

## Donations to East Devon Group

Members may recall that the expenses incurred in running our Group are funded entirely by the members of the Group. It has not been necessary to call on you to do so for some years. However, the Committee now feels it is timely to ask members to make a donation to bolster Group funds.

Donations may be made by:



Direct bank transfer using the following details

Name of organisation

– **Civil Service Pensioners Alliance East Devon Group**

Bank – **Lloyds**

Sort code – **30 94 36**

Account number – **01295829**

Reference – **“Donation” and YOUR NAME**

By cheque payable to **“Civil Service Pensioners Alliance East Devon**

Please include your name if it is not obvious on the cheque.

send to

**Mrs B Roberts,  
10 Underwood Close,  
Dawlish, EX7 9RY**

If a receipt is required please request one from the treasurer at [agarbird@gmail.com](mailto:agarbird@gmail.com) or provide a SAE.

## National AGM October 2022

Les attended as the Regional representative and Clive as the delegate.

It was good to be back in a room to hear the debates and concerns of others. The overall emphasis

tended to be on bringing the rules into today's terminology, increasing the number of women participating in the business of CSPA, improving the accessibility to CSPA mainly through the replacement web site, especially for recruitment as membership numbers continues to fall, and the celebration of the 70<sup>th</sup> year of CSPA.

There are 55 Groups of England of which some 40 groups attended conference with motions submitted - 33 from 13 groups - 3 from the Branch of Ireland – 19 National Executive Council (NEC). That gave a total of 55 motions with 12 being combined with other like-intentioned motions resulting in 43 debates. A single emergency motion was submitted and was deemed inadmissible as it could be dealt with in correspondence.

Clive was unexpectedly busy as he was asked to second the early rules / constitutional motions. Normally this would be from where he sat in the room but as the Chair through ill health was not present and with a new Vice Chair presiding for the first time he was asked that he attend the lectern to give his & the Group name to then return to his seat for the vote. So it was back and forth until he decided after a significant number of seconding to hesitate just long enough for others to take over.

Clive spoke on five motions, - A3 against (two seats for women), two motions were ours - A35 (digital exclusion) - A39 (digital telephone) and in support of - A41 (GP access),

Clive was asked to listen to composite A23 (2022 low pension



Increase) voted “for” as discussed, A30 (reduce car fuel cost) voted “against” as discussed –

he had not intended to speak on this one though as no one was giving a view against he raised the need to reduce carbon emission and that available funds were better spent on rural transport etc, A37 (affordable internet) voted “for” given the NEC gave good reason to support it as OfCom were already considering and A55 (Infrastructure resilience) voted “against” as agreed

For the 43 debated motions - 41 were carried - 2 motion remitted, A17 (regional structure) and A19 (AGM zoom/physical) - where the Executive Council will take on the essence of what is said without the requirement of action stated.



There were presentations which give an insight into progress on campaigns, to include with changes of Prime Minister where we are seeking assurances that the triple lock will be delivered. CSPA internal changes and future direction which I am sure will be in the Pensioner Magazine, but the one where the conference hall fell silent for was Sue Gray who undertook the review of Partygate last year and whist not talking about the review itself gave an insight of the torrid time from the pressures and the effect on her personal life.

As an aside a comment during presentations revealed It is time to recognise that the average

Civil service pension - £8,576 (men) £6,676 (women)

State pension - £8100 (men)- £5,400 (women)

Resulting in a combined income of £16,676 (men)- £12,076 (women)

It is worth noting that as this is the average so some will be below that makes the claim of those golden pensions of the Civil Service is just Government rhetoric.

Whilst I accept that in retirement we do not have the same expenditure of those working the values above are meagre amounts to sustain life in retirement, especially if you are single householder, given the minimum living wage outside of London for a 37 hour week with holidays paid is near to £21,000.

### Short Changed?

It is disappointing that having started last year with optimism as we came out of Covid19 restrictions to now find that the world has changed with wars breaking out in Europe and the value of the pound dropping against the dollar.



Our state pension increase awarded in April 2022 fell some 3% short of the increase in living cost for September 2021 and continued to fall through the year.

I am sure most of us will weather this period though I have little faith in costs returning to 2021 values in the near future. So it is essential the CSPA continue to press to retain the triple lock as the cost of living continues to rise in the UK.

It is also essential we press our Members of Parliament to keep to their manifesto commitment to the triple lock for the state pension rise in the 2023 and future years so that it will go some way to covering a liveable

existence in retirement especially for those on or near the average pension income.

### Health and Social Care Services: The Essential Guide (2019) Part 3 of 3



This article refers to the price cap and looking at the Gov.uk web page - Operational guidance to implement a lifetime cap on care costs, updated 16 January 2023 that still indicates the intent of its introduction in October 2023 of course *subject to Parliamentary approval!* Don't hold your breath

I'll start this third part of the essential guide with the initial three paragraphs taken from the start of the first two parts of the guide we published in past issues as a reminder of its intent. – Editor In this article, we aim to break down some of the health and social care options available, so you can plan the services that will be most helpful for you.

When deciding on the best route, communication with your GP and social services will ensure that you make an informed choice.

If you need a referral for further healthcare services, your doctor can signpost you, whereas if you require social care assistance, this can be provided by your local council and social services department, who can arrange an assessment of your needs.

Continuation –

### How Much Does Health and Social Care Cost?

Adult social care in the UK isn't like the NHS in that the Government pays for it.

Depending on the service, social care costs are the responsibility of the individual or local government and sometimes a combination of the two.

Recently means testing has been introduced to assess the financial ability of the care recipient to fund their care. This means that if you have sufficient savings and assets you may end up paying for the services you require regardless of whether you've paid National Insurance contributions your whole life.

A brief example of someone



requiring a care home goes like this: If you have less than £14,250 in savings and capital, your care

will be paid for by the local government, while if your capital and savings are between £14,250 and £23,250 the council will contribute towards your care costs. However, if you have capital and savings over £23,250 you will be responsible for all of your own care costs.

There has been a proposed lifetime 'Total Care Cap' of £72,000 that is under consideration by the government.

While some people can cover their care needs, many others aren't in this position. With the funding pressures facing the social care sector, financial planning for the younger generation has become increasingly important.

Having savings set aside in anticipation of elderly care needs is advisable.

Unfortunately, for many, this isn't a viable option, with outgoings such as a car, mortgage payments, and putting the children through school taking priority.

So it pays to know about which benefits you might be eligible for and applying as a matter of course. Some important ones are Continuing Care funding, Attendance Allowance and Pension credits

Also, an often-overlooked option is the 'Deferred Payment Agreement' for homeowners, where your care costs are subtracted from the proceeds of the sale of your home, (plus interest) after your death. While it's not the happiest proposition, it can give you the peace of mind that your care will be covered in a time of need.

If all of this gets a bit confusing or overwhelming, discover more about finding trusted accredited advisers who understand financial needs in later life.

In conclusion, we hope that through this article has proved a useful introduction to health and social care, including assessments, services and funding. It's a big topic so we recommend that you explore the links in this post to learn about the specific areas of health and social care relevant to you.

**Author: Joel Key**

Web: Health and Social Care Services: The Essential Guide (2019)

## Pension Credit

*For those who do not have access to the internet information this article for claiming pension credit is taken directly from the*

*Government Pension Credit web site eligibility page.*

### If you have a partner

You must include your partner on your application.

*You'll be eligible if either:*

- you and your partner have both reached State Pension age
- one of you is getting Housing Benefit for people over State Pension age. (editor – web page: [www.gov.uk/housing-benefit](http://www.gov.uk/housing-benefit))

*A partner is either:*

your husband, wife or civil partner - if you live with them  
someone you live with as a couple, without being married or in a civil partnership

### Your income

When you apply for Pension Credit your income is calculated. If you have a partner, your income is calculated together.

*Pension Credit tops up:*

- your weekly income to £182.60 if you're single
- your joint weekly income to £278.70 if you have a partner
- your income is higher,

you might still be eligible for Pension Credit if you have a disability, you care for someone, you have savings or you have housing costs.

*- What counts as income*

-Your income includes:

- State Pension
- other pensions
- earnings from employment and self-employment
- security benefits, for example Carer's Allowance

### What does not count as income

Not all benefits are counted as income. For example, the following are not counted:

- Adult Disability Payment
- Attendance Allowance
- Christmas Bonus
- Child Benefit
- Disability Living Allowance
- Personal Independence Payment
- social fund payments like Winter Fuel Allowance
- Housing Benefit
- Council Tax Reduction

### If you've deferred your pension

If you're entitled to a personal or workplace pension and you have not claimed it yet, the amount you'd expect to get still counts as income.

If you've deferred your State Pension, the amount of State Pension you would get is counted as income.

You cannot build up extra amounts for deferring your State Pension if you or your partner are getting Pension Credit.

### Your savings and investments

If you have £10,000 or less in savings and investments this will not affect your Pension Credit.

If you have more than £10,000, every £500 over £10,000 counts as £1 income a week. For example, if you have £11,000 in savings, this counts as £2 income a week.

Web Page [www.gov.uk/pension-credit](http://www.gov.uk/pension-credit)

People were created to be loved,  
things were created to be used.  
The reason why the world in chaos is because things are being loved, and people are being used....

Dalai Lama XIV