



WEST YORKSHIRE GROUP NEWSLETTER

November 2024

Chair: Paul Laxton

There will be a meeting of the West Yorkshire Group of the Civil Service Pensioners Alliance at 11.15 AM on Wednesday 11 December 2024, The venue is the PCS Offices in the Merrion Centre, Leeds.

AGENDA

- 1.) Apologies for absence
- 2.) Minutes of the last Group Meeting held on 25 September 2024
 - a.) Accuracy
 - b.) Matters arising not covered under agenda headings
- 3.) Chair's introductory remarks
- 4.) Finance Report
- 5.) Report from the Committee Meeting held on 6 November 2024
- 6.) Report from the National AGM held on 9-10 October 2024
- 7.) Guest Speaker: Andy Aitchison, North East Regional Representative
- 8.) Future Guest Speakers
- 9.) Any Other Business (to be notified to the Chair prior to the start of the meeting)

FUTURE GROUP MEETINGS (All 11.15 Start at the PCS Offices, Merrion Centre, Leeds)

Wednesday 19 March 2025 (Group AGM)

Wednesday 11 June 2025

Wednesday 10 September 2025

Wednesday 10 December 2025

Although these dates should be published in 'The Pensioner,' you are advised to commit these dates to your diary straight away if you are planning to attend.

CSPA West Yorkshire Group

Group Meeting 25 September 2024 PCS Offices, Leeds

Draft Minutes

CSPA West Yorkshire Group Meeting, 11:15, Wednesday 25 September 2024

PCS Office, Town Centre House, Merrion Centre, Leeds LS2 8LY

Minutes

1. Attendance:

Attendees: Paul Laxton (chair) and 7 members: David Parkinson, Alan Swift, Geoffrey Wood, Steve Dodd, Christine Marks, Richard Marks, John Welham.

Apologies: none received.

2. Group meeting 24 June 2024

Minutes: circulated and approved as accurate, subject to adding apologies received from John Welham.

Matters arising: none other than those included on the agenda.

3. Chair's introductory remarks

Paul said that withdrawal of the winter fuel allowance following the general election was the main notable event, as set out in his newsletter to members. That was one of the reasons for inviting a speaker to talk to the group about pension credit.

4. Guest Speaker: Morgan Vine (Independent Age)

Morgan thanked the group for the invitation. She explained that Independent Age (<https://www.independentage.org/>) is a well-established national charity whose origins go back over 150 years. It aims to help older people in financial hardship – supporting local organisations as well as providing direct support to individuals.

Pension credit is an important element of state financial support as a top-up to the state pension where the individual has low income overall. But it's not always appreciated that people can become unexpectedly and suddenly dependent on pension credit on bereavement or divorce. Pension credit is not automatic; the person entitled must apply for it. The process is not as onerous as suggested in the media recently. But there are some disincentives and barriers; certainly, there is a low rate of take up.

The importance of pension credit is that it's a gateway to other benefits – not only winter fuel allowance from this year – such as free dentistry, free TV licence, housing benefit and single person's council tax reduction.

Independent Age takes a close interest in the policy conditions for pension credit given its importance for low-income pensioners. Around 63 per cent of those eligible apply; the lowest take up rate for state benefits.

That suggests over 850,000 households don't get pension credit when they could do so. Currently around 1 million individuals are not claiming pension credit (and their entitlement would be over £2 billion annually). There are knock on impacts – for example into the NHS and social care. Take up rates have remained low despite publicity and various initiatives. The withdrawal of WFP may produce a spike in applications, but take-up could fall back again. IA's view is that the WFP was too quickly introduced: a change in 2025 would have given time for a more sustained campaign to raise pension credit uptake.

Income thresholds for the main pension credit eligibility are not tapered ("cliff-edge" policy), which can cause difficulties. And there are operational concerns too, primarily delays in DWP.

Paul thanked Morgan for her informative presentation, which prompted further discussion about local initiatives, in Leeds for example, trying to raise awareness and take up.

5. Report from committee meeting 21 August 2024

The handover of group finances from the previous treasurer is almost complete. The only delay is due to finalising the bank mandate.

Most of the meeting was dedicated to reviewing motions to the national AGM. Agreed that Paul and Alan will attend on behalf of the group.

6. National AGM 2024: West Yorkshire position on motions

The motions submitted by the group were all accepted for debate. Motion 32 on the order paper (social care) was composited with motion 31 for debate, in a way that seems acceptable. The other motions stand alone: 28 (pensions); 40 (transport); 44 (energy costs); and 47 (taxation). Members discussed motions from other groups on which they had views, which our representatives will take into account. Noted that Motion 27 (state pensions for women) was unrealistic and about a separate issue from our motion on pensions. The purpose of motion 54 (climate change) was questioned.

7. Future guest speakers

Andy Aitchison (regional representative) will speak at the group meeting on 11 December. Committee is pursuing ideas for meetings next year.

8. Any other business

No other business notified or raised.

STEVE DODD

Group Committee

NATIONAL AGM OCTOBER 2024

You should by now have all received the winter 2024 edition of 'The Pensioner.' It contains a full report on the AGM and the disposal of motions. You will be pleased to note that all the West Yorkshire Group motions were approved by the AGM and now form part of the Executive Committee's campaign portfolio. As you will be aware, there are plenty of issues affecting pensioners on which to campaign.

VOLUNTARY SUBSCRIPTIONS

The Committee has determined that the voluntary subscription rate should be increased to £10 per annum. It has been £5 since before I joined the Group in 2010. In 2023 the Group collected only £15 in subscriptions, and unless we can improve dramatically on that, our funds will run out in around three years, and the Group will become insolvent. Our funds are used to pay for the hire of a meeting room, and the expenses associated with having the voice of our Group heard at events such as the annual Pensioners Parliament organised by the NPC, and other campaigning events. We are asking you to donate via your bank. You can do this online or at your own branch, and if you are feeling really generous, set up an annual standing order. If £10 is too much, feel free to donate whatever you feel is affordable.

Please help keep the Group alive.

The bank details are:

Payee: CSPA West Yorkshire Group

Bank: Virgin Money

Address: 3, Monk Bridge Street, Meanwood, Leeds, LS6 4HL

Account number: 17518291

Sort code: 05-05-35

EVENTS AND GUEST SPEAKERS

We look forward to seeing you at events. Details of guest speakers will be furnished in the agenda papers you will receive in the post in good time for the scheduled meetings.

If you have any suggestions for guest speakers, please let me know on 07531 266502 or by Email to relaxpaul@btinternet.com

**PAUL LAXTON, CHAIR
CSPA WEST YORKSHIRE GROUP**