

GROUP CIRCULAR 968

To: **Branches, Groups and Executive Council**

28 March 2025

Dear Colleague

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1. CHANCELLOR'S SPRING STATEMENT 2025

Chancellor Reeves, presenting her Spring Statement in the House of Commons on the 26th March, said that she was proud of what the Government had already achieved in this Parliament, noting three interest rate cuts by the Bank of England since July 2024. The Chancellor referred to the impact of the war in Ukraine and continuing uncertainty in the global economic outlook but said that the Government would act responsibly and be on the side of working people. She said that, in a “changing” world, the Office for Budget Responsibility (OBR) had confirmed that the plan for change was working and would return stability to the economy, however, the OBR had downgraded growth forecasts for 2025 from 2% to 1%.

The OBR estimates that recent welfare reforms will save £4.8 billion, including a range of changes to Universal Credit arrangements, £1 billion being dedicated to supporting people back into work, and additional measures to

tackle fraud and errors in the welfare system.

The Government is to increase spending on defence to 2.5% of GDP by 2027, funded in part by cutting overseas aid to 0.3% of GDP, as well as committing additional funds to invest in new training routes and apprenticeships, especially in skills related to the construction industry. The OBR also estimates that planning reforms will ultimately support a 0.2% increase in GDP by 2029/30, and that the rate of inflation is likely to fall slowly from an average of 3.2% in 2025 to around 2% by 2027. However, the OBR has also warned that tariffs recently imposed on UK exports to the USA could wipe out their growth estimates and any fiscal headroom that the Chancellor has managed to achieve.

Helen Walker, Chief Executive of Carers UK, in responding to the welfare changes, said “We are concerned that the plans the Government has published today could hit unpaid carers, disabled people and their families very hard, if implemented in full.”

The National Pensioners Convention (NPC) have issued a statement to say that they are “shocked and appalled at the scale of the austerity measures... which will undoubtedly see an increase in poverty across the generations.”

CSPA is raising concerns about the impact these welfare reforms may have on pensioners who are carers themselves or depend on the care of unpaid carers, who are often pensioners themselves. This comes on top of changes to be made to Employers’ National Insurance contributions from April, which will adversely affect charities and other local authority providers in the social care sector.

You can read more about this on the CSPA website here - [Response to Chancellor Reeves’ Spring Statement - CSPA](#).

See also the attached article from the Independent newspaper, dated 26 March 2025, by David Maddox and Kate Devlin - ‘Reeves’s benefit cuts to plunge 250,000 people into poverty, government admits’.

2. LETTER FROM CHAIR OF CS PENSION BOARD

On the 17th February the General Secretary wrote to Alan Pickering, Chair of the Civil Service Pension Board, conveying CSPA member concerns about delays to Remedy choice letters being sent out by MyCSP, following confirmation that those deemed to be ‘more complex’ cases may have to wait for up to two years before receiving their information packs. The letter also set out misgivings members had relayed about Capita’s reputation and recent track record in administering public sector pension schemes.

We have now received Alan Pickering's letter in response, dated 7th March, seeking to reassure us that he has discussed our concerns with the Cabinet Office Pensions Team. The letter provides a quite considered and detailed response, along with advice about future dialogue with the Cabinet Office team, etc. *Copies of both letters are attached for your reference.*

3. NARPO PARLIAMENTARY EVENT – 'LOVE OR MONEY' – 26 MARCH 2025

The GS and DGS attended a lively Drop-In session in the House of Commons on the morning of the Chancellor's Spring Statement, hosted by Kirsty Blackman MP (SNP Chief Whip in the House of Commons) for NARPO, supported by Connect. The event was intended to raise awareness of the injustice of police widows/widowers facing the loss of their survivors' pension entitlements if they choose to remarry, enter a civil partnership or co-habit later in life. NARPO have long called for a consistent, nationwide policy on survivors' pensions, and have taken this as far as the Court of Appeal where their case was rejected despite acceptance that this was a breach of claimants' human rights.

Despite the event's proximity to the Chancellor's Spring Statement in the Commons, the organisers were pleased with the turnout of around 30 cross-party MPs, Peers and their representatives, who all found the opportunity to speak to police widows and others campaigning in this area a real 'eye-opener'. The presence of the widows in parliament, along with the actor Graham Cole (PC Tony Stamp from The Bill) ensured a good take up in the media on the issue.

The issue is shared by some on pre-2002, 'classic' CS pensions, and CSPA have had a long-running campaign on the issue, so it was a good opportunity for us to make the MPs and Peers attending aware that it was a matter of concern to CSPA members as well.

4. LLA MEETINGS WITH MPS

Debbie Abrahams MP (Lab) – Chair of the Work and Pensions Select Committee

On 11 March 2025, the GS, DGS and NARPO's DEO, Steve Willcock, met with the Chair of the influential House of Commons Work & Pensions Committee, Debbie Abrahams MP, to discuss the CSPA and LLA policy priorities.

Civil Service Pensioners Alliance □ Sally Tsoukaris, General Secretary
160 Falcon Road, London, SW11 2LN

Tel: 020 8688 8418 □ Email: enquiries@cspa.co.uk □ Website: www.cspa.co.uk

During a very positive meeting, we were invited to submit late evidence to the Committee's current Inquiry into 'Pensioner Poverty the Challenges and Mitigations' and we have since done so as part of Later Life Ambitions.

As part of the discussion, we also touched on issues raised within the Later Life Ambitions (LLA), Care and Support Alliance (CSA) and Carer Poverty Coalition Spending Review Submissions, the future of the Triple-Lock and the next stage of the Pension Review, at which point we were able to emphasise the importance of a link between the level of the State Pension and the true cost of living decently in retirement.

Debbie Abrahams has asked several parliamentary questions about the impact of changes to Winter Fuel Payments on pensioner poverty, and her detailed letter on this topic, dated 19th November 2024 and addressed to Liz Kendall MP, Secretary of State for Work and Pensions has been published on the UK Parliament's website. *A copy of the letter can be made available on request.*

A copy of the notes of this meeting, taken by Matthew Boyd of Connect, are attached for reference.

Wendy Chamberlain MP (LibDem) – Liberal Democrat Chief Whip

On the 26th March 2025, the GS, DGS and NFOP's CEO, Eamonn Donaghy, had a good meeting with Wendy Chamberlain MP in her office in Portcullis House. It was encouraging to hear her support key issues for the LLA, and our more in-depth discussion on access to cash and bank closures – which are matters of particular concern to her – is briefly outlined below.

- Wendy Chamberlain voiced concerns about the LINK processes behind bank closures. She is particularly interested to see whether the 12-week deadline for a new service will be effective, or even consistently fulfilled.
- Her constituency (North East Fife) is classed as urban – but is in fact rural – and is severely affected by bank closures. The area also has an above average proportion of the population in later life.
- Wendy agreed to speak to the Treasury about the issue of bank closures and access to cash to attempt to clarify their plans and processes around this.
- On points made about Digital Exclusion, Wendy offered to contact COSLA (Convention of Scottish Local Authorities) regarding the LLA and NPC's work with the LGA to ensure that face-to-face options are always made available by local authorities.
- We were of a common understanding that the issue of bank closures is not simply about access to cash, as there are wider social implications around community and engagement for older people.

- Many services are being passed on to post offices, but many of these are closing too – and the Horizon scandal has not helped with trust in these institutions. There must be more consideration around this point when bank closures are being planned (or have happened).
- With many banks being replaced by pop-up services (floating banking hubs), these must be just as effective in fulfilling people's banking needs as bank branches were, or they will not prove to be a meaningful replacement for these services.

Other issues discussed -

- Wendy is concerned that the cross-party consensus around the Triple-Lock is fading. She also recognises the disparity between the old and new state pension, and the complexities in this area.
- She expressed her concerns about the Government's handling of the changes to Winter Fuel Payments, and about the way they had brushed aside the Ombudsman's recommendations on WASPI compensation, stating that such things undermine confidence in public institutions.
- Wendy Chamberlain is interested in the principle of older peoples' commissioners for England and for Scotland, and she recognises the good work done in other devolved nations.

The Rt Hon Esther McVey MP (Con) – Former Secretary of State for Work and Pensions

LLA representatives have a meeting scheduled with Esther McVey MP on the 29th April to discuss access to cash and the impact of bank closures on those in later life as the next part of our programme of engagement, supported by Connect. An update will be circulated after this meeting has taken place.

5. WOMEN AND EQUALITIES SELECT COMMITTEE REPORT – 'THE RIGHTS OF OLDER PEOPLE' – LLA AND NPC EVIDENCE CITED

In October 2024, LLA submitted evidence to the House of Commons Women and Equalities Committee inquiry into `The Rights of Older People`. Our evidence on Digital Exclusion was highlighted in the WEC`s report published on the 5 February.

Quoting from the report - “*Many local councils had moved key services online without providing easily accessible offline alternatives*” *Later Life Ambitions noted research which found that a quarter of London Councils only allowed online applications for Blue Badges*”

The report also highlights the frustration felt by many older people that they could not book GP appointments at their local surgery, with many requiring it to be done online.

The NPC’s submission to the WEC inquiry was also referenced in the report.

I attach, for your reference, copies of both the LLA and NPC submissions as well as the final report.

6. AGE UK REPORT HIGHLIGHTS INEQUALITIES EXPERIENCED BY

OLDER WOMEN

On the 10th March, AgeUK published a report entitled “Older Women in the UK – Building a picture of older women’s lives”, which revealed that over one third of women aged 50 plus (36%), amounting to 4.1 million in England, have experienced discrimination on the grounds of their age, sex or race. They further found that older women who are carers, on low incomes or from minority groups are especially likely to experience inequalities.

The report highlighted that, when it comes to health and wellbeing, older women are more likely than men to have a disability, long term physical health problems including conditions such as dementia, and to experience mental health issues. Although women may live longer than men on average, sadly, in many cases their extra years are spent in poor health.

The report can be accessed on the AgeUK website on the link below, and is *attached to this circular as a PDF* (paper copies are available on request) –

[Reports and briefings | Age UK](#)

7. STATE OF AGEING REPORT 2025 (CENTRE FOR AGEING BETTER)

The Centre for Ageing Better has published their annual report which reveals that many of us are living into our seventies, eighties, nineties and beyond, in decent health, working for longer and supporting our communities through volunteering and caring.

The report also highlights that this positive picture is unfortunately unobtainable for many, such as those who are living in poor housing, in

poverty and poor health, and who are isolated from their communities and society.

Regional differences in how we age accumulate over many years and can be evidenced across health, employment, financial security and the state of our homes, with 2.3 million older people in England living in homes that have an adverse effect on their health. Relative pensioner poverty rates also vary across England, with the highest rates being found in Yorkshire and the Humber (20%), five percentage points higher than in the East Midlands and the South West.

An electronic copy of the report is attached to this circular for your reference.

8. NPC DIGITAL WORKING PARTY NEWSLETTER – CONNECTIONS FOR ALL – ISSUE 16 – MARCH 2025

Please see attached, Issue 16 of “Connections for All” (March 2025). The Deputy General Secretary represents CSPA on this working group, to take our campaigns and AGM priorities in the areas of Digital Exclusion and Digital Inclusion forwards.

9. NPC HEALTH & SOCIAL CARE WORKING PARTY NEWS – MARCH 2025

Please see attached the March newsletter of the NPC Health & Social Care Working Party. CSPA's Health & Care Policy Advisor, Jean Hardiman-Smith, currently chairs the committee and reports back to the EC and Campaign Sub-Committee.

10. GROUP NEWSLETTERS

We have had several requests for a template to assist people writing group newsletters to understand the formatting requirements within the online portal. We have previously advised that simple text, preferably in Word format and without columns, pictures or logos being inserted is required. *Please see the attached template which Quadient-Impress have provided, which indicates the outlines and off-sets required by the printers.*

If you have a pre-formatted version of the newsletter you wish to circulate that you would prefer to have shared electronically, kindly submit this to Lorraine Lydon (lorraine.lydon@cspa.co.uk) with your newsletter copy, explaining your preferences in this regard clearly.

Since the end of 2024, we have been sending electronic copies of group newsletters to those members we have email addresses and the necessary consents for, as well as posting digital copies on the regional pages on the website.

With postage costs ever increasing, this is a trial to see if the process works and whether we could offer a 'digital only' newsletter to members who might prefer this in the future. As with all new processes, there have been some teething issues. We are working hard to have both digital and printed versions delivered to members on around the same date, but predicting postal deliveries has proved to be somewhat difficult.

If you, or any of your group members, would like to receive newsletters electronically but haven't been, please request this by emailing enquiries@cspa.co.uk as it either means we don't hold a current email address within the system, or you or the member have previously been 'unsubscribed' from email communications. We can then add your current email, or 're-subscribe' you, and you'll then begin to receive both the national e-newsletters and group newsletters via email.

11. GROUP MEETINGS CALENDAR - NOW ONLINE

As of the beginning of April, all regional home pages within the members area of the CSPA website will have a national events calendar listing all local group meetings, month by month. The Digital Campaign Manager has been extracting the dates of group events, and other details, from all newsletters issued in 2025.

If you have an event you wish to have added to the calendar, please email full details including, group name, event date, time, location and any other relevant information to verity.morrish@cspa.co.uk and these will be added.

Hopefully, this will make it easier for members to find upcoming meetings happening in their area. To view the event calendar, simply log on to the Members' Area of the CSPA website via www.members.cspa.co.uk and you will be automatically be directed to your regional home page once you enter your email address and password.

12. CSPA WEBSITE UPDATE – CAMPAIGN HUBS

We campaign in several key areas, both as part of LLA and as CSPA. We want to ensure that you, our members, and any potential future members, are aware of the work we do, the progress that's been made, and the areas we're focusing our campaign activity on.

To make these more visible we have created 'campaign hubs' for our key campaign focuses. These hubs on the CSPA website bring together our campaign aims, any activities we've undertaken, plus other relevant news and information.

For example, www.cspa.co.uk/transport . These hubs can all be found via the campaign page www.cspa.co.uk/campaigns

We have also created an audio hub, www.cspa.co.uk/listen for all our audio articles and podcasts, plus a Remedy hub at www.cspa.co.uk/remedy for everything related to the 2015 Remedy (McCloud Judgement).

As our campaign areas grow and change, the hubs will provide an ever-increasing library of information for our members and others to access.

If you have any questions or require any further information about the matters covered by this Group Circular, please don't hesitate to contact me, either by email at sally.tsoukaris@cspa.co.uk or by telephone on **020 8688 8418 (Office)**.

Yours sincerely



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