

the Pensioner

THE MAGAZINE FOR MEMBERS OF THE CIVIL SERVICE PENSIONERS' ALLIANCE

Clive Betts MP applauds the CSPA's 70 years of work protecting pensioners

Find out how the Charity for Civil Servants can help during challenging times

The scandal of frozen pensions and what's being done to make changes



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Welcome



Things always feel much brighter in spring. Not only are they actually brighter, with longer days and stronger sun, but positivity is in the air.

Our cover feature on the future of ageing is full of the joys of spring but with practical advice and analysis. It comes from an authoritative annual conference that looks at positive approaches to older people's health and care around the world.

Another uplifting story comes from a u3a creative writing group that has won a clutch of awards. The Gilwern group in Monmouthshire was formed during the pandemic and started out with meetings on Zoom before being able to gather in person.

Also in this edition, Clive Betts MP is writing for us and pledging to advance the work of the CSPA in parliament.

We have our regular updates from the general secretary and deputy general secretary and a packed section of branch reports. And Chris Proctor closes our editorial pages by reflecting on why the simple act of shopping has become so convoluted.

I hope you enjoy this edition and the spring.

If you do like something – or if you don't – please send your comments to the letters pages by emailing editor@cspa.co.uk or by post to our head office.

Christie

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Please send branch news and parliamentary reports or any other contributions for the spring edition to the editor by **12 April 2023**. Branches and groups with initials **B D F H J L N P R T V X Z** are invited to contribute – email editor@cspa.co.uk And if you need extra time to submit a report, please email the editor.



Changes to direct debit payments

Every year 6,000 payments are collected from CSPA members who pay their subscriptions by an annual direct debit. The CSPA has used Lloyds Bank's Teledirect service for this purpose, but at the end of 2022 Lloyds notified us that it was closing this service.

A new service was introduced to replace it, but there are significant changes in the way it operates.

In particular, payment collections have to be triggered by the CSPA and not by Lloyds Bank.

In order to administer this efficiently, annual direct debit payments will in future be collected once a month.

On page 6 of *The Pensioner* is the formal notice of change in payment dates that we are required to give by BACS under the Direct Debit Guarantee. In every case, payments will be collected later and not earlier.

The transition period has not been easy and the CSPA apologises to any member whose direct debit payment has been delayed. Once the new system has bedded in, it should run smoothly.

This does not affect members who have joined online and make a monthly payment, or any members from the Northern Ireland pension scheme, who have different direct debit arrangements.

Discounts and offers from the CSPA

Are you making the most of your CSPA membership? We have an array of discounts and offers from high-street names, which can save you money on everything from big-ticket items to the weekly shop.

Have a look at our membership benefits section on the members' area of our website and you'll see discounts from Apple, Fiat Chrysler, Hotpoint, Foyles, Halfords, Vision Express, Virgin Wines, Morrisons and many more.

If you're planning travel, now that spring is beginning to dawn, there are many offers on holiday deals, hotels and airport extras, as well as English Heritage membership.

If you're still working, there are discounts on training for IT and professional development, interviewing, stationery and books.

If you like being active, you can save money on gym and golf club membership and sports equipment.

There's also a range of advice on health and finances from partnership groups. Have a look and spend a little less on things you like.



Specsavers deal success in Northern Ireland

In the winter edition of *The Pensioner*, the CSPA's Northern Ireland Branch announced that a special deal had been agreed with Specsavers, providing members with

a £20 voucher to use for any Specsavers glasses in the £99 and above range.

By the end of January, 38 members had requested a voucher – which means that CSPA Northern Ireland has so far

saved members a total of £760.

If you would like a voucher, please contact our Northern Ireland secretary, Tony McMullan, at tony.mcmullan@outlook.com



Pre-1987 women – get in touch

Some of you will be aware of court cases to equalise the pension scheme benefits between men and women retrospectively – widows/widowers benefits.

Men paid widows and orphans contributions from 1978; women paid them from 1987. At the time, women were given the opportunity to pay for previous service to be covered for a potential widower. Some did, but it was not popular. Women were concentrated in the junior grades and often worked part-time, so affordability was an issue. And in the 1980s, the idea of a woman leaving a widow was not a consideration.

The Cabinet Office is now working on how the civil service scheme can comply with the law. This may involve a cost to members if they want spouse/civil partner cover for pre-1987 service.

When all the costing has been done, the CSPA will be formally consulted as the group representing retired members. We would like to hear from anyone who would like the opportunity to buy pre-1987 service cover for a spouse/civil partner to inform our response. Please email enquiries@cspa.co.uk.

Local group and regional structure – we want your views

What do you think of the current CSPA structure for involving members through local groups? Do you attend meetings of your local group? If not, do you feel disenfranchised by not being involved? What would get you interested in becoming involved locally or regionally?

We are keen to have views from individual members and local representatives on how you view the local structure of the CSPA to inform a review of the group and regional structure in England and Wales.

Local groups will be consulted on emerging recommendations from the review during March and early April before draft proposals are considered by the Executive Council in late April.

The review arose from a lively debate at the AGM last October on motion A17, which called on the EC “to consider disbandment of the group structure in England and Wales and move to regional representation”.

The motion was remitted to the EC on

Motion A17 urged the EC to consider disbanding the group structure

the understanding that a working party with local group involvement would be formed to consider options for change, whilst being mindful not to undermine the local groups that were working well.

The EC decided in December to establish a working party of EC representatives, including four regional representatives, and some local group officers, to consider remitted motion A17 and formulate recommendations before wider consultation with groups and branches. The local group representatives include:

- Ian Millar, Winchester Group
- John Abingdon, Bedford Group
- Mike Buckley, Sheffield Group
- Clive Roberts, East Devon Group.

The working party would welcome views and comments from individual members and local volunteers on what you think of the current CSPA structure, and how you feel it could be improved.

- **Please email your views and comments by Friday 31 March to deputy general secretary David Luxton at david.luxton@cspa.co.uk or, if you prefer, comments can be sent to secretary, organisation, Mike Lawler at mike.lawler@live.com**

More time for stamps

You now have until 31 July to use any non-barcoded everyday stamps before they become worthless. Or you can swap them for barcoded versions for free through the Royal Mail scheme.

Last February, Royal Mail announced it would scrap ‘definitive’ stamps – everyday stamps featuring the profile of the monarch against a plain background – from 31 January 2023. After this date you would only be able to use barcoded stamps with

the sovereign’s profile or non-barcoded Christmas or special collection stamps.

However, discontent from customers has led to Royal Mail extending the deadline for a further six months.

If you don’t think you’ll use your old stamps in time, Royal Mail’s Swap Out scheme lets you exchange them for free.

You’ll need to complete a standard Swap Out form for stamps worth up to £200, or a bulk form for stamps worth more than £200. You don’t need to exchange Christmas stamps and special



stamps with pictures, as they will be valid after the July deadline.

- **For further details, visit: www.royalmail.com/sending/barcoded-stamps#paragraph-11255**

McCloud remedy progress report

The 2015 remedy applies to members affected by the direct age discrimination introduced by the 2015 public service pension scheme reforms. This is sometimes known as the McCloud judgment because of the ruling made in 2018 by the High Court against the pension schemes for judges and firefighters.

As part of the remedy work for the civil service, a public consultation is expected to be launched this spring, seeking views on the draft pension scheme regulations and the policy that supports the regulations.

The scheme will welcome responses to the consultation to help inform the final policy decisions.

The consultation document will set out how the regulations will work in practice and explain the remedy choices that members will have.

It will also cover the technical arrangements for returning all active and deferred members with Alpha service between 2015 and 2022 to the Principal Civil Service Pension Scheme for the remedy period.

The consultation is an opportunity for scheme members affected by the remedy, or any other interested individuals and organisations, to comment on the draft proposals before they are made final.

The CSPA will formally respond to the consultation. If you have

any views, please contact us on enquiries@cspa.co.uk

These changes apply to all eligible members with what is now being called 'remediable service' between 1 April 2015 and 31 March 2022.

The remedy may impact the payment of benefits for remediable service already in payment, as well as benefits that will become payable in the future.

More information about the 2015 remedy can be found on the Civil Service Pensions website at www.civilservicepensionscheme.org.uk/.

- A High Court case over the government's proposed method of paying for costs incurred by the McCloud judgment in relation to public sector pension schemes began on 31 January.

In its claim, the Fire Brigades Union argued the government was attempting to 'shift' the estimated £17 billion it will cost to reverse the changes onto members of the new, post-2015 public sector schemes.

It warned this could leave younger scheme members having to meet the cost of the remedy.

A public consultation will seek views on the draft regulations



Motion A46: report clarification

Paul Laxton from the CSPA's West Yorkshire Group has requested a clarification of the AGM report about Motion A46, which was produced as a supplement with the last edition of *The Pensioner*.

He would like the reference rephrased to the following:

"Paul Laxton of West Yorkshire supported the motion. West Yorkshire has campaigned vigorously in the field of social care.

"He argued that workers in social care be brought into the public sector either directly into the NHS or a partner organisation, on terms and conditions enjoyed by NHS staff thus putting an end to the low pay and zero-hours contracts that pertain in the private sector."

Notice: UK annual direct debit subs payers

As reported on page 4, Lloyds Bank has changed the method whereby direct debit payments are collected.

As a result of this change, the date of collection will be changing with

effect from 1 April 2023. Annual direct debit payments will in future be taken on or about the 20th of every month.

Payments due from 1 April to 20 April will be taken on or about 20 April 2023.

Payments due from 21 April to 20 May will be taken on or around 20 May 2023; and so on.

We apologise for any inconvenience this may cause.



Onwards in the House

After a tumultuous political time, **Clive Betts MP** celebrates the CSPA's positive impact

Amid all the political upheaval and the unusually rapid turnover of tenants at 10 Downing Street, the heightened sense of unusuality in 2022 was compounded by the passing of Queen Elizabeth II.

With a record-breaking reign of 70 years, most Britons had never known another head of state. The loss was felt keenly by many in our country, including the retired civil servants for whom she was ultimately the boss.

While the sombre dignity of Her Majesty's state funeral gave us time to reflect, including for our own passed away loved ones, we could also recall the wonderful way in which our nation came together over the summer to celebrate the Queen's Platinum Jubilee.

The CSPA also celebrated its Platinum Jubilee in 2022 and I had the great privilege of hosting a parliamentary reception to mark this milestone.

We gathered in the splendid surrounds of the Palace of Westminster's Churchill Room – the prime minister after whom it was named was in office at the time of the CSPA's founding. The red and gilt decor provided a wonderful backdrop to speeches on the history and ongoing work of an institution I think we can now proudly describe as venerable.

Over the years, the CSPA has served its membership tirelessly. Across the seven decades that have elapsed since its establishment in 1952, the CSPA has grown from a single-issue campaign group into a wide-ranging support network for civil service retirees.

Despite expanding, the CSPA has remained true to its core mission

This was achieved by forming local groups and branches and appointing professional staff at head office. It was also through the publication and distribution of the very magazine you are reading.

Since 1956 *The Pensioner* has been a companion for CSPA members. I look forward to celebrating its own Platinum Jubilee in 2026.

Despite expanding, the CSPA has remained true to the core mission of its predecessor, the Civil Service Pensioners' Defence Group – founded in 1951 to raise issues relating to civil service pensions with government ministers.

As always, it was a delight to meet you – the CSPA's members – at the reception. Speaking to you and hearing your concerns first hand reminded me why I am proud to be a parliamentary champion of pensioners, a mantle I aim to retain in 2023.

While the government U-turned on its decision to remove the triple-lock, there is a great deal of urgent work that remains to be done to protect pensioners and their pensions.

The CSPA exists for this purpose, and I will do my utmost to support you in this important task through my role and ongoing work in Parliament.

I will also work to champion the other issues that many older people are facing during the cruel winter we are experiencing. The cost-of-living crisis is biting and I will be by your side, voting to make sure that much needed financial support is being offered to those who need it most.

I look forward to continuing to work with the CSPA, celebrating campaign wins and doing my best to ensure that civil service pensioners can live their lives to the fullest. 📍

• **Clive Betts is Labour MP for Sheffield South East**



Above: Clive Betts signs in at the parliamentary reception held last November to celebrate 70 years of the CSPA. Inset: with Lisa Ray

General secretary's Report

By Lisa Ray, CSPA general secretary



As I write this article, we are a few weeks into the new year. As usual, just after Christmas, and its accompanying indulgences, we are hit by an onslaught of magazines, TV programmes and social media giving us advice for a “happier, healthier you”.

We in the CSPA are also making a fresh start. But this is not a marketing or sales gimmick; these changes are essential to the CSPA's future. Much more is expected of a membership organisation nowadays.

Our new database, website and brand have set us on the path to growth and improvement

Our new, more powerful database and functional website, together with our new CSPA brand, have set us on the path to growth and improvement.

It is gratifying to see that slowly but surely we are gaining new members, who are now able to join us online and spread the cost of membership through a monthly direct debit.

My colleague Nicola Crichton has written an article on the changes in this edition of the magazine (page 49).

We are ensuring that the information we hold is correct and up to date, as well as ironing out glitches with the new systems.

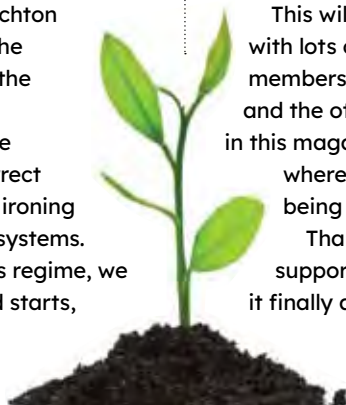
Just like any new fitness regime, we are progressing in fits and starts,

but we are moving in the right direction. If you have been affected by any delays caused by our switchover, thank you for your patience.

The work necessary to improve our membership services and ensure that you have a better experience is ongoing. Our campaigning work on your behalf also continues.

This will be another busy year, with lots of work going on for our members. I hope that this article and the other information carried in this magazine will help to show you where your subscriptions are being put to work.

Thank you for your continuing support and enjoy the spring when it finally arrives!



Putting AGM priorities into action

We continue to implement motions carried at our October AGM, focusing on primary health and social care, digital and financial exclusion, the cost-of-living crisis and pensioner entitlements.

Access to A&E is a major concern, but CSPA members are also alarmed at difficulties accessing primary care – doctors, dentists and chiropodists – as services crumble under pressure of demand for appointments.

We are examining how best to continue our work on these issues and have already written to health secretary Stephen Barclay and chancellor Jeremy Hunt.

We will also continue to work with relevant campaigns by Age UK, NPC and Carers UK.

I was pleased to join the first

meeting of Carers UK's Carer Poverty Coalition, which is bringing together more than 63 organisations to stand up for carers.

I know many of our members who look after friends and loved ones are not paid to do this and may be frail or ill themselves. Carers UK research indicates the value of unpaid care is about £132 billion per year.

At our AGM we debated the need for a simplified system for unpaid carers to claim benefits. Another thread of the campaign will be to look at an extra benefit for those receiving state

At our AGM we debated the need for a simplified system for unpaid carers to claim benefits

pension, as carers allowance – an ‘overlapping’ benefit – stops when state pension begins.

The CSPA continues to highlight and campaign about the exclusion from many day-to-day services of customers who are not online. I raised this issue in my letter to the chancellor last October.

There are many reasons why someone might not wish to use the internet, but the cost of connection should not be a barrier.

Although Ofcom now “encourages” internet service providers to offer a social tariff to customers, we think this should be a requirement.

Details of suppliers offering lower phone and internet tariffs can be found using this weblink: tinyurl.com/yczvrd2a

Dear Stephen Barclay...

As I write this column, the NHS strikes continue, and there has been an emergency meeting of health and care leaders at No 10 Downing Street.

Mixed stories in the press about on and off negotiations on pay do not inspire confidence that these disputes will be resolved any time soon.

Ambulance drivers locally to me have been on strike. But this is about

more than pay, it is also about working conditions and the stress that overloaded NHS staff are under.

We can only do our best to keep up the pressure on the government to engage with these disputes and invest better in the NHS. We kicked off 2023 by writing to health secretary Stephen Barclay about the state of the NHS and social care. The letter is replicated below:



Working for a Pensioner Manifesto

On more general areas impacting older people, we are working hard with our Later Life Ambitions partners – NFOP and NARPO – on the Pensioner Manifesto.

Our next meeting to consider this will be in March.

Bringing together older people's groups and representatives, the manifesto represents the major issues for older people, and we aim to have it ready for upcoming elections.

One of the leading requests in the manifesto is the appointment of a commissioner for older people in England. Independent Age is launching a campaign on this and the CSPA has added its support.

We believe a commissioner, rather than a minister, would allow for a more independent approach across all areas of government policy. We will keep you posted on progress.

We are calling for a commissioner for older people in England

Dear Secretary of State,

HEALTH AND SOCIAL CARE CRISIS

The Civil Service Pensioners' Alliance represents around 50,000 pensioners. We campaign on issues affecting public service pensioners and older people. A major concern for our members over the last decade has been the state of the NHS and social care services.

In my capacity as general secretary, I have written to many of your predecessors about the need to resolve the crisis in these interconnected services and have been increasingly alarmed at the lack of government action as the system collapses.

It has been reported recently that the current problems with backlogs of patients waiting for treatment, those stuck in hospital, and those waiting for an ambulance, have resulted in around 500 extra deaths per week.

The government has been consistently remiss in its lack of strategic and financial planning, which has led to the depleted and diminishing provision of both health and social care services throughout the UK.

Despite the highly valued skills and dedicated commitment of staff providing health and social care services, staffing and resource levels are inadequate to cope with current and growing requirements.

The crisis goes beyond funding – although the NHS has seen underinvestment for the past decade and local authority funding cuts reduce their ability to provide good social care.

These factors have combined to weaken the service's ability to deal with crises that have hit it recently, such as the Covid-19 pandemic and winter flu.

It is shameful that in our country, one of the most advanced economies in the world, care cannot be provided to enable everyone to live dignified and rewarding lives and get the treatment they need when they need it.

Government must press care service providers to improve the pay and conditions of key workers. Non-charitable providers should be strongly encouraged to reinvest any profit in developing their workforce.

In the NHS, a plan to fill the many vacancies, and provide measures to improve morale and reward those already serving, needs to be urgently prioritised.

These problems are long term and ongoing. The prolonged pain and suffering of so many are totally unacceptable. A remedy is long overdue and is now critical.

I look forward to hearing how the government will take urgent steps to deal with the problems I have outlined. Yours sincerely,

Lisa Ray
General Secretary, Civil Service Pensioners' Alliance

Meetings with Cabinet Office

We will be meeting the Cabinet Office pension policy team again next month to look at issues of concern to our members. On the agenda will be our ongoing widow(er)s pensions for life and reckonable service in post-retirement marriages campaign.

We have a few personal cases under way that resonate with this. One involves a member moving in with their partner but waiting to marry until they could afford to forgo their survivor pension.

When contacting the pensions administrator to report that they had remarried, they were asked how long they had been cohabiting (a number of years). Unfortunately, under the Classic scheme, cohabitation with a new partner also means survivor pensions cease. The member is appealing through the CSPA against the demand for repayment of their pension.

We have been following the appeal of the National Association for Retired Police Officers (NARPO) in the High Court on widows' pensions for life, which cited the right to marry under the Human Rights Act. But just before Christmas we heard the appeal had failed.

The legal advice we had sought advised the CSPA against joining the appeal as an interested party. The police pension differs from the civil service's. Success in court may not have resolved our campaign of survivor benefits for life – although it could have helped our case.

We will continue to lobby the Cabinet Office on this and remain in contact with our colleagues in NARPO to assess their next steps.

Other consultations

We are also feeding comment and ideas to Cabinet Office on the implementation of the

McCloud Remedy and are expecting a consultation on the implementation process (covered elsewhere in this edition) to which the CSPA will contribute.

Similarly, we are pushing policymakers on the need to provide fair survivor benefits for all – both same and opposite sex civil partners and married couples.

We understand that the Cabinet Office has been working with the Government Actuary on the potential costs of equalising survivor benefits. This will also be subject to a

The pensions portal is a convenient way to check payment statements or personal details

consultation process to which the CSPA will be making a response.

We are also following up on some personal cases that have been putting undue stress on members to repay over a shorter period and at a higher rate than is affordable for them.

This is despite the agreement we have with the Cabinet Office to allow

at least the same time period for repayment as the error or overpayment had been.

Pension portal

The pensions portal is always on the agenda at meetings with Cabinet Office, usually because the CSPA is asked to help to get more pensioners to sign up. If you have not done so, you may find it a convenient way to check payment statements or personal details – visit <https://members.civilservicepensionscheme.org.uk/>

The portal is also a great retirement planning tool. As we have recently expanded our membership criteria, we are interested in securing access for deferred civil service pension members (those entitled to a civil service pension in the future but not yet drawing it).

Deferred pension holders cannot make further contributions to their pension, but it is uprated by CPI each year. Knowing how much they will receive in retirement helps those still working plan for their future.



LENA MAXIMOVA/SHUTTERSTOCK.COM

Access to cash

Access to cash is under threat. Given the current cost-of-living crisis, many of us are using cash more in an attempt to keep a closer eye on spending.

As an organisation representing retired civil servants, the CSPA responded recently to a request from the Daily Express for comment. The paper had picked up on a parliamentary question from Lord Holmes of Richmond, who asked what the government was doing to ensure “all financial services are accessible and inclusive, including ATMs and point of sale terminals”.

In our statement, we supported the need to ensure no one was disadvantaged when withdrawing cash and that those less able to access new technology such as banking apps were fairly accommodated.

We have been dismayed to see local bank branches closing. According to Lloyds, as customers do more online, visits to some branches have fallen by as much as 85% over the past five years.

But according to Which? since January 2020 customers of certain banks have been able to use Post Office branches to withdraw and deposit cash in their accounts and make balance queries.

Most banks will also allow you to deposit cheques at the Post Office. This means people can still access essential services, even if their local bank branch has shut.

The service will now run until December 2025, after a new agreement was signed with 30 banks.



CLAUDIO DIVIZIA/SHUTTERSTOCK.COM

Elections and photo ID

Older people are usually credited with a higher turnout at election time compared with other generations. Something that may have passed you by, however, is that from 4 May, voters in England will need to show photo ID to vote at polling stations in some elections:

- Local elections
- Police and Crime Commissioner elections
- UK parliamentary by-elections
- Recall petitions
- UK general elections (from October 2023).

Accepted forms of photo ID include passports, driving licences, Blue Badge, older/disabled persons bus pass, Oyster 60+ card, Freedom Pass, Scottish national entitlement card, 60+ Welsh concessionary travel card, disabled person's Welsh concessionary travel card, Senior SmartPass (Northern Ireland), registered blind SmartPass or blind person's SmartPass (Northern Ireland), war disablement SmartPass (Northern Ireland), 60+ SmartPass (Northern

Ireland), half-fare SmartPass (Northern Ireland).

If you do not have a valid form of photo ID, you can apply for a free voter ID document, which is known as a Voter Authority Certificate.

According to the website, you can still use your photo ID if it's out of date, as long as it looks like you. The name on your ID should be the same name you used to register to vote.

There is a lot of information at the Electoral Commission website here: <https://www.electoralcommission.org.uk/i-am-a/voter/voter-id?gclsrc=aw.ds>

A public information campaign will also be launched shortly. If you have any queries on voter photo ID, you can call the helpline on 0333 103 1928.

From 4 May, voters in England will need to show photo ID to vote in some elections



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Synopsis

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



WESTMINSTER

by Joe Frost

HEATING FUELS

Dave Doogan asked what percentage of households in the UK relied on heating oil as an energy source. The reply indicated around 1.7 million households relied on heating oil (5% of UK households) – 3.22% in England, 5% in Scotland, 10% in Wales, 68% in Northern Ireland.

Separately, Wera Hobhouse asked about the potential of using hydrogen for home heating. The minister said 100% hydrogen in domestic heating was not yet possible but the government was working to assess technical feasibility, costs, benefits and other impacts.

PUBLIC TRANSPORT FARES

Sarah Jones asked if Germany's recent rail ticket subsidy scheme would be assessed for the UK. The minister said in September the government had announced plans to provide up to £60 million to help bus operators cap single fares on most public services in England outside London at £2 per journey. This would run from January to March 2023.

NHS NEGLIGENCE

Rachael Maskell enquired about steps to ensure that death caused by clinical negligence in the NHS led to

improved practices. The government said it had introduced measures to help the NHS in England reduce patient harm and improve responses to harmed patients. These included a statutory duty of candour requiring all hospital trusts to tell patients if their safety had been compromised and to apologise. This was overseen by the Care Quality Commission, which could take enforcement action over non-compliance.

The government had implemented legal protection for whistleblowers flagging safety concerns, and Freedom to Speak up Guardians in all trusts.

A Health Services Safety Investigations Body was established in 2022 to look into the most serious patient safety incidents and embed learning. The government was ensuring medical examiners would ensure all deaths not involving a coroner were scrutinised by an independent practitioner.

NURSE RECRUITMENT

Sir George Howarth asked about recruitment of NHS nurses. The minister said the government was on schedule to

The government had introduced measures to help reduce patient harm

provide another 50,000 nurses by the end of March 2024, with 29,000 more in the NHS compared with September 2019.

In reply to Sarah Olney's query about vacancies, the totals for all regions were:

2018	42,589
2019	44,195,
2020	37,760
2021	38,814
2022	46,828

Only England had fewer vacancies over the period – 4,228 in 2022; 4,721 in 2018.

PATIENT CHOICE

Lord Warner asked about plans to allow patients to access information on local waiting times on the NHS app.

The government said it was working with the NHS to develop the My Planned Care online platform to support patients awaiting consultations, treatment or surgery, including hospital waiting times.

Lord Warner also asked whether patients were aware of the right to choose where they received consultant-led treatment, and what assessment had been made of e-referral services (eRS) by NHS GPs to support patient choice.

The reply said the Manage Your Referral patient survey enabled patients who had used eRS for elective referrals for directly bookable services to record their experience of being offered a choice of elective care provider.

The survey included a question on whether patients were aware of choices when attending a first outpatient appointment. In 2021/22, 50% of 7,000 patients said they were aware of this.

WHEELCHAIRS PROVISION

Lord Hunt asked about wheelchair provision, following a report by Motability and the Wheelchair Alliance. He was concerned at delays in the system and the need to improve user information.

Lord Hunt also asked whether the government would ensure there was high-level responsibility in the NHS for wheelchair and postural services.

The minister said there were no plans for such a post; NHS England oversaw that and integrated care boards (ICBs) had to meet local needs.

NHS England compared the report's findings with the existing policy and data requirements of the ICBs. It had a data set that reviewed waiting times to enable targeted action. A model for providers, commissioners and systems had been developed to support commissioning.

PHYSIOTHERAPY

Feryal Clark asked about numbers of NHS physiotherapists. He was told that in July 2022 there were 21,833 full-time posts in trusts and commissioning bodies in England – up 3.2% on 2021.

Since September 2020, the government had made a non-repayable training grant of at least £5,000 per academic year to all eligible students on nursing, midwifery and allied health professional courses. Further financial support was available for childcare, travel and accommodation.

GP APPOINTMENTS

Lord McCrea asked about steps to ensure face-to-face GP appointments were available. NHS England said GPs must offer face-to-face appointments and remote consultations and should reflect preferences for face-to-face unless there were good clinical reasons not to. In October 2022, 71.3% of appointments were conducted face-to-face, excluding Covid-19 jabs, up from 64.3% in 2021.

CIVIL SERVICE FAST STREAM

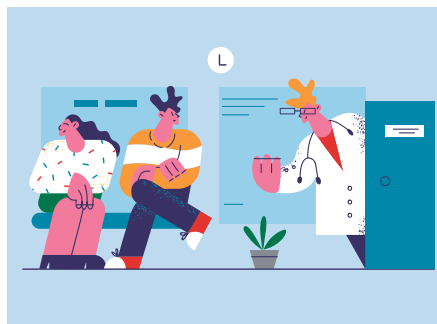
Angela Rayner asked about the future of the civil service fast stream (FS). The government said it was committed to retaining the system without missing a year. The FS reform programme had

made significant progress over 18 months, placing more emphasis on best in class arrangements and developing ways of working. A recruitment campaign from December 2022 was for courses starting in September and October 2023.

Some 14,000 civil servants responded to a 2020 survey that helped inform the Declaration of Government Reform and a vision for a modern civil service. Since then a network of reform champions had given views on plans for reform.

Separately, Dr Kieran Mullan wanted to know what was being done to increase apprenticeships in the civil service. The government was committed to 5% of the civil service headcount being apprentices by 2025 – 47,490 had been recruited since April 2016, 78% outside London.

In October 2022, 71.3% of GP appointments were conducted face-to-face



PROBATE SERVICES

Stephen Morgan asked what recent estimate had been made of case waiting times with the probate call centre and what was being done to reduce these.

The average waiting time between January and September 2022 was 28 minutes four seconds. Volumes and waiting times for calls had risen since March 2022, with 6,000 more calls in September compared with March. The service was committed to reducing this, increasing resources to meet demand.

BLUE BADGE SCHEME

Lisa Cameron asked whether the government planned to roll out electric chargers in Blue Badge bays. The government said it wanted accessibility embedded in the design of the infrastructure network. A new accessibility standard for electric

vehicle charging had been sponsored for development by the British Standards Institution. Locations of charge points on public highways were the responsibility of local authorities. The government urged them to consider installing accessible charge points at appropriate locations.

PENSION EARLY PAYMENT

Dave Doogan asked if policy would be introduced to allow people diagnosed with terminal illness to access their state pension prior to pension age if they had accrued sufficient contributions.

The minister said there were no plans. Government priority was to provide financial support quickly and compassionately, mainly through special benefit rules. These enable people to get faster, easier access to certain benefits without having a medical assessment, go on waiting lists and, in most cases, receive the highest rate of benefit.

These rules had applied to people who had six months or fewer to live; this was being changed to apply to people diagnosed with 12 months or fewer.

PENSION UNDERPAYMENTS

Jonathan Ashworth wanted to know what steps were being taken to increase the speed of rectifying underpayments to 237,000 people. He asked the minister to set a time limit for repaying the pensioners identified in 2020 as having been underpaid their state pension.

The exercise was due to complete by the end of 2023. Missed conversion cases would be completed as soon as possible but would run through to late 2024.

The number of people working on the exercise had been increased – at its peak it would have 1,500 staff.

CARERS' PENSIONS

Vicky Foxcroft sought an estimate of the cost of giving unpaid carers who met the qualifying criteria for carer's allowance access to pensions up to five years earlier than state pension age.

She was told support was available through the welfare system for those unable to work or on low income but not eligible for pensioner benefits because of their age. The government said it was important people knew when they would receive their state pension and a universal pension age ensured the system was sustainable and fair. There were no plans to allow early access.



PET TRAVEL

Karin Smyth asked about progress to secure part 1 listed status for transporting pets to the EU. The minister said the UK was formally listed as a part 2 third country of the EU pet travel scheme, so new rules applied to pet movements from GB to the EU and Northern Ireland.

DEFRA recognised the impact on pet owners and assistance dog users and continued to seek agreement from the EU for the award of part 1 status.

DRIVING LICENCES

Lord Berkeley asked how many driving licence applications from people with a notifiable medical condition were outstanding and when times would return to pre-Covid levels.

By 16 November 174,687 applications were in progress where a medical condition had to be investigated before a licence could be issued; 71,323 were received more than 90 days earlier.

DVLA's target was to process 90% of applications within 90 days from October 2022. Most applicants could continue to drive while waiting.

ELECTION AND IDENTITY

Angela Rayner tabled questions on proof of identity at elections, including costs, staff training and student ID. The government said it was committed to addressing the seriousness of fraud in elections. Building on the introduction

New rules apply to pets moving from GB to the EU and Northern Ireland

by the Labour government in 2001 of photographic ID for elections in Northern Ireland, the 2022 Elections Act introduced a similar requirement for elections across Great Britain. The government had published a Voter ID Impact Assessment that included details of training, privacy screens and other equipment.

POSTAGE STAMP PRICES

Asked if an assessment had been made of reviewing stamp prices, the reply said Royal Mail was a private business and the government did not have a role in its decisions. The company must observe regulations set by Ofcom, which impose caps on certain second class products to ensure a basic universal service available to all at affordable prices.

CARE HOME FEES CAP

Lord Lipsey asked it was still government policy to introduce a cap of £86,000 on an individual's care costs from 2023.

The minister said the government had decided to delay the planned adult social care charging reforms from October 2023 to October 2025. The funding that had been intended for implementation would be retained by local authorities to meet current pressures.

OUT OF AREA TREATMENT

Lord Warner asked about plans to increase patient awareness that travel and accommodation costs would be paid by the NHS if they chose to be treated outside their local area.

He was told the NHS asked patients offered earlier treatment at an alternative provider whether they were could travel and discussed issues such as covering some of the costs if appropriate.

CAR HEADLIGHTS

Baroness Haynes asked if consideration had been made to new regulations on the glare of car headlights. The minister said existing regulations dealt with the issue. Police collision statistics did not show any discernible trend suggesting an underlying road safety issue linked to advances in lighting technology.

ENERGY AND DISABILITY

Kim Leadbeater asked the minister to work with the energy industry and develop social tariffs to reduce energy bills for households with high usage resulting from disability.

The reply said households were being supported by the Energy Price Guarantee, saving typical households £900 this winter, and £400 Energy Support Bill payments. The Treasury would review support after April. The aim was to focus support on the most vulnerable and those least able to pay.

DUTY-FREE ALLOWANCES

Laurence Robertson raised the possibility of duty-free purchases after arrival at UK airports. The minister was not in favour as it would place extra pressure on public finances, to which excise duty made a significant contribution. Any loss in tax revenue would have to be balanced by a reduction in public spending, increased borrowing or higher taxation elsewhere.

CARE WORKERS

Lord Pendry asked what was being done to increase the carer workforce and reduce turnover. The government said it had launched a national recruitment campaign in November and was providing resources and toolkits for care providers to attract, train and retain staff. An additional £2.8 billion for social care in 2023/24 and £4.7 billion in 2024/25 was being provided to support adult social care and discharge.



WELSH PARLIAMENT

by Joe Frost

COVID-19

Conservative leader Andrew R.T. Davies continued to press the first minister on his failure to implement an independent public enquiry into the way the epidemic was handled in Wales.

The FM, Mark Drakeford, said that the answers patients and families in Wales deserved were best secured by Welsh participation in a UK enquiry. But Mr Davies insisted: “The torch of scrutiny needs to be placed on the decisions ministers took.... The weight of public opinion and the weight of professional opinion here in Wales wants to see that independent enquiry.”

PUBLIC SERVICES PAY

Plaid Cymru leader Adam Price cited a resolution passed at the Labour Party conference calling for inflation-proof pay rises. Was it WG policy that they were entitled to such pay settlements?

Mr Drakeford said he would love to introduce this, but every rise of 1% in the public service pay bill in Wales cost another £100 million. Would Mr Price tell him where that money could be found.

Mr Price said disputes were not just about pay but the survival of key public services. There were 3,000 vacancies in nursing and 5,500 in social care.

The FM accused Mr Price of empty iterations. The WG paid the living wage to

its social care workers – for the first time since devolution. (It should be added his party has been in power for all that time.)

WESTMINSTER UPHEAVAL

Events at Westminster, with the fall of prime ministers Johnson and Truss, ensured confrontational exchanges in the Senedd. Ken Skates thought people in Wales and the rest of the UK were treated like guinea pigs by the Conservatives. The FM agreed we had been subjected to a failed experiment that took less than a month to unravel. As a result, people in the UK would pay £26 billion in additional interest payments and the recession forecast by the Bank of England would be deeper and longer.

Joel James reminded members that the impacts of Gordon Brown’s 1997 Budget – removing pension dividend tax credit from pension funds – were still felt, as funds sought riskier borrowing.

The FM said Mr James’ colleagues on the opposition benches ought to have advised him not to “offer a contribution of that sort on the floor of the Senedd”, which set the scene for an extraordinary confrontation between the FM and the leader of the opposition.

Andrew R.T. Davies related an incident where a young man sustained a back injury at a football match and waited five hours for an ambulance – one of a series of critical incidents where ambulances did not attend. The FM said the Welsh ambulance service was under enormous

pressure but that would be even greater when Mr Davies’ party had finished cutting the budget for the health service.

Mr Davies said he had never voted for a cut in the health service budget but the FM and his party had been running the health service in Wales for 23 years.

Mr Drakeford said shouting at the leader of the opposition would not persuade anyone outside the chamber where responsibility really lay – with his government at Westminster.

Eventually it fell to the Llywydd (presiding officer) to bring calm.

A more measured contribution came from Hefin David. While acknowledging pressure on the ambulance service, he suggested more staff would not solve the problem. Social care was in crisis and the UK government had no solution. The problems were exacerbated by the lack

Events at Westminster prompted some heated exchanges in the Senedd

of support for out-of-hours GP care.

The FM accepted that focusing on one part of the system was not the answer, but £20 million more investment would increase capacity at urgent primary care centres and same-day emergency care.

He said 33,000 uses of the out-of-hours service occurred every month in Wales and 94% were treated in their own homes by a visit or advice; only 6% resulted in pressure on hospitals.

M4 DELAYS

Altaf Hussain said traffic delays on the M4 at Newport were pushing lorry drivers over permitted hours. In the absence of a relief road, what alternative was there to “unlock the vital link for Wales”.

Mr Drakeford said the issue had long been settled. The opposition had put their case for a relief road and had failed to win a single constituency seat along the M4 in Wales at the last Senedd election. Work on the Heads of the Valleys Road would take heavy traffic from the Midlands to south-west Wales without passing through Newport.

Andrew R.T. Davies corrected the FM: the Conservatives did have a constituency member and six regional members for constituencies along the M4.

HYDROGEN FUEL

Joel James was anxious hydrogen become a major part of decarbonising the automotive industry but noted Shell's closure of three hydrogen filling stations because of lack of demand. Mr James highlighted the Statkraft green energy hub at Trecwn in Pembrokeshire.

The FM was less pessimistic. The Pembrokeshire scheme would produce and store green hydrogen. He had discussed the plans with the company and was meeting another with similar ambitions for green hydrogen.

It was necessary to work with these investors to give confidence and ensure a partnership with public authorities. Statkraft partnered with Pembrokeshire council to power buses across the county.

GP SERVICES

Answering Tom Giffard, the FM said general medical standards, agreed with GPs in Wales, were about improving access and consistency. Results had improved year on year, with 89% of all practices now achieving the standards.

Mr Giffard had received increasing correspondence from constituents in Porthcawl on appointment availability. While the WG was meeting its target of training 160 new GPs a year, the BMA said Wales needed 200.

The FM said these places were available but not always filled, so the baseline figure was 160 but consistently more were attracted.

The answer was to move the focus off GPs. They led a wider clinical team of physiotherapists, pharmacists, paramedics and nurses.

Mr Drakeford said in the new contract, access standards moved to something that the practice had to deliver. It would be fundamental in the contract and easier to enforce.

COUNCIL RESERVES

Andrew R.T. Davies and Peter Fox identified the accumulation of reserves in some councils as council tax rose. There was considerable disparity in the amounts held in reserve. Mr Davies urged the finance minister to do all she could to ensure there was no "squirrelling away in county halls" and that reserves were put to best use in keeping council tax rises to a minimum.

Rebecca Evans, the minister, was relieved councils with reserves were in a



better financial position to enter difficult times ahead, but did recognise inequality across the system.

WELSH LANGUAGE

Adam Price referred to census figures demonstrating a further decline in the number of Welsh speakers, particularly among people aged three to 15. Ten years previously the ambition had been for one million Welsh speakers as a response to a decline recorded in the census.

Mr Price said actions were insufficient to reach the target by 2050. He called for the Education Bill to provide Welsh-medium education for all children in Wales within a clear timetable.

Mr Drakeford said it was important the support of the people of Wales was maintained for everything the WG was trying to do. There was growth of the language shown in the census in several councils in south Wales and in its use by young adults.

He accepted a decline in the 3-15 age group but there were fewer young people in Wales that age, and the pandemic had impacted school attendance.

Mr Drakeford insisted his party would not accept Mr Price's solution.

The FM said compulsory Welsh language teaching was not the answer

Compulsory education of Welsh was not the answer and would alienate people sympathetic to the language.

PARTY CO-OPERATION

Hefin David and the FM exchanged comment on the first year of the co-operation agreement between the WG and Plaid Cymru. One agreement had been on a national care service for Wales and action was needed to resolve the crisis in care.

The FM said an expert group had reported on this. He placed blame, however, on the UK prime minister, who had changed the context since the agreement with Plaid had been made. Prime minister Sunak had "pulled the plug on social care funding that chancellor Sunak set up when in that office", he said. The WG must think again about the report and ways to pay for social care in future.

COMMUNITY BANKING

The announcement by HSBC of branch closures led to Luke Fletcher asking the FM to accelerate establishment of the Banc Cambria network.

Mr Drakeford echoed disappointment at the closures. Monmouthshire Building Society was leading plans for a community bank and a meeting early in 2023 would set out a route map for a launch. Financial services licensing issues had to be resolved, but the FM would like the bank to happen as soon as possible.



SCOTTISH PARLIAMENT

By Christine McGiveron

Scottish finance secretary Kate Forbes was on maternity leave, so John Swinney, deputy first minister, unveiled the Scottish budget and spending plans on 14 December – including decisive action to tackle the cost-of-living crisis.

Changes to devolved taxes will raise additional revenue to support Scotland's NHS and other public services. On income tax, he set out plans to add 1p to the higher and top rates, maintaining the starter and basic rate bands at the current level, and reducing the threshold at which people pay the top rate from £150,000 to £125,140. According to the Scottish Fiscal Commission (SFC), this will raise £129 million.

The higher rate threshold will be maintained at its current level, increasing revenue by a further £390 million compared with inflation, according to Scottish government estimates.

The SFC estimates tax decisions made in Scotland since income tax powers were devolved could raise £1 billion more in 2023/24 compared with the income tax policy decisions of the UK government. A further £34 million is expected to be raised by increasing the additional dwelling supplement from 4% to 6%, paid as part of land and buildings transaction tax (LBTT) on additional properties.

The DFM also set out plans to freeze non-domestic rates poundage and offer transitional relief for businesses seeing the biggest rises in their rateable values following the 1 April 2023 revaluation. He

planned to maintain the residential and non-residential rates and bands of LBTT and raise the standard and lower rates for Scottish landfill tax, to prevent cross-border movement of waste and support ambitions for the circular economy.

There will be five tax bands and rates proposed for the 2023/24 Budget: a starter rate of 19% for those earning £12,571-£14,732 (individuals in receipt of the standard personal allowance), rising to a fifth rate of 47% for those earning £43,663-£125,140. Those earning more than £100,000 will see their personal allowance reduced by £1 for every £2 earned over £100,000.

HEALTH AND SOCIAL CARE

Health and social care will receive the highest ever budget settlement. The £19 billion package will tackle the immediate pressures caused by the pandemic and a tough winter, while helping deliver services fit for the future.

The Scottish government has surpassed its commitment to ensure every extra penny it receives from the UK government is spent on health and social care. Health boards will receive a 6% boost as part of the budget, bringing their total budget to £13.7 billion, including £9 billion for a fair staff wage.

Social care and integration will also

£9 billion of the latest budget has been put towards fairer staff pay

benefit from £1.7 billion over the next year, which will help deliver social care reforms, continue work to create a national care service and fund a £10.90 real living wage for adult social care workers in commissioned services.

The Budget also provides:

- More than £1.2 billion for mental health
- More than £2 billion to improve primary care services in the community, enabling dental reform through investment in multi-disciplinary teams and targeted assistance support
- £160 million to address public health emergencies and reduce avoidable harms linked with drugs and alcohol
- Restoring the budget for life-saving procedures such as thrombectomies, which remove blood clots, despite the need to make a short-term reduction to tackle the inflationary pressures faced by the whole UK.

CONSTITUTION AND DEMOCRACY

Expanding candidacy rights to 16- and 17-year-olds was one of several electoral reforms considered in a consultation in December. Following the lowering of the voting age to 16 in devolved Scottish elections, the consultation asks about changing the age of candidacy from the current minimum of 18 to allow young people to stand for election.

Views are also being sought on how best to encourage all those eligible to register to vote and on measures to protect candidates' addresses.

Other proposals include extending candidacy rights to foreign nationals who already have the right to vote, and measures to improve accessibility of voting, including for those with sight loss.

ISLANDS IN CRISIS

A £1.4 million cost crisis emergency fund was launched in December. Islanders most affected by the cost-of-living crisis will be able to access additional help. The Islands Cost Crisis Emergency Fund will target immediate support to those struggling either through existing schemes or new support.

The fund was identified as part of the emergency budget review as the cost of living on islands is higher. Funding is being allocated to the six island local authorities to support their communities.

Rural affairs secretary Mair Gougeon said: "Islands already experience higher costs of living, with some estimates 20%-

65% higher than the UK average, with higher fuel costs, a colder climate and the lack of consumer choice intensifying the impact of the cost crisis on islanders.”

HOUSING, CLIMATE CHANGE

In December, it was made simpler and more affordable for people to install climate-friendly heat and energy efficiency measures in their homes. Homeowners can now apply for a grant of £7,500 from Home Energy Scotland to install heat pumps. Previously, applicants were required to sign up for a loan before they qualified for this, but they can now access the money directly.

The enhanced measures will include an extra £1,500 to homeowners in rural areas and a standalone grant of £7,500 for energy efficiency improvements to homes.

Homeowners can now apply for £7,500 from Home Energy Scotland

ECONOMY

The Chief Statistician for Scotland released statistics in November showing that the economy fell by 0.2% during the third quarter 2022, July to September. Monthly statistics also released show that GDP is estimated to have contracted by 0.6% in September, with decreases across the construction and production sectors.

Change in gross domestic product (GDP) is the main indicator of economic growth. Over the year, compared with the third quarter of 2021, the economy has grown by 2.9%. During the third quarter, output in production contracted by 1.0%, with output in services unchanged (0.0% growth). The second estimate of GDP for the third quarter of 2022 will be available in Quarterly National Accounts Scotland on 1 February.

All the results are seasonally adjusted and presented in real terms (adjusted to remove inflation). GDP growth in this publication relates to Scotland's onshore economy, so does not include the output of offshore oil and gas extraction.

NORTHERN IRELAND ASSEMBLY

by Tony McMullan

The Northern Ireland Assembly is still not functioning, despite the fact that on 7 December the Assembly was reconvened to try to get a speaker elected. Without a speaker, no first and deputy first minister can be elected. DUP and Traditional Unionist Voice (TUV) MLAs continue to block every attempt to restore the Assembly until the Northern Ireland Protocol is abolished.

In the absence of a functioning Assembly, Northern Ireland secretary Chris Heaton-Harris has had to legislate at Westminster. The main issue affecting pensioners, indeed nearly everyone, is the cost-of-living crisis and the government's energy assistance.

ENERGY BILLS

Most of Great Britain has received some government aid already, but no one in Northern Ireland had seen any at the time of writing (early January).

On 30 December the secretary of state (SoS) announced that homes in Northern Ireland would receive two payments – an energy bills support scheme of £400 and alternative fuel payment (ATP) of £200.

The ATP was to be paid to more NI homes as many more of them rely on oil boilers than in GB. Some 68% of the population relies on that form of heating but the government decided it would be too expensive to separate oil and gas users so decided to pay everyone the extra ATP of £200.

All households with a domestic meter or electricity contract were eligible. The money was to be paid automatically to the energy companies by the government and those companies would deduct £600 from customers' accounts. It was anticipated the payments would be in customers' accounts in late January.

Those without a domestic meter or electricity contract were promised a £600 voucher via a letter containing a barcode from mid-January. The voucher could only be redeemed at a Post Office directly into bank accounts or in cash. All vouchers must be redeemed by 31 March.

So although NI citizens were the last to receive any payment, they were the first to receive the total. People in England, Scotland and Wales receive theirs in six-monthly blocks; in NI it's in one go.



SCAMS

The police have reminded us that scammers are in overdrive trying to cheat people, particularly older people, using a range of scams. With the new energy payments, people should note that they will not be asked to provide bank details to access their monetary entitlement. Under no circumstances give your bank details to people you don't know, no matter how sophisticated the approaches are. For assistance contact the police at www.actionfraud.police.uk or telephone 0300 1232040.

HOUSING NEEDS

Government representatives, organisations and businesses in the charity and property sectors met recently to discuss the need for more affordable and suitable homes as Northern Ireland's population becomes older.

The recent census by the Northern Ireland Statistics Research Agency has identified that by 2045 the number of older people in Northern Ireland will be one in four people (currently one in six).

WAITING LISTS

The Commissioner for Older People in Northern Ireland has condemned the long waiting lists for healthcare and its impact on older people.

Eddie Lynch highlighted one lady, 77, who had been diagnosed with cataracts six years ago but had been told that it would be at least another four years before any prospect of an operation would be possible. The Commissioner has approached the High Court to see if anything can be done. 🗣️

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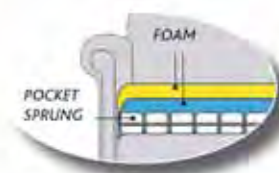


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HANDCRAFTED IN GREAT BRITAIN



Beware the Ides of March Budget

David Luxton highlights some welcome good news this spring but is braced for the future

The arrival of spring, with lighter evenings and budding flowers, does bring a feeling of optimism and hope after a long, cold and fractious winter of public service strikes over the cost of living and bleak economic news.

So, what is there to be optimistic about? Well, for those drawing their state pension there will be a 10.1% increase from April as confirmed by the chancellor in his Autumn Statement in November.

That followed months of political uncertainty when the triple-lock pension protection (guaranteeing an increase based on the higher of inflation, earnings or 2.5%) was under threat due to the high rate of inflation.

This means the basic state pension will rise from £141.85 a week to £156.20 a week (£8,122.40 a year); and the lower basic pension (based on a partner's National Insurance contributions) will rise from £85 a week to £93.60 per week.

By contrast the new state pension (for those qualifying from April 2016)

increases from £185.15 to £203.85 a week (£10,600 per year).

This again widens the cash difference between the basic state pension and the new state pension to £47.65 a week – which was due to the introduction of a single-tier pension and the abolition of the earnings-related element of the state pension. Most pensions in payment are at the basic state pension rate.

While a 10.1% rise in the state pension is welcome, let us not forget pensioners lost out last April after the triple-lock had been suspended. The April increase was only 3.1% rather than the 8.3% rise in average earnings, and inflation in April



was at 9%, so a shortfall of at least 5% in the value of the state pension.

Many CSPA members rely on the state pension to supplement their civil service pension, so it is a key part of the CSPA's campaigning to protect the triple-lock.

This we successfully did with targeted and timely briefings of MPs through our political advisers in Connect Communications during October and November last year.

The current average civil service pension in payment is £9,180 a year; for women it is £6,895 and for men it is £12,419 a year. All of which are under the threshold for paying income tax. No wonder the state pension is so important to so many members in retirement.

Pension increase

The key government announcement we have been waiting for is confirmation of the civil service pension increase from April. This should be 10.1% based on the Consumer Prices Index (CPI) increase in September of last year.

The formal government announcement is usually from the Chief Secretary to the Treasury in late January or February, followed by the Pension Increase (Review) Order laid before Parliament in March – still awaited at time of writing.

There is a statutory requirement under the Social Security Act 1975 for civil service (and all public service pensions) to be increased by the same percentage as the legacy additional pensions of the state earnings related pension and second state pension), in line with price rises measured by the annual increase in CPI in September of the previous year.

The pension increase when confirmed is payable from the first Monday after

The announcement of the pension rise may be delayed to 15 March

AGM season

Apart from the chancellor's budget in March, spring is also when most local groups hold their AGM. I am looking forward to attending and speaking at the Cheltenham and District AGM, the Suffolk/Norfolk AGM and the AGMs of Kingston Group and Bristol Group.

I was also pleased to accept an invite from the Northern Ireland Branch to their AGM in Belfast on 18 April, with the Lord Mayor of Belfast opening the meeting.

All of this activity reflects a vibrant organisation of many local group and branch volunteers working tirelessly for their fellow members in the CSPA and

supporting the campaigning priorities set by our AGM in October.

Whatever the political challenges we face on protecting the value of your pension, and other issues that matter to members, we know we have the support of so many volunteers and members to help us in our campaigning.

So, as we enter March and the warmer and lighter season of spring, we can feel more positive and optimistic. And the CSPA will continue to work on your behalf to protect what you've earned and provide a local network for members to get involved – whatever the Ides of March hold.



6 April, so this year will be from Easter Monday, 10 April.

The formal announcement of the public service pension increase may be delayed to the Spring Budget on 15 March, which we will be closely monitoring... Beware the Ides of March!

How much pension do you need?

So how much do you need for a care-free retirement? According to the Pensions and Lifetime Savings Association (PLSA), based on research from Loughborough University, there are three levels of retirement living standards:

- **Minimum:** your basic needs are covered and you have some left for non-essentials. This would cover food bills and basic living expenses and perhaps two holidays in the UK each year.
- **Moderate:** you have more flexibility and financial security than if you were at the minimum standard. You could afford a car and go on a two-week holiday to Europe every year.
- **Comfortable:** you have more financial freedom and can afford luxuries such as a three-week holiday abroad and more money to spend shopping.

According to the PLSA's updated Retirement Living Standards, the level of income you need for a minimum

The criteria for setting pension age should be healthy life expectancy

standard of living is £12,800 for a single person and £19,900 for a couple.

For a moderate standard of living you would need £23,300 a year income for a single person or £34,000 for a couple.

For a comfortable standard of living in retirement you would need £37,300 as a single person and £54,500 for a couple.

So even with the anticipated 10.1% pension rise, the 'comfortable' lifestyle will be out of reach for many pensioners.

Of course, retirement is not just about your level of income. It is more about having time to yourself to do things you enjoy, having quality time with grandchildren, family and friends. Those moments are precious and priceless whatever the value of your pension.

State pension age

Many civil servants will have retired at age 60 or earlier, years before they qualify for the state pension, which currently is from age 66. This is planned to rise to age 67 on a phased basis between April 2026 and 2028, and

then to age 68 from 2046. However, following the recent government review of the state pension age, an announcement is expected soon on bringing forward the increase to 68, perhaps as early as by 2035.

The first review in 2017 concluded that the next review should consider bringing forward the increase to 68 to 2037-39. This not only affects when you can receive your state pension, but is also linked to the earliest age at which current civil servants can access their Alpha Scheme pension without an actuarial reduction.

The CSPA's pensions officer, Christine Haswell, submitted evidence to the review last year arguing that the criteria for determining pension age should be based not just on life expectancy data but on healthy life expectancy in retirement.

CSPA officers also met Cabinet Office minister Baroness Lucy Neville-Rolfe last year, who is leading the review of metrics used in the pension age review.

The outcome of the state pension age review is expected to be announced in the chancellor's Spring Budget on 15 March, and the outcome will have an impact on many civil servants in their 50s who have not yet retired. 🍷

//
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freedom.*

Keith (AKA 'Popsy')



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Our voices will still be heard

Luca Ingrassia looks forward to Later Life Ambitions' work this year

As 2023 gets under way, it seems likely that much of the tension and peculiarity that characterised Westminster politics in the second half of 2022 is set to continue.

Industrial action has increased since last autumn and shows no sign of abating; strikers working for the NHS, Royal Mail, schools and railways, and many others, will be joined this year by 100,000 civil servants from the Public and Commercial Services union.

This has not made the start of the year an easy one for prime minister Rishi Sunak, who must also grapple with high inflation and the economic turbulence brought by the bitter war in Ukraine.

Meanwhile, his opponents, both within his own party and in a resurgent Labour, lurk ready to pounce on any error.

Although Mr Sunak has recovered some ground for the Tories since taking over from Liz Truss, opinion polls continue to suggest a comfortable win for Sir Keir Starmer at the next general election.

This winter has been tough for many. Older people are among those feeling it particularly severely, and support networks of family and community will be crucial to weathering the storm.

Further campaigning will be needed to help mitigate the very worst effects

We continue to call for a minister for pensions and older people

many older people are experiencing. But we are confident that we can build on the successes of our work in 2022.

Triple-lock concerns

Last November, we were delighted to see chancellor Jeremy Hunt restoring his party's manifesto commitment to protect the triple-lock on state pensions.

The triple-lock is crucial to protecting older people, and maintaining it formed a core aspect of our campaigning in 2022.

In its triple-lock campaign, Later Life Ambitions generated significant interest from newsrooms, as did our ongoing campaign on cash accessibility and inclusivity.

We aim to build on these successes in 2023 and will continue our calls for the government to appoint a much-needed minister for pensions and older people.

Older People's Manifesto

We also look forward to launching our Older People's Manifesto, which for the first time will provide government, civil servants and other key stakeholders with a single document outlining Later Life Ambitions' answers to the problems facing older people today.

We are confident that the Older People's Manifesto will be an important resource to politicians as 2023 progresses, with much to look forward to politically in Westminster and beyond, including the spring Budget on 15 March.

Early speculation suggests that the government will deliver a 'slimmed-down'

Budget with no tax cuts, something that has brought murmurs of displeasure from some on the Tory backbenches.

Whether this displeasure will grow into the plotting that has brought down countless Conservative prime ministers of the past (the Budget is being delivered on the Ides of March) remains to be seen.

Another political set piece will come in May, when voters across England and Northern Ireland head to the polls for the local elections.

Experts and polls alike predict that these will be difficult elections for the government. Issues dear to the heart of our members - the state of the NHS and local social care provision - are likely to be at the top of the agenda for local campaigners.

Opposition parties will seek to portray the results as a confidence vote in the government, with losses among Conservative councillors likely to increase the pressure on the prime minister.

Amid these turbulent times, Later Life Ambitions will continue to make sure that your voice is heard throughout the corridors of power in Westminster.

We will keep engaging with ministers, shadow ministers and backbenchers to ensure that Westminster hears and acts on your concerns. [P](#)

• Luca Ingrassia is an account manager at the CSPA's public affairs consultancy Connect

How to thrive and

Jenny Sims sets out a vision for ageing for the next 25 years

Visions can be inspiring, but fulfilling them is often hard. Much has been achieved over the past 25 years since the late Baroness Sally Greengross OBE founded a thinktank, the International Centre for Longevity UK (ILC). And although much is still to be achieved, the ILC's recent Future of Ageing conference pointed to a light at the end of the tunnel.

Many tributes were paid to Baroness Greengross, a former ILC chief executive and former director general of Age Concern (now Age UK), for her championing of and campaigning for older people's care and rights. She was undoubtedly a visionary.

Speakers said that although policies about ageing abound, they often take too long to enact. New ideas are needed and are emerging about how to address the impact of longevity on society, the conference showed.

Although many of the issues around ageing remain the same as 25 years ago – health and social care, suitable homes, social isolation and loneliness – the new visionaries are calling for society to address the issues of ageing throughout the lifespan, not just during old age.

Middle-aged workers between 50 and 64, for example, could be helped to remain in work longer if employers offered more flexible and part-time

working for those who might have caring responsibilities or simply wanted to work less for health or other reasons.

This would also help the current labour shortage partly caused, according to the Office for National Statistics (ONS), by post-Covid early retirements.

According to the ONS, in 25 years' time, the life expectancy of men will rise to 82.7 years (from today's 79.5) and women to 85.5 years (from 82.2).

The conference consensus was that urgent action was needed by

Society should address the issues of ageing throughout our lifespan

policy-makers, planners, local authorities and government across the various sectors to help people remain healthy and active in older age.

But how should ageing be put higher on their priority lists? How best should people be nudged into changing behaviours that would improve their health and wellbeing? Or town planners into designing more age/pedestrian-friendly cities with more accessible green spaces and less pollution?

Housing and health

Lord Nigel Crisp, a crossbench member of the House of Lords and former chief executive of the English NHS, plans to use a private members bill to get politicians talking about issues related

to improving older people's health and wellbeing through better housing.

Tackling health means more than just addressing waiting lists, he said. As well as providing health services and preventing disease, conditions need to be provided that help people be healthy, including suitable housing.

"If you've got dysfunctional communities where people are living in awful houses, or great inequalities, you are not really addressing health," said Lord Crisp. "The health of the individual is intimately connected with the community and the health of the community is intimately connected with society."

Four levels for action were needed: individual, community, wider society and the planet.

Lord Crisp told the conference he would be presenting his Healthy Homes Bill to the Lords. Although it had little chance succeeding as a private members bill, it was an opportunity to promote safer homes, wellbeing and communities.

Developed with the help of the Town and Country Planning Association, the bill would make it a duty of the secretary of state to promote health, safety and wellbeing – preventing mould, ensuring safe staircases and access to natural light, for example. It would also call for a regulator to safeguard healthy homes principles and present an annual report to parliament.

The bill is also about homes in the community, access to transport and green spaces, as well as reducing carbon emissions – "all relevant to older people being able to thrive", said Lord Crisp.

He will try and get his private members bill added as an amendment to the government's Levelling Up Bill.



not just survive

“Covid has made us reconsider our high streets,” said Lynne Corner, who is a director of Newcastle citizens network VOICE and director of engagement at Newcastle University’s National Innovation Centre for Ageing.

“We do have a huge amount of knowledge about what we need to do to make and ensure people can live healthier, happier, longer lives. We know so much, accrued from a myriad of sources – research projects, community initiatives, businesses – but we could do so much more,” she said.

“Across the world there are dementia cities, smart cities, diabetes-friendly cities, climate-friendly cities – all basically trying to do very similar things.”

Global inspiration

As a growing movement across the world – Tokyo, Milan, Hamilton in Canada and Bogota in Colombia – Longevity Cities are all prioritising health.

Inspiration can also be taken from areas officially identified as blue zones, where people live the longest, healthiest lives – Okinawa in Japan, Nicoya Peninsula in Costa Rica, Loma Linda in California, Icaria in Greece, and Sardinia.

To tackle the two global challenges for healthy people and a healthy planet, we need to use the data already available to help people make choices about their lifestyles, the conference heard.

Corner suggested the most affordable way to improve people’s later lives was to look at habits throughout their lives.

Ailsa Forbes, an ILC retail impact fellow working on an 18-month project to help the retail sector better understand healthy ageing, said the sector hasn’t adapted to ageing shoppers or workers.

Simple fixes to the retail environment, such as making it easier for people to get in and out of shops and placing products

differently on shelves, would make a difference, she said. Generally, clearer signage, more seating and more toilets are needed.

Actions suggested during discussions included:

- Getting retailers involved in rolling out changes to shop displays and seating to make shopping more accessible
- Encouraging community engagement from the ground up (individuals) not just the top down (government)
- Avoiding playing off older people against younger people
- A greater focus on tackling ageism.

One ILC project aims to bring simple fixes to the retail environment

Despite the UK’s discrimination legislation, ageism is still widespread in society, from workplaces and health systems to stereotypes on TV, advertising and the media, according to the Centre for Ageing Better (CAB). Natalie Turner, the CAB’s deputy director of localities, said more discussion and action on combatting ageism was needed.

Last year, the CAB launched a campaign to tackle the scourge of everyday ageism and overturn deeply entrenched negative attitudes in society to older people. It also published *Challenging Ageism: A guide to talking about ageing and older people*.

Attendees at the conference were

polled on two questions at the start of the event. The first was: “As a society, are we better off now than we were 25 years ago?” To this, 72% said yes, 28% no.

The second question was: “Will society be better off in 25 years than we are today?” To this, 59% said yes, 41% no. Had the same questions been asked at the end of the event, it’s likely the second would have been better supported.

We are only two years into the UN’s Decade of Healthy Ageing. Launched in 2021 by the World Health Organization to tackle the physical and social barriers to health and wellbeing, organisers kicked off the new year by taking stock of their work and considering how to build on their successes through collaborative investment.

Global supporters were asked to consider several issues: changing how we think, feel and act towards ageing; cultivating age-friendly environments; creating integrated and responsive healthcare systems and services; and ensuring access to long-term care for older people who need it.

The WHO and the ILC are singing from the same song sheet. The ILC’s 2022 conference programme asked attendees to save the date for its Future of Ageing 2023 conference on Thursday 7 December. See you there! 📍

- To find out more about the ILC, visit www.ilcuk.org.uk or call 0203 242 0530.



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The CSPA and Me

When did you join the CSPA and why?

Early 1999. I had just retired as a national officer in the PCS and it seemed a natural progression from campaigning for a better life for working people to campaigning for a better life for pensioners.

Have you made friends via the CSPA?

Yes, many – both locally in the Crawley Group and all over the UK in local groups and the Executive Council. They have certainly enriched my life.

What job did you do before retiring?

I have retired three times, first as a national officer in the PCS, where I had responsibilities for members in the Posts and Telecoms Group, then the MOD, then The Lord Chancellor's Department. I became general secretary of the CSPA and retired 10 years later, then chair of the CSPA, retiring in 2021.

Best moment in your career?

Modernising the Alliance when I first became general secretary, working with Syd Ashby, Mary Parkinson, John Jarvis and Mike Card to create a regional structure and an effective pensioner campaigning organisation. Then celebrating our 50th anniversary with Jack Jones and Rodney Bickerstaffe, past NPC presidents who themselves had momentous careers.

What's the worst place you've worked?

As a dustman for my local council. This

Brian Sturtevant, CSPA president, Crawley & District Group chair



Brian and wife Sylvia at the 2022 AGM

was a summer holiday job as a student before wheelie bins came in, so it meant carrying a stinking bin on your shoulder to the cart and tipping it in.

I also worked on building sites as a labourer/hod carrier in winter to earn money to travel in summer. Coming from a comfortable background, it toughened you up and taught you to respect working people and have admiration for the difficult lives they often led.

Then the reforming Harold Wilson government came in and I joined the civil service in the DHSS, hoping to help make a difference.

And the best place you've worked?

As general secretary of the CSPA, for the reasons given here.

What advice would you give to a civil service newcomer?

Join the union and help campaign for decent pay and conditions and a reversal of privatisation.

Who is your biggest hero?

Jack Jones – a committed

socialist who fought for the republic in the Spanish Civil War against the fascist Franco, was wounded, then led the Transport and General Workers Union in difficult times and, using his own money on retirement, set up the National Pensioners Convention.

And villain?

Vladimir Putin, who has destroyed the fledgling democracy of Russia, then tried to destroy Ukraine. Closely followed by Donald Trump, who tried to destroy the mature democracy of the USA.

Which six people (alive or dead) would you invite to a dinner party?

With my wife cooking one of her superb Jamaican curries... Barack and Michelle Obama, because they successfully overcame the institutionalised racism of American politics to become an excellent President and First Lady; Nelson Mandela, for his stoicism in leading the destruction of Apartheid; Aneurin Bevan for creating the NHS, which has proved a lifesaver for so many, including me; Jacinda Ardern for her calm leadership of a centre-left liberal democracy in New Zealand; and Joan Armatrading, because she is a lovely lady with a lovely voice.

What was your earliest thought about what should change in society?

Gross inequality – which is getting worse.

What are your hopes for the civil service over the next five years?

Improved staffing levels and pay and a reversal of privatisation, not only in the civil service but in the public sector.

And fears?

A continuation of the current political philosophy, which is so destructive.

How would you like to be remembered?

As someone who tried to improve the lives of working people and pensioners. 🌟





A symbol of hope through the ages

Allied prisoners of war receiving Red Cross food parcels during WWII.

Photo ©BRC Museum and Archives

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We're here for you

Annette Hooper on the help that the Charity for Civil Servants can offer

The Charity for Civil Servants supports all civil servants, past and present, throughout their lives when times are tough, listening without judgement and offering financial and emotional support on a range of issues:

- **Money advice**
www.foryoubyyou.org.uk/money-advice
- **Wellbeing**
www.foryoubyyou.org.uk/wellbeing
- **Caring**
www.foryoubyyou.org.uk/caring

This year promises to be an exciting one for the Charity for Civil Servants. As times get tough and more people face challenges than ever, the organisation wants to ensure retired civil servants know about the support available.

Wellbeing

The charity has teamed up with Thrive to provide complimentary access to the NHS-approved Thrive: Mental Wellbeing app. Available through the charity's website at www.foryoubyyou.org.uk/thrive the app supports the prevention, early detection and self-management of common mental health conditions.

The Don't Tone Alone Wellbeing in Retirement Course is designed to help participants look after their wellbeing as they move into retirement. Before retirement, our working life takes up a large portion of our time. We often see it as part of our identity. So how do we manage this when we stop working?

The course runs once a week for six weeks on Microsoft Teams and lasts for about an hour. Groups of up to 10 discuss topics using reflective activities.

To reserve a place, register at www.foryoubyyou.org.uk/our-services/wellbeing/wellbeing-retirement-course-dont-tone-alone and fill the questionnaire that follows it. There are courses running in March and June.

Financial wellbeing

Most of us have been affected by the cost-of-living crisis in some way and for some the struggle of keeping up with


these increases may be too much to bear as rising costs add pressure and worry.

The charity can help in many ways, starting with hints and tips at www.foryoubyyou.org.uk/digital-tools/help-and-advice-webinars/cost-living-webinar on what you can do to cope with increased costs.

Caring

The Carers' Digital Resource www.foryoubyyou.org.uk/caring is the charity's bespoke wellbeing platform, produced with Carers UK. It's full of information and tools to help carers and includes elearning, free access to the Jointly app to help with care coordination (also available in Welsh) and practical guides to caring. It also offers signposts to further in-depth advice.

You may find it helpful to visit the Charity for Civil Servants' website www.foryoubyyou.org.uk to find out more about the support available or to see how you can get involved. You can also sign up to www.foryoubyyou.org.uk/keep-touch-form to receive regular updates about the charity's help and support.

If you know anyone who could benefit from hearing about the Charity for Civil Servants, please let them know. 



- **Annette Hooper is campaigns manager for the Charity for Civil Servants**

The Charity for Civil Servants



Charity support

Rod and Gill have been married for 22 years, meeting as young civil servants. Happily retired, they found themselves needing help. Gill has a genetic condition, Charcot-Marie-Tooth disease, which affects her mobility. More recently it has become harder for Gill to use the shower, leaving her feeling vulnerable and miserable.

Rod and Gill reached out to their local council for support and were told that a disabled facilities grant would cover half the cost of a wet room installation, which would improve Gill's quality of life. However, they would need to pay the remaining cost themselves.

"We were very worried about the future because we couldn't afford to pay the balance. It's at that point that we recalled the Charity for Civil Servants – we had donated to help others in the past. We remembered how they helped people in times of need so decided to make an online application."

Following a supportive conversation with Rod and Gill, the Charity for Civil Servants' team found that they were able to pay towards the adaptations of the wet room, giving Gill her independence back and allowing her to enjoy her retirement again.

"The wet room has made an immeasurable difference," says Gill. "I know the Charity for Civil Servants helps people in all sorts of circumstances, and to know that someone is there to help... it's just wonderful."

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The pen is mighty

Elise Sargent reports on a big win in Wales

A small but mighty community of writers in Wales is celebrating after one of them became the latest in the group to win a top award.

The four women from Gilwern u3a's creative writing group in Monmouthshire only got together in 2020 but have won a slew of local and national awards between them.

The u3a movement is a made up of a nationwide collection of groups that run local, national and online learning for those no longer in full-time work who are looking to make new friendships.

Harriet Hall joined u3a in 2016 and her entry into the organisation's 2022 UK-wide short story competition, *Cinderella – What Happened Next*, won first place.

This follows the successes of group leader Kay Blackwell and group member Lynda O'Keefe in the 2021 Wales u3a short story competition. Both had their stories shortlisted and Lynda's won third

prize. They are also joined in the group by Bev Woodman, who inspires them at every meeting.

Against the odds

Harriet overcame a life-threatening illness in 2017. It put her in a coma and she lost fingers and thumbs on her hands.

Her accomplishments are made even greater by the fact that she did not go to school and was, by her own admission, only 'haphazardly' educated at home.

She says of her win: "I could not be more surprised and delighted. I was initially thrilled to be shortlisted and had not expected to go further. When I listened to the stories that came second and third, I was convinced my story would be considered far too frivolous!"

Harriet attributes her success to the Gilwern u3a creative writing group, which was formed during the pandemic, initially via Zoom. None of the members knew

each other but have become wonderful friends who share a love of writing. "Our meetings are informal and supportive," says Harriet. "We are woman of a certain age and can struggle with medical issues for ourselves and our loved ones.

"But Kay never allows us to forget the focus of our meetings. We all feel our writing has improved enormously over the past two years."

The popularity of the u3a's short story competition proves how passionate the members are about writing. It's just one of the u3a events the movement's 400,000 vibrant and engaged volunteers take part in each year.

There are interest groups to suit every taste – from genealogy to geology. To find a group near you, visit u3a.org.uk.

- **Elise Sargent is press officer for u3a**

Harriet attributes her success to Gilwern u3a's creative writing group



Left to right: Harriet Hall (also above), Lynda O'Keefe, Kay Blackwell and Bev Woodman





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- Email: giftsinwills@alzheimersresearchuk.org
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Pensions trapped in time

Sheila Telford looks at the scandal of frozen payments

In 1959, 20-year-old Monica Philip arrived in the UK as part of the Windrush Generation. She went on to work in the UK for 37 years, including 15 at the MoD. In 1996, she returned to Antigua to care for her mother in the belief that the pension she paid for would provide the retirement she was promised. However, she soon discovered that this was not the case.

Thousands like Monica answered the call to build Britain into the nation it is today. Thousands like Monica showed dedication to public service. Thousands like Monica earned the right to a full pension and comfortable retirement. Yet nearly 500,000 British pensioners, like Monica, are denied a full pension. They are left languishing on a pension that denies them the retirement they deserve, paid for and should be entitled to.

The reason, or excuse, for this scandal is the UK government's 'frozen pensions' policy. This excludes nearly 500,000 British pensioners from annual pension uprating, with their state pension frozen at the rate it was when they left the UK or when they retired if they left the UK before pensionable age.

For Monica, this left her with a pension of just £74.11 a week. Twenty-three years on, her pension remains the same as it did when she retired, trapped in time.

With some frozen pensioners receiving

as little as £22 a week, and nearly half receiving £65 a week or less, the policy creates financial difficulties for those who have contributed to this country throughout their working lives.

The All-Party Parliamentary Group on Frozen British Pensions found the policy has led to nearly a third of these pensioners having to take on extra work to supplement the lost income.

Government response

The government's defence of this remains as weak as it is indefensible. They claim pensioners were aware of the policy when they left, but surveys by the All-Party Parliamentary Group show that 86% of frozen pensioners were unaware.

Whether a pensioner knew or not, it does not detract from the stark reality that the policy leaves those affected facing increasing hardship, simply because they chose the 'wrong' country.

When pressed on the policy, the government often explains that its reasoning for continuing this injustice is due to it being a 'longstanding policy' and that they only uprate pensions where there is a legal requirement to do so.

This has been held up as the key reason for decades, yet international governments are ready and willing to work with the UK to form new social security agreements.

The most recent example is Canada, which has requested four times, including earlier this year, to create an agreement that would allow the UK state pensions of around 125,000 British pensioners to be annually uprated.

However, the UK government has consistently refused to take a seat at the table and discuss the issue with its Commonwealth counterpart.

The final pillar of its weak defence is cost. It should never be forgotten that frozen pensioners have paid for their pensions the same as everyone else. We don't want special treatment; we want the same treatment.

This is not a cost issue; it is an issue of fairness. How can it be fair that British pensioners in Canada but not the US, Antigua but not Jamaica, Australia but not the EU, the Falkland Islands but not Gibraltar, are denied their fully uprated state pension?

Frozen pensioners such as Monica are more than numbers on a Whitehall spreadsheet and this callous policy has real and damaging consequences. As the government hides behind tired excuses, some British pensioners are being pushed into poverty, forgotten by their country and ignored by their government.

In this globalised world, the policy looks increasingly archaic. The time for the UK government to end this injustice has long past and it is time for them to get around the table with affected countries to consign this policy to the history books. [P](https://endfrozenpensions.org/)

• For more information, please visit <https://endfrozenpensions.org/>

Monica's pension of just £74.11 a week remains the same 23 years later

• Sheila Telford is a former chair of the International Consortium of British Pensioners

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News

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



SCOTLAND BRANCH

Last year was difficult for the branch and some important decisions for the future had to be made by branch officers.

It is hoped the general membership will understand and give full support to these decisions and ratify them at the branch AGM on 9 March. This will be held in the Pipers' Tryst (National Piping Centre), 30-34 McPhater Street, Glasgow G4 OHW, commencing at 12 noon and finishing around 4pm.

If you are unable to attend in person, a virtual option is being offered. Contact Michael Kirby, our membership secretary, for the link.

Information regarding the decisions made at the AGM will be announced in the next branch newsletter and in the summer edition of this magazine.

Scotland Branch chair

The closing date for any members to apply for this important position was 30 January. We hope we will be able to appoint the new chair at the AGM.

Membership issues

The meetings in Glasgow are now held at The Griffin pub at 266 Bath Street, Glasgow G2 4JP, opposite the King's Theatre. There is an entrance to the private room in Elmbank Street for those not wishing to go through the bar.

Meetings will be held on the first Thursday of February, May, September and November. The start time will remain at 1:30pm.

Members are reminded that these dates and times can also be found on the new branch website, which is at www.cspascotland.org.uk.

Branch newsletters have helped keep members in touch with matters of interest, especially those who live in remote areas and cannot attend

We hope to be able to appoint a new branch chair at our AGM

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 would like to join the branch, please contact Michael Kirby at Michael.Kirby@cspa.co.uk 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 reallocated as a member of the branch, please contact Michael Kirby.

Scottish Older People's Assembly

It was agreed at the branch officers' meeting on 10 November to apply for membership of SOPA and this has been completed. Our application will be considered at the February meeting of the SOPA board.

SOPA is a small independent charity with network members – organisations and individuals – who have a shared interest in empowering older people to have their voices heard and planning and influencing policy. SOPA is a voice for older people across Scotland.

Age Scotland

In the final 2022 edition of Age Scotland's *Advantage* magazine in December, CEO Brian Sloan announced he had decided to leave at the end of January.

After a two-year hiatus due to Covid-19, Age Scotland was delighted to celebrate the return of its awards following nominations received from the many groups and individuals across the country.

The organisation invited TV presenter Kaye Adams to hand out the awards at the ceremony in Glasgow in November. The Volunteer of the Year Award was given to Margaret Berry from Larbert and Stenhousemuir Age Concern, who has dedicated herself to helping older

Branch and group news

people in the Falkirk area since 1978.

Age Scotland's *Advantage* magazine provides information, inspiration and ideas to empower Scotland's older people, their friends, families and carers. If you have news, events or issues that you would like it to cover, email advantage@scotland.org.uk or call **0333 323 2400** or write to Advantage, Age Scotland, Causewayside House, 160 Causewayside, Edinburgh EH9 1PR.

Check in, Cash out campaign

Some 123,000 Scottish households are estimated to be missing out on pension credit, adding up to a whopping £333m not getting to older people on lower incomes who are entitled to it.

As the cost of living rises, ensuring older people claim every penny of social security they are entitled to has become vital. Not only does it put extra money in pockets, but it could lead to further financial support from the government to offset the cost of living.

The Age Scotland Check in, Cash out campaign aims to raise awareness and increase take-up of the social security available to help older people live well. Finding out if you qualify could take as little as 10 minutes using the online benefits calculator. Alternatively, telephone **0800 12 44 222** or use the guide at www.age.scot/benefitguides.



There is also a free benefits calculator to find out how much you could be owed – and any details you provide are kept anonymous. Visit www.age.scot/benefitscalculator.

Social security powers

Following the independence referendum in 2014, plans were made for some powers over social security to be devolved to Scotland. Eleven benefits are being transferred and the Scottish government can also create new and top-up benefits.

Social Security Scotland, based in Glasgow and Dundee, has local staff across Scotland who can advise people on benefits. The main agency number is **0800 182 2222**.

People who need help to make a claim because they live with a disability can be supported by taxpayer-funded advocacy from the charity Voiceability. Visit www.voiceability.org for information.

Scotland has a strong global identity and a reputation as a great place to visit. As a result, tourism is one of Scotland's most important sectors, employing around 200,000 people from the borders to the islands.

However, in the current environment, finding workers is a real challenge. At the same time, many older workers are looking to enter or re-enter the workplace. They may not have direct experience in tourism, but they have years of lived experience they can share. Find out about Still Ready for Work online workshops via Age Scotland at www.agescotland.org.uk.

Age Scotland's helpline gives valuable support to older people and their families on a wide range of matters – call **0800 124 422**. Feeling lonely? Call the same number and ask for the Friendship Line.

SCOTLAND GROUPS

Edinburgh

This group is now closed. But should any members wish to make further enquiries about creating a new group in or around Edinburgh, please contact the branch administrator using the details below.

Christine McGiveron, 17 Alderston Avenue, Ayr, Ayrshire KA8 9BD
tel: **01292 618329** email: Christine.McGiveron@cspa.co.uk

If you wish to create a new Edinburgh group, please get in touch

Glasgow & District

Last year ended with members very much enjoying Christmas lunch in the Pipers' Tryst in Glasgow.

The first meeting of the year was on 2 February (venue details on previous page), which was the group's annual general meeting. Changes to how the group will operate for the coming year were announced – changes we hope members support. These decisions will be taken for discussion and ratification to the branch AGM.

Members should be reassured that meetings this year will continue to be in the new venue at The Griffin.

For further information, please contact branch administrator Christine McGiveron or membership secretary Michael Kirby.

Problems with energy bills or supplier?

As more and more aspects of our lives go online, it is almost impossible to get someone to speak to when things go wrong or you are having problems. Energy companies are no different and their phone lines are extremely busy with consumer concerns and worries about the increases in charges, with more to come.

In Scotland, you can contact Home Energy Scotland for free help and advice, Monday to Friday 8am-8pm, Saturday 9am-5pm. Freephone 0808 808 2282 or visit www.homeenergyscotland.org/contact-advice-support-funding

THE GRIFFIN GLASGOW





NORTHERN IRELAND BRANCH

Since our last report in *The Pensioner*, the Northern Ireland Branch has been busy catching up on matters delayed because of the pandemic.

Our first in-person AGM for three years, held on 19 October in the Europa Hotel in central Belfast, was attended by a small but enthusiastic group.

A new committee was elected. Ivan Baxter was appointed as president, a largely representative role. Alastair Hunter will continue as chair. Tony McMullan took over formally as honorary secretary and is also a full member of the committee. The same applies to Roisin Lilley in that, as well as her roles of honorary treasurer and membership secretary, she is now also a full member of the committee.

The other members are Joan Moss, Stanley Blayney, Sam Caul and Michael Carson. Up-to-date contact details can be found on page 50 of the magazine.

A small rise in annual subscriptions from £15 to £18 to cope with inflation was agreed at the AGM. This was the first increase in subscriptions for several years and is still very good value for money.

Tony McMullan, now our representative on the national Executive Committee, attended his first meeting on 8 December.

Our website is being modernised and we will soon have a bright new website providing more up-to-date news and information for members. In addition, by the time this report is published we hope to have a website manager in situ.

Specsavers and legal discounts

An exclusive deal with Specsavers is now in place, which will provide a £20 voucher for members to use in any Specsavers

branch in the UK on any glasses in the £99 range and above. Members wishing to avail themselves of this deal should contact Tony McMullan, whose contact details are on page 50 of this magazine.

In addition, discussions are ongoing with one of our local legal practices, particularly focused on the needs of older people, for members to have access to a range of services at discounted rates. Further information will appear on the website as and when it is available.

The branch was represented by president Ivan Baxter, honorary secretary Tony McMullan and membership secretary Roisin Lilley at the CSPA's 70th birthday reception in the House of Commons on 8 November.

All Northern Ireland MPs were invited to join us but only one, Jim Shannon of Strangford, turned up. A bit disappointing, but coincidentally there was an important debate on the triple-lock going on in the House of Commons at the same time as the reception.

Having said that, it was a successful event and gave the Northern Ireland contingent the chance to make or renew acquaintances with GB colleagues.

Equalities Act

Ivan Baxter attended a major Equality Commission event on 22 November, which set out to make a case for a single Equality Act, amalgamating and rationalising existing legislation and

We'll celebrate 70 years of the CSPA in Northern Ireland at our AGM

adding anti-age discrimination legislation in goods, facilities and services – which already exists in Great Britain and the Republic of Ireland.

The objective of a single Act is certainly desirable, but cannot be progressed for the time being in the absence of a functioning Assembly.

The branch continues to support the work of the local branch of the National Pensioners Convention. Our branch representatives are Ivan Baxter and Tony McMullan.

The most recent meeting of the NPC Northern Ireland branch was on 8 December, when it was decided to prepare for an almost inevitable local general election by drawing up a list of the most important requirements for older people – in effect, a pensioners manifesto. It will probably cover areas such as the need to support the triple-lock and the Smart Pass.

In addition, the need for age discrimination legislation in the province and the expansion of the warm home discount scheme to Northern Ireland are likely candidates. Improved health and social care for older people is also likely to get a mention.

AGM and 70th anniversary

Northern Ireland Branch will be celebrating 70 years of the CSPA in the province at the 2023 AGM, which will be on Tuesday 18 April at 2.30pm in the banqueting room of Belfast City Hall. The Lord Mayor of Belfast has been invited to open proceedings. Please put this date in your diary and join us in celebrating our special birthday. Further details will be on our website as soon as possible.

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ENGLISH REGIONS: GREATER LONDON

Croydon

The group continues to hold monthly meetings (second Tuesday of the month at 10.30am) and the venue (Ruskin House, Coombe Road, Croydon) has proved very successful.

Last year ended with a well attended Christmas party at Ruskin House, given that there were train strikes on the day. We were glad that a number of HQ staff,



including general secretary Lisa Ray, could join us.

A four-page newsletter, issued just before Christmas, to all group members by post, gave details of our monthly programme for 2023. This year's group AGM will take place on Tuesday 11 April at Ruskin House, commencing at 10.30.

We were pleased our group was well represented at the CSPA AGM in Kenilworth, with four members attending.

Our committee of six continues to try and think of new ways to attract members to group events, and a meal at a local restaurant was recently tagged on to one of our monthly meetings. All ideas are welcome.

Secretary: John Hickey

tel: 020 8773 0496

email: johnphickey1954@gmail.com

Croydon's new meetings venue is proving to be very successful

Southend-on-Sea & District

Our group meets monthly, except January, usually on the second Monday of the month. About four times a year this is at the SAVS Centre, 29-31 Alexandra Street, Southend-on-Sea. Meetings at SAVS start at 2.15pm and finish at 4pm. Refreshments are available.

In intervening months, meetings take the form of lunch or other outings, and venues and times may vary. Meetings for early 2023 include:

- Monday 13 March: spring lunch, 12 noon-12.15pm at Tomassi's
- Monday 17 April: 2.15pm, SAVS (group AGM)
- Monday 15 May: guided walk in historic Rochford, lunch to follow

For more on our group and becoming a member, email Betty Anderson at iandbanderson@btinternet.com or call 01702 466335 or mobile 07804 948954.

Secretary: Mary King, 130 Essex Way, Benfleet, Essex SS7 1LP

tel: 01268 794790

SOUTHERN

Crawley & District

The group meets monthly at The Orchard, Brighton Road, Crawley, 200m south of the level crossing. We now meet mainly on the third Wednesday of the month, but check our website for details.

After a good Christmas lunch, we have a full programme ahead:

- 15 March: Group AGM, with general secretary Lisa Ray as guest speaker
- 19 April: Martin Berry, Ashdown Forest Research Group on the latest developments in the forest
- 17 May: Nicholas Minishull, Co-Op Legal Services, advising us on our finances
- 21 June: Ray Flanigan, chair of the CSIS Grants Committee, on the work of the CSIS Charity Fund
- 19 July: Derek and Marilyn Williams on the work of the Red Cross

The summer lunch will be held in



PHILIP BIRD LRPS CPAGB/SHUTTERSTOCK.COM

August, but check the website or group newsletter for date and details.

Meetings are from 10.30am to 12.30pm, when we adjourn to a local pub for lunch. We welcome new faces, so do come and join us – we are a friendly group.

We were sad to lose our treasurer James Smith to cancer last year and would welcome a volunteer to take the

role. The duties are not arduous, so if you can spare a few hours a month to help, please contact me. Our website will also keep you up to date on group business.

Secretary: Sylvia Sturtevant

tel: 01342 325245, email:

brian.sturtevant@cspa.co.uk

Website: www.crawley-cspa.co.uk

MIDLANDS

Gloucestershire

The group ended 2022 on a high with a very enjoyable and professional photo show by Jack Boskett, featuring royalty and railways, which astounded and delighted everybody.

The rest of the year's meetings were attended on average by about 23 people, which is good considering the effect the pandemic has had on people's willingness to mix and meet.

The advantages of attending meetings and socialising far outweigh any risk, and the purpose of vaccinations was to enable us to resume normal life.

The group put up two motions for the AGM and both were carried. *The Pensioner* magazine contained a comprehensive account of the AGM, so I will simply say I found the atmosphere much more positive than previous AGMs – perhaps because of the effect of 'new CSPA' and its fresh approach.

Two of us attended the parliamentary reception to celebrate 70 years of the CSPA and to remind MPs of our existence and the need to protect pensions.

We met the young representatives of Gloucester MP Richard Graham and Tewkesbury MP Laurence Robertson and hope we got our message across reminding the young men that one day they too will be pensioners.

Finally, the new CSPA travel insurance scheme has been launched. I know of one member who found the process, certainly by telephone, very straightforward and without delay.

We have still been working on 'pensions for life' and 'post-retirement marriages' but with little success. It is difficult to find a new angle of attack, especially when the Cabinet Office says it cannot change rules retrospectively.

It is gratifying but frustrating that the various new civil service pension schemes allow for post-retirement marriages, but it still leaves those who are excluded because of the date when they retired or remarried.

The group has arranged a full programme of meetings for 2023:

- 8 June: Stuart Rostron on powers of attorney and how to use them
- 14 September: Gloucester Constabulary on internet scams and phishing and other nasty attempts at internet fraud

- 7 December: celebrating the end of the year with Cheltenham Ukulele Band.

In addition, we have arranged a guided tour of Nature in Art, the gallery north of Gloucester, followed by tea and cake, on the afternoon of 18 April. Some of you will remember the talk Simon Trapnell recently gave on Looking at Pictures – this trip follows it up with the real thing.

Details of this visit will be sent to all Gloucestershire members in the new year but in the meantime please put the dates in your diaries now.

Gloucestershire's year ended on a high with an enjoyable photo show

Our meetings continue to be held at the Cotswold Area Civil Service Sports Club in Tewkesbury Road, Cheltenham GL51 9S4, starting at 10am with coffee and biscuits, and all are very welcome.

Chair/secretary: Alastair Goldie
tel: 01452 417846
email: cspaglos@gmail.com

West Mercia

West Mercia Group was inaugurated in February 2022 following the merger of the Hereford & Worcester Group and the closed Shropshire Group. Its quarterly meetings in 2022 were held in various locations in Herefordshire, Shropshire and Worcestershire, culminating in a meeting at the Quaker Meeting House in Worcester in December.

Four group newsletters have so far been issued to all 900 members, and 150 members on its email group receive additional digital communications.

Meeting dates and venues for 2023 are: 20 March (Worcester), 22 March (Shrewsbury), 26 June (Hereford), 28 June (Wellington), 18 September (Worcester), 20 September (Shrewsbury), and 11 December (Worcester).

Details of the meetings will appear in group newsletters and via email. We hope to supplement these meetings with an occasional Zoom virtual gathering.

Group secretary: David Humphreys
email: dnhumphreys@gmail.com
tel: 07906 264335

EASTERN

Peterborough & District

The group's AGM will be held on Tuesday 21 March at Westgate New Church, Westgate, Peterborough PE1 1RG (behind the old church) from 10.30am to 12.30pm.

You can attend in person or online (Zoom or similar, to be confirmed). There will be nibbles and a small raffle. Friends, partners and carers are welcome.

This is the last-ditch attempt to keep the group going, so please come along whether you want to be on the committee or not. Contact Fran for details, particularly if you would like to attend online.

Our recent member gatherings in September (at Planet Ice) and December (Mince Pie meeting) have had very disappointing attendance. For the group to continue there needs to be more input from our local members, their family and friends.

Please try to attend the AGM in person or online if you want your local group to continue.

Secretary: Fran Hunter (below)
tel: 07716347837
email: Franuneric@aol.com



For the group to continue there needs to be more input

SOUTH WEST

Weymouth & District

We meet regularly on the second Monday of the month, except for a summer break in August (and exceptions for bank holiday Mondays).

Our usual venue is Upwey Memorial Hall, Victoria Avenue (off Dorchester Road), Weymouth DT3 5NG, starting at 2.30pm. The hall is on the number 10 bus route and also has its own car park. Refreshments are available (£1 for tea/coffee and biscuits) and meetings usually have a social format, sometimes with a visiting speaker.

Exceptionally - usually in July or December - we meet elsewhere, at a local pub or cafe, for lunch or

afternoon tea. Any change from the usual arrangements will appear in the preceding issue of our newsletter.

We find members have been slow to return to meetings after the enforced break during lockdown - Covid, and age, have taken their toll - but we intend to continue, while we still have enough support, for as long as we can.

We should be very pleased to welcome any members - new or old - who are coming along for the first time. We also hope that more of our longstanding members will feel able to venture back.

Finally, we still have a vacancy for a permanent chair. If anybody feels that



they might be able to take on this role, please feel free to contact us to discuss what that involves.

Secretary: JI Harris

tel: 01305 820818

email: jiharris@bopenworld.com

NORTH EAST

Scarborough & District

The group is now back to regular meetings in April, June and September. James Howie represented the group at the regional meeting in July and gave feedback to the local group in September. James also represented the group at the Alliance's AGM in October. Many thanks James.

Family and friends joined members of the group at their Christmas lunch at the end of November. This really is a very happy occasion when conversations cover the good, the bad and the ugly - but mainly the good with lots of laughter.

Our meetings for 2023 are scheduled for 23 January, 24 April (AGM), 26 June and 25 September, starting at 11am, with refreshments from 10.30am. These will be held in Westborough Church, Scarborough YO11 1TS.

At the moment, our committee consists of three and meets a week before the group meetings.

We desperately need more members. So please give serious consideration to joining us. None of the roles is onerous and the tasks are shared.

The committee looks forward to welcoming you on board.

Contact Sheena O'Connell email: oconnellsheena@gmail.com mobile: 07702060063 landline: 01723 354371

Sheffield & District

Sheffield & District Group members were delighted when Sheffield Lord Mayor Sioned Mair Richards and Lady Mayoress Jackie Satur joined them at their celebration of the CSPA's platinum anniversary in December.

In responding to chair Mike Buckley's welcome, the Lord Mayor described how life experiences had underlined to her how important focusing on a secure pension should be for all of us through our working lives. She congratulated the CSPA on its excellent work on behalf of civil service pensioners, protecting the pensions they have earned.

After the cutting of the anniversary cake, prepared by membership secretary Linda Woollen, there was an opportunity for informal discussion, followed by a free raffle and a Christmas quiz.

Everyone agreed that the event was a successful presentation of the CSPA as an active campaigning organisation, working to protect what our members have earned.

Secretary: John Houghton email: john-houghton@virginmedia.com tel: 07952 304628

Pictured top: Sheffield chair Mike Buckley welcomes the Lord Mayor, who cut the anniversary cake (bottom)



NORTH WEST

Greater Manchester

It has been agreed by the existing committees of the Manchester, Bolton and Stockport Groups to combine into one group – Greater Manchester Group.

Manchester and Bolton have worked together for some years and Stockport, having lost their meeting venue and having experienced some difficulties, has joined Manchester and Bolton to make one group for the Greater Manchester area.

The Stockport members intend to carry on with a quarterly social event, currently being held at the Old Rectory, Stockport. The next is organised for Thursday 2 March and everyone from the Greater Manchester Group is welcome.

I would be grateful if you intend to come along that you email or phone me. The usual number – about six people – does not require pre-booking but if a few of you wish to join us it is best they are prepared.

The Greater Manchester Group will meet at the Methodist Central Buildings on Oldham Street, Manchester M1 1JQ. The next meeting is Wednesday 15 March, which will be our AGM. If you would like to stand for the committee or any of the officer posts – chair, secretary, treasurer or membership secretary – please let me know.

Meetings start at 11am and end no later than 1pm. The venue is on the first floor but there is disabled access. Everyone is welcome – we'd really welcome some fresh blood.



There is also a scheduled meeting on Wednesday 14 June, at which conference motions will be put forward for the national AGM to be held in October.

For the benefit of our Stockport members, we have run a 200 Club for some years in the Manchester and Bolton Groups to raise funds locally, which allows us to pay expenses and affiliation fees when felt appropriate. This ensures we can best represent your interests.

The new cycle starts in March at an annual cost of £12. The first prize is 50% of the fund, with a second prize of 25% and 25% going to group funds. If you would like to join us, send me a cheque for £12 in March to: 46 Severn Way,

Everyone is welcome to meetings – we'd welcome some fresh blood

Holmes Chapel, Crewe CW4 8FT. We would also welcome straight donations to group funds.

We continue to send delegates to Northwest Pensioners Alliance meetings, which are now face to face with a Zoom facility.

We will also be sending delegates to Act4Inclusion (social care) again when meetings resume. These meetings are currently being conducted by Zoom.

I hope everyone stays well and please do not hesitate to contact me if you have any questions or concerns. We will be sending out a group newsletter to all members of the Greater Manchester Group some time in February.

Treasurer and regional representative: Harry Brett
tel: 07999 874864
email: h_brett@sky.com

Inactive groups: Morecambe Bay and East Lancashire

There are two inactive groups in the North West region – Morecambe Bay and East Lancashire. I have attempted without success to try and reform these

groups. But I have not given up hope and currently produce a monthly newsletter that allows me to keep in touch with members and leave the door open to reforming the groups.

I have nearly 300 members on the email list covering members of the non-active groups from the North West and if there is anyone out there

who would like to receive the newsletter by email or post, please contact me.

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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 or tweet [@mschrisbuckley](https://twitter.com/mschrisbuckley)

INSURANCE PUT TO THE TEST

In the last edition, you very kindly printed a letter from me on the subject of travel insurance, in which I mentioned how pleased I was with what I considered was a very reasonably priced annual travel insurance.

That company was put to the test when my wife and I had to pull out of a cruise, which cost just over £6,000. This was because I hurt my leg gardening in June 2022. It did not appear terribly serious, but the nurses at our doctors' surgery describe it as a lower limb trauma that might take 13 weeks to heal.

And so it proved. We had to cancel the cruise, not because I was immobile, but because I was attending the doctors' surgery twice a week to have it redressed. The cruise company refunded 10% in accordance with the terms of booking, and I claimed the balance under the travel insurance.

The amount was undisputedly due, subject to quite a modest excess. After three weeks I had heard nothing, and then followed three attempts of getting through on the phone.

Because of the time it took to get through, I could hang on no longer. Eventually, after setting aside the whole morning in an attempt to do so, I was successful.

I was told immediately that the quantum of the claim could not be discussed. I said I had not phoned for that. I wished to know if the claim had been received and what was their address for service.

The claim had been received 21 days prior to the date of my call, so that day I sent a recorded delivery letter stipulating a time limit for payment, which, if not met, I would bring to the attention of the insurance regulator.

I checked with the Post Office and found that it was signed for the next day, and the money was in my bank within the time limit I had prescribed.

I am now wondering if I will be offered a renewal. If I were to be, then I would accept – unless the increase was astronomical – because I do know that they pay out, even if it is done somewhat slowly.

Michael Bennett, Thame, Oxfordshire

WEIGHING UP THE OPTIONS

Having bought travel insurance policies through the CSPA/AXA scheme for several years, we were sad to see this benefit withdrawn as the result of the pandemic and other factors, as



explained so clearly in David Luxton's piece in issue 289.

When the new CSIS-run scheme was launched in October, we were expecting to book annual travel insurance to cover some trips we had arranged during 2023. We had already received a reasonable quote from the travel agent's preferred insurer but hoped to go with the CSPA scheme.

As expected, we had to undergo a telephone medical assessment taking more than half an hour, at the end of which we were advised that we could not be insured for the standard annual Europe policy because of my 'pre-existing' medical issues. However, we could try the premium scheme to see whether the underwriters would cover us.

So we did, and a quote emerged at £1,010 compared with the £463 quote we already had. This was subsequently reduced, by a £50 bonus offer we had received online, to £412 for an annual Europe policy.

The terms of the insurances are similar, but the premiums are very different and what was particularly annoying was the decision to reject me from the CSPA standard scheme whereas the other insurer did not.

One of the key benefits to us of CSPA membership was its travel insurance scheme. With membership subscriptions set to rise and benefits reduced, we will need to consider carefully whether to renew our membership when the increases take effect.

David Fisher, Coventry

HELPFUL HELPDESK

I recently had a potentially serious problem with my internet security provider McAfee and I did not know where to turn for impartial advice until I remembered reading about BC Technologies in the latest edition

of *The Pensioner*. I telephoned and spoke to Ian, who listened patiently to my problem and then gave me advice, which I was happy to follow.

The problem has now been resolved and I have written to thank him – but I wanted to let you know that this service

was invaluable to me.

Pauline Silvester, Nottingham

• For free IT advice, email cspa@bc-group.co.uk and mention the CSPA.



BARCODE STAMPS WARNING

There are several issues associated with the change to barcoded stamps introduced for the convenience of Royal Mail and causing nuisance to its users. We set them out in this extract from an email to our MP Andrew Griffith:

“Congratulations on your efforts to extend the period of use for stamps that do not have a bar code on them. We were concerned about sending valuable stamps through the Freepost system without a certificate of posting. We would have preferred to exchange the stamps at our local Post Office in Storrington.

We contacted Royal Mail, who provided us with an alternative address but explained there would be post to pay and there would be a charge for a certificate of posting.

We posted stamps to the value of £200 from Storrington Post Office on 14 November 2022 (ref: NE760254783GB) and were told that the only way to get a certificate and cover for the value of the contents was to pay £6.85 for a special delivery service, and we did this.

We were right to do so! In the *Sunday Times*' Money pages in December, there was an article 'My £250 stamps are lost in the post'. This is in addition to previous problems where the Freepost address denied receiving stamps but fortunately later corrected their error. (We have now received our replacement barcoded stamps)

Should Royal Mail be allowed a profit of £6.85 for not providing a safe, secure and easy method for returning stamps they suddenly decide can no longer be used? Perhaps we could be sent a goodwill gift of first-class barcoded stamps to this value!”

We had bought the stamps because, with the costs of postage escalating and money in the bank earning little interest, and losing its value through inflation, a small investment in postage stamps seemed to us good value.

**Margaret and Victor Sullivan,
Storrington, West Sussex**

Should Royal Mail profit from not providing a safe way to return stamps?

BREXIT

ARGUMENTS FOR...

You quote the Scottish farmers' representatives Mairi Gougeon and Ivan McKee. They attack Brexit because they see it opens the way for civil service pensioners to gain affordable food supplies from Australia and New Zealand.

The farming and landowner lobby has every right to campaign for high European-style prices and scarce supplies. But civil service pensioners have rights too. They, like other British citizens, are tired of paying rip-off European-style prices for our food. We are tired of paying European-style food taxes. We voted for Brexit for a lower cost of living.

As you say, it's your job to protect the interests of your members, and I hope you will continue to defend our rights to buy the food we wish. Australia and New Zealand are Britain's traditional food suppliers. As EU members, we were obliged to cut off their supplies. Brexit restores our freedom to revert to them, and we can't do so quickly enough.

Tony Lane, Wells, Somerset



...AND AGAINST

I'm getting rather peeved about these constant letters on 'who is to blame' re 10-year passports.

A passport primarily serves the purpose of checking a person's identity on entering/leaving a country. A 10-year-old photograph tends not to serve that purpose. People change over 10 years. Most countries are now introducing five-year passports.

There is no 'blame'. Countries are entitled to have whatever checks they want around entry/exit. They tend to aim for cooperation.

Leaving the EU was a huge mistake and the UK will be paying the price for the foreseeable future. For example, my local veterinary practice has closed 'with immediate effect' due to lack of clinical staff. The lack of qualified personnel will be the death knell of our economy.

The lack of investment and encouragement in education will mean we rapidly descend into a non-functioning economy, dreaming of Jane Austen and other irrelevant fantasies about the past.

To say the question is 'settled' is wishful thinking. Leaving was another symptom of our failing education system.

A Giscombe



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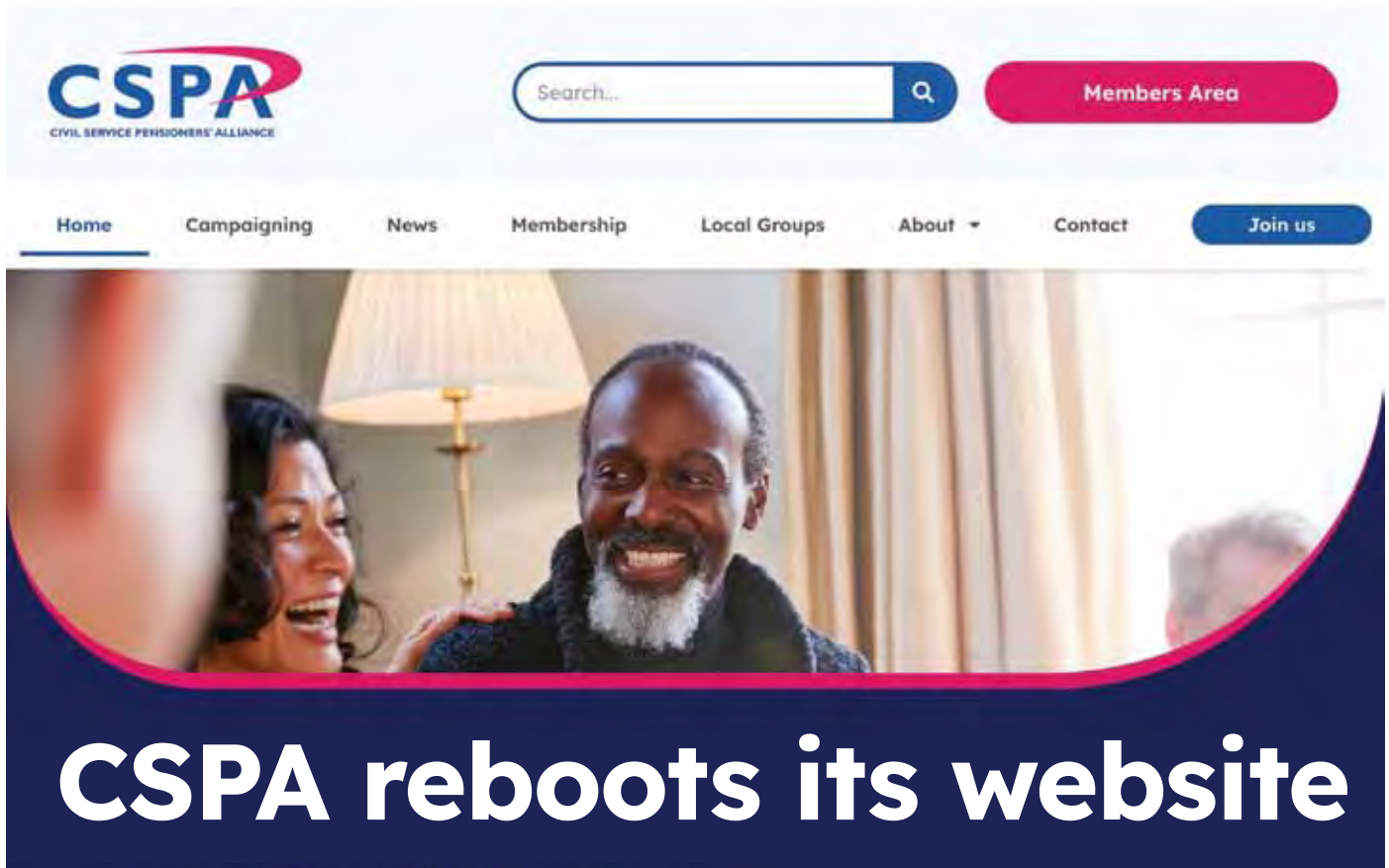
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Nicola Crichton highlights the benefits of a major revamp

We're pleased to finally launch a new-look CSPA website and the ability for new members to join us online.

Our website features our new branding and gives visitors a simpler experience to access the information they need.

Over the next few months, we will be running some interesting content to attract new members and share some of the great work that our staff and groups have been doing to bring positive change to civil servants both working and retired.

Highlights

- Campaigns page featuring our priorities agreed at the 2022 AGM
- News items sorted by information and campaigns
- Volunteer page showing how current and prospective members can get involved in the CSPA to encourage participation in groups and campaigns
- As part of our 70th anniversary celebrations in 2022, we built a timeline of milestones and achievements over the past decades. You can view this under About and then History. Our online joining form allows new

members to pay by deduction from their civil service pension or direct debit.

The database behind the website also allows us to take member registrations online. Both options have seen a gradual rise in new memberships, and the trend looks set to continue.

As part of our programme to improve the experiences of new and existing members, we have a new Members area. It does require an email address before you can access, which has led to some members contacting us before being able to gain access.

We are revamping our membership booklets to give those who are not online access to CSPA membership benefits.

Feedback from our members during our design and build phase has helped us focus on what matters to you. We've kept the experience simple so you can find what you want easier and much quicker.

New features

- Region news: find the latest news for your local group or region in one place
- Edit my profile: want to receive the email newsletter? Update your email address, phone number and keep your

communications preferences up to date with a few clicks

- Members magazine: virtually flick through the pages of *The Pensioner* online and download to access later
- Search bar: finding it hard to look for something? Type it into the search bar for easy access
- Smoother interface: responsive website that adapts well to any device.

At the time of writing, we were still uploading content to the system, so there may be a short delay with some group circulars and newsletters – thank you in advance for your patience.

This is a huge upgrade in our communications and we will be looking to add features and functionality as the CSPA continues to evolve. We welcome any suggestions you may have.

- If you have suggestions or feedback – or issues logging on to the Members area – please email enquiries@cspa.co.uk

• **Nicola Crichton** is policy, campaigns and projects manager for the CSPA

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 Phones 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 Jade or Shanice (lines open weekdays 8am-5.30pm and Saturdays 9am-3pm). Or email PS0223@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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Helpdesk

BC Technologies' **Grant Emery** offers tech help for document scanning and typing strain



Scanners and printers used to be separate entities, but these days most printers have become all-in-one machines that can be used for printing and scanning. This allows them to be sold at a much cheaper price.

While most of our readers will be comfortable enough printing documents, we have had some requests regarding the scanning of documents.

Using the Scan function of your printer is a relatively easy process simply insert a document into the scanner and press the Scan button. However, it is where this scanned document goes next that can confuse some users if they require it on their computer.

If you've scanned a document, by default it will go to your Scanned Documents folder, which can be found in every user's Documents folder.

If your scanned documents are not stored there, you may need to check

some settings on your printer to locate the directory.

There are some handy apps you can use to make this easier for you. Go onto the Microsoft Store on your computer and search for Windows Scan.

You can then download a free scanner app, which allows you to initiate scans from your computer and even change the destination folder. That means if you need to organise all your scanned documents in a location outside the default folder, you can do so.

Repetitive strain

Typing for long periods can cause various types of strain not only on your hands but also your eyes. This is called repetitive strain injury and can affect all types of computer users.

You can purchase equipment to make it easier on yourself, such as wrist rests and ensuring that the top of the monitor is set up to eye level.

Windows has a handy feature that may be useful for those who struggle with typing for long periods of time or typing in general – online speech recognition. This allows you to dictate to your

Free computer support

To contact BC Technologies for free advice and support, telephone 0330 800 1010, 9am to 5pm Monday to Friday, or email cspa@bc-group.co.uk at any time. Please quote 'CSPA' when contacting BC Technologies to assist them in dealing with your query.

computer, which will type your spoken words on screen.

Bear in mind your PC/laptop will need to have a microphone for this feature to work. Most laptops come with a webcam/microphone built-in whereas desktop PCs may require an external microphone to be plugged in.

You can turn on Text to Speech by going into Settings>Privacy>Speech and turning on Online Speech Recognition. You can then open up Microsoft Word to get ready to start dictating, press the Windows key + H key. This will bring up the Mic button, which will allow you to switch on the online speech recognition.

Windows 10 speech recognition may not be as accurate as software such as Dragon, but for a free built-in feature, most users are able to accomplish their dictation needs. [🔗](#)



With speech recognition, you dictate to your PC and it types your words

What is Microsoft Office and how much is it?

Microsoft Office is a set of tools including Word, Excel, PowerPoint and much more. The software package helps people create and organise documents, spreadsheets and presentations. It is widely used in businesses, but is also available for personal use.

It is available for Windows computers, Apple Macs and mobile devices. Microsoft Office is a paid-for

software and the prices vary depending on the version.

There are two main ways to buy the Office package: a one-time purchase or a subscription-based model, Office 365.

The one-time purchase usually includes the latest version of the Office apps, which are installed on your device and can be used for as long as the device can run them.

Office 365 offers a subscription-

based model that grants access to the latest version of Office apps on multiple devices, as well as additional features such as cloud storage and regular updates. Prices for Office 365 plans vary but typically range from £5 to £12 per month.

If you don't wish to purchase the Office package, there are free alternatives that may be satisfactory – Open Office and Libre Office.

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Portfolio

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THANKS to a shrewd, last-minute move by our buying team we've been able to put together this unbeatable tablet package with 2 FREE GIFTS - a free USB keyboard wallet, plus the indispensable 'One Step At A Time' book - that's £52.97 worth of goodies, yours free! And that's not all...

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MARY ELLIS, BOLTON



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Something else that annoys me...

Chris Proctor finds it increasingly hard just to pop to the shops

Going shopping used to be dead easy. You went in and asked if they had something. A loaf, say. If you hadn't turned into the optician by mistake, there was a good chance they'd have bread. If so, you gave them the money and Robert was your uncle.

Now it's an ordeal. A trial. Very seldom do you emerge from a shop with the item you went in for. And usually you'll come out with a shedful of things you don't.

It's all this 'three-for-the-price-of-two' business. How many people live in a house with two others? I know the French are demons for ménage à trois, but since we left the EU we don't have to join in. We live in even numbers, we British: twos and fours; '3-for-2' just means you always have one spare beefburger or Italian-style coffee dessert. No one wants it.

So to get a bargain I'd have to freeze the spare until the next time there was a similar offer. Which would involve me buying a freezer. I've never seen the point of a freezer. I've always thought it's best to leave spare stuff in the shop.

Despite this, I went to price them at a local secondhand white-goods yard that goes by the splendid trading name of Sell Fridges. I calculated I wouldn't get my money back until the next millennium if I relied solely on 3-for-2. And this is supposed to be a bargain.

And I don't know about your local shops, but there are never any staff in ours. They've replaced smiley helpful folk with grubby metal machines that don't even work. I spend ages waving at barcodes to no avail. Then I either abandon the purchase or seriously contemplate shop lifting. I reckon it

would balance out if I got pinched once every six months.

I went into a newsagent this week, where I was, initially, pleased to see a gent behind the counter. Old style, I asked if he had chocolate fingers. He did. 'Then be careful not to melt them on the heater,' I quipped. My, how I laughed!

Anyway, I passed my purchases to Stony Face and produced one of those attractive new £10 notes. You know what he said? 'No cash.' 'No cash? Is this not a shop?' 'We don't take cash.' A shop that doesn't take cash? It's like a church that doesn't do praying or a library that only stocks curtains.

What would my Uncle Harry have done? He was a plumber of the cash-in-hand variety and strongly distrusted any payment not involving folded green-backs. He regarded cheques as charlatans. His entire savings resided in his back pocket, pressed firmly to his right buttock. When he died, his estate was in his trousers.

He would have gone a lot sooner if shops had refused to take his (relatively) hard-earned cash. And had The White Horse followed suit, there would have been no point his carrying on.

Not to mention the habit shop-people have acquired of asking me if I'd like something else. 'Would you like a cake with that?' they ask when I order coffee.

What do they think I am? Excessively shy? Ashamed of my cake habit? Very forgetful? If I want a cake, I'll ask for it. I don't need prompting.

And would I like to insure the Hoover I've just bought. Why? Is it likely to break soon? In which case, perhaps you have a more reliable model?

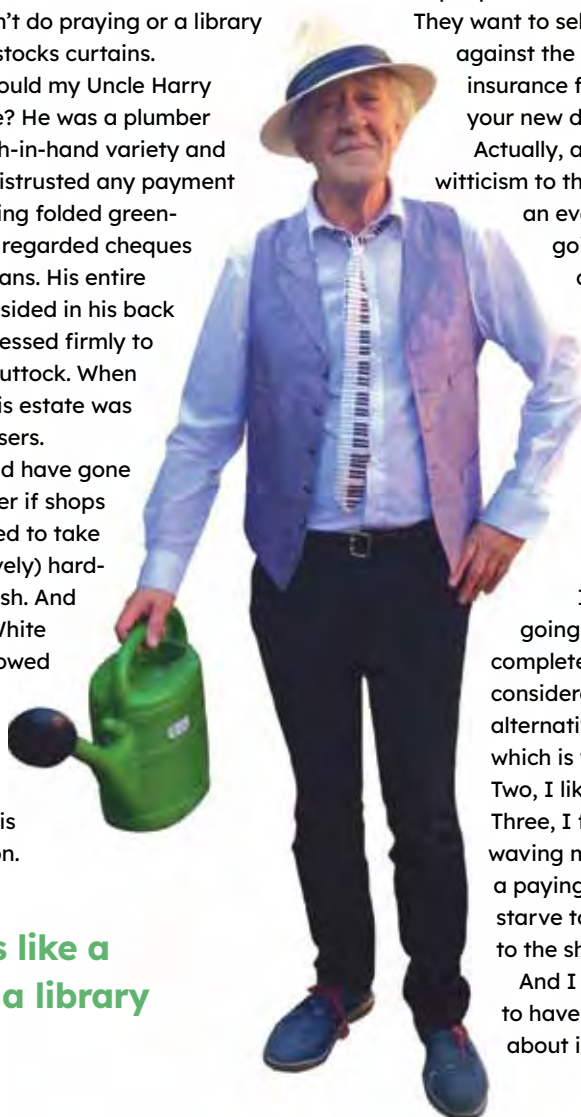
The most daunting insurance salespeople lurk in mobile phone shops.

They want to sell you insurance against the possible failure of the insurance firm offering to insure your new device.

Actually, as regards my earlier witticism to the newsagent, I have an even better one about going into the butcher and asking, 'Do you have pig's feet?' 'We do, sir.' 'Then trot over there and get me a pound of sausages.' Unfortunately, space does not allow me to recount it.

I'd give up going shopping completely except for four considerations. One, the alternative is online shopping, which is worse than O levels. Two, I like looking at people. Three, I feel rather hip when waving my phone in front of a paying machine. Four, I'd starve to death if I didn't go to the shops.

And I forgot five: it's nice to have something to moan about in this blissful world. ☺



A shop that doesn't take cash? It's like a church that doesn't do praying or a library that only stocks curtains

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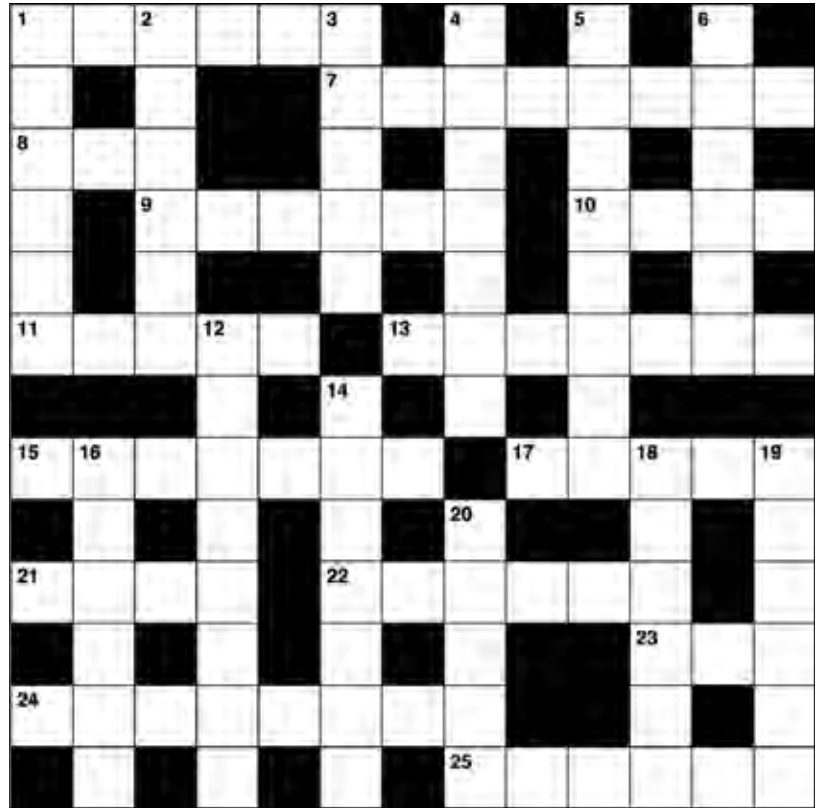


Across

- 1 Greek philosopher born in Miletus (6)
- 7 French style of abstract painting popular in the 1940s and 1950s (8)
- 8 Ab ___ : from the beginning (3)
- 9 Unborn animal (6)
- 10 Low flat land near a river (4)
- 11 Yoga posture (5)
- 13 Philip ___ : author of *His Dark Materials* (7)
- 15 ___ Manet: French painter (7)
- 17 Royal ___ : famous horse racing event (5)
- 21 Military cap with a circular top (4)
- 22 Deciduous flowering shrub (6)
- 23 ___ Hull: comedian with a puppet called Emu (3)
- 24 ___ Kendal: actress in *The Good Life* (8)
- 25 Peter Paul ___ : Flemish Baroque painter (6)

Down

- 1 Jo-Wilfried ___ : French tennis player (6)
- 2 Single-celled organism (6)
- 3 Ringo ___ : member of the Beatles (5)
- 4 Pastoral or idyllic poem (7)
- 5 ___ Witchell: royal correspondent (8)
- 6 ___ Staunton: English actress (6)
- 12 Inflammation of a nerve (8)
- 14 Country whose third-largest city is Rijeka (7)
- 16 Type of internal combustion engine (6)
- 18 Michael ___ : former Australian cricket captain (6)
- 19 Time machine used by *Doctor Who* (6)
- 20 Creature that is half man half goat (5)



Entries that are not complete will not be accepted into the draw. Closing date: **5 May 2023**. Judge's decision is final. The winner will be notified by phone and announced in the next issue.

The winner for the previous issue is **Betty Crawley, Kent**

Simply complete the crossword and send together with your contact information to: Prize Crossword Competition, CSPA, Grosvenor House, 125 High Street, Croydon CR0 9XP

Last issue's crossword



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- **SOS ALARM SOUND**
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