll probably clear up." No, they send you in a huge loop where you confess to all sorts of afflictions until you come to the last page, which always tells you cancer can't be ruled out and you should arrange an appointment with your doctor.

Brilliant. You feel ill and they advise you to see your doctor. Not the vet or a roofer or a bloke selling dodgy vacuum cleaners opposite the Ferret. A doctor.

The trouble stems from the greeting. I'd like to see "How are you?" banned outright. Of course, we'd need a replacement that can't be mistaken for a question. I see nothing wrong with "Hello" but I suggest something unspecific, such as: "You don't look a day older."

Having said that, I recently met an old flame who said I hadn't greatly changed - before adding that I've always looked knackered.

"Not dead yet?" is another candidate phrase as it only allows for a yes or no response.

My brother reacts even more impatiently than I do to being told about maladies. It's one of the reasons he's turned in his retired person's bus pass. He says

the majority of passengers on every bus are medically obsessed. If he doesn't take the bus, he doesn't need to ask people how they are.

He suspects the government issues free bus passes to the elderly in order to carry out a cull. "When you had to pay for the bus, you'd see hordes of pensioners striding out, marching up the hill in the sunshine to the shops. Now they spend hours in draughty concrete shelters, usually in a blizzard. Eventually a bus arrives and they squeeze in like Lego pieces, breathing germs over each other. They're not getting me like that."

I accept that, regardless of how well advised, my proposal to ban the phrase "How are you?" will be difficult to implement.

In which case we will have to enforce an acceptable response.

I still think "Fine" is best - I even tell my doctor I'm fine - but it might not suit everyone. There's "Why... what have you heard?" I suppose. "Surviving" is depressing and I thoroughly dislike "Mustn't grumble" because I do like grumbling - it's one of the benefits of growing older.

So after due consideration, I urge all readers, when asked how they are, to pull back their shoulders, tap their feet, and in a South Carolina accent declare: "Better than James Brown", before hurrying off, fingers in ears. 🎧



Already this week I've self-diagnosed shingles, brain decay, asthma, acne and housemaid's knee

# PRIZE CROSSWORD DRAW

Win £100 of M&S vouchers

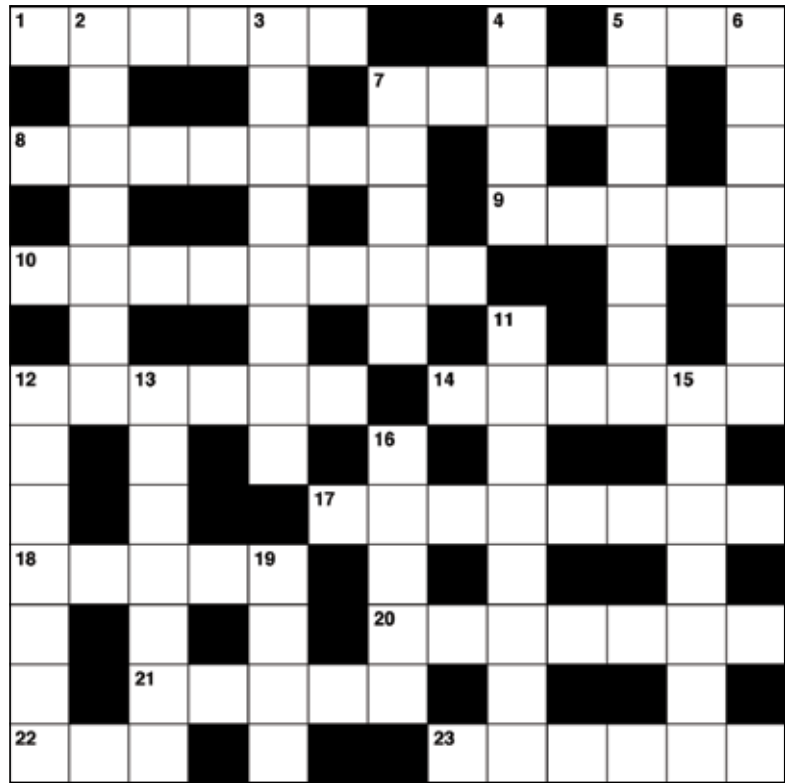


## Across

- 1 Capital of Taiwan (6)
- 5 Aisling \_\_\_ : Irish comedian, writer and actress (3)
- 7 US state whose capital is Augusta (5)
- 8 Yellow variety of quartz (7)
- 9 Animal entrails used as food (5)
- 10 \_\_\_ Culkin: *Home Alone* actor (8)
- 12 In-crowd or group of close-knit people (6)
- 14 Heavy tool used for crushing spices in a mortar (6)
- 17 Louis \_\_\_ : French inventor of the first practical photographic process (8)
- 18 German city located on the west bank of the Rhine (5)
- 20 Aaron \_\_\_ : US actor who played George in *Erin Brockovich* (7)
- 21 British-Irish rock band whose debut album, *Brutalism*, received critical acclaim (5)
- 22 Monetary unit of Japan (3)
- 23 City and port of Ukraine (6)

## Down

- 2 \_\_\_ Williams: main antagonist of Arthur Miller's *The Crucible* (7)
- 3 Greek philosopher 341-270 BC (8)
- 4 English singer and songwriter known for the songs *Thank You* and *White Flag* (4)
- 5 Capital city of Northern Ireland (7)
- 6 *The Age of \_\_\_* : 2015 film starring Blake Lively (7)
- 7 \_\_\_ Fox: US actress in the *Transformers* film franchise (5)
- 11 Exposed as false (8)
- 12 \_\_\_ *Row*: John Steinbeck novel (7)
- 13 Hormone made in the pancreas that regulates glucose levels in the blood (7)
- 15 Genus of birds including the black grouse (7)
- 16 Jeremy \_\_\_ : former UK number one tennis player (5)
- 19 Novel by Toni Morrison (4)



Entries that are not complete will not be accepted into the draw.  
Closing Date: **22 July 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 **Ann Nash, Bristol**.

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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# Enjoy your conservatory all year round



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*Mr & Mrs Barber, Wells*

## WARMER IN WINTER

"There is no doubt that the conservatory is much warmer than previously, and no, the room is not darker either!"

*David Birch, Chichester*

## USABLE ALL YEAR ROUND

"The conservatory is now used throughout all seasons of the year and is far more comfortable to sit in whatever the weather outside."

*Mr & Mrs Gibson, Portishead*

## MOULD & CONDENSATION

"This is the best thing we have done in this house. Used to run with condensation and now zero."

*Karen Thomas, Chippenham*

## COOLER IN SUMMER

"You could have fried an egg on the table in there in the summer, I now look upon the conservatory as a new room. It is quiet, restful and cosy."

*Carol Doyle, Surrey*

## ENERGY EFFICIENT

"I've already turned the underfloor heating down. Lovely job guys, thank you!"

*Anne Bird, Bristol*

## QUIETER IN BAD WEATHER

"For the first time in 10 years we do not have to close the door to the conservatory when it rains, as the noise is minimal and before I found it difficult to hear the TV over the loudness of the rain on the old roof."

*Mr & Mrs Bailey-Webb, Wansash*

"It's the best home improvement we have ever made. Our conservatory is now our dining room in the garden."

*Mike Mills, Middleton On Sea*



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# Grace the gardener.

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