

# the Pensioner

THE MAGAZINE FOR MEMBERS OF THE CIVIL SERVICE PENSIONERS' ALLIANCE



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# Welcome



Who doesn't like a good murder mystery? Inspired by Richard Osman's *The Thursday Murder Club* and its New York counterpart *Only Murders in the Building* we sent Linda Harrison out to investigate how to get involved in a crime club. She finds a wealth of activities for those who like to work out whodunnit – and for some of the hosts it's an opportunity to make a killing financially.

Our other features include Jenny Sims on preparing for the 100-year life and the future of ageing. Helen Nugent marks the 60th anniversary of Carers UK in an interview with its chief executive Helen Walker. She discusses the challenges ahead for the organisation that was started by Reverend Mary Webster after she became a carer for her parents and realised there was no support for those who care for others.

We also have our regular features, including news from parliament and from CSPA groups and branches in your area. We have more initiatives to include people who are not in designated groups, so do have a look and get involved if you'd like to.

I hope you enjoy this edition of *The Pensioner* and that you enjoy the summer.

Christine

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Head Office, Grosvenor House,  
160 Falcon Road, London SW11 2LN

020 8688 8418  
enquiries@cspa.co.uk  
www.cspa.co.uk

**General Secretary: Sally Tsoukaris**  
sally.tsoukaris@cspa.co.uk  
020 8688 8418

**Editor: Christine Buckley**  
editor@cspa.co.uk  
020 8688 8418

**Changes of address or other information**  
enquiries@cspa.co.uk or 020 8688 8418

**Scotland changes of address: Michael Kirby**  
Michael.Kirby@cspa.co.uk or 07969 405263  
Freepost RUHB-AGAL-SSUA

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Please send branch news or any other contributions for the next edition to the editor by **1 July 2025**. 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.



# Sharp jump in Pension Credit claims

Pension Credit applications soared by 81 per cent after the government said last July that it was withdrawing the winter fuel payments from all but the neediest pensioners, the Department for Work and Pensions has revealed.

Applications rose by 105,100 to 235,000 from 29 July 2024, when the winter fuel payment change was announced, to 23 February this year. Of those, 117,800 were

approved, a rise of 64 per cent compared with roughly the same period a year ago.

Pension Credit tops up incomes for poorer pensioners and acts as a gateway to additional support, including the winter fuel payment. Chancellor Rachel Reeves withdrew the previously universal benefit just weeks after Labour had been elected to government, saying it had to plug a black hole in the public finances.

But the move has been widely condemned, with pensioner groups including the CSPA pressing for a reversal. Some Labour supporters have blamed the new policy for Labour's relatively poor performance in local government elections.

CSPA General Secretary Sally Tsoukaris said: "Whilst we recognise the good work the government has done to communicate with pensioners impacted by the loss of winter fuel payments about Pension Credit, we are concerned about the 700,000 or so older people who are entitled to this support but still haven't applied for it, and about the estimated two million pensioners struggling to make ends meet just above the income threshold for Pension Credit.

"The number of unsuccessful applications (almost half) reveals an overly complex application process, as well as huge numbers of people asking for help but not getting it."

Applications rose by  
105,100 to 235,000 from  
29 July to 23 February

## Pensioners driven to shoplifting

Supermarkets and convenience stores have experienced a "massive" increase in pensioner shoplifters over the past year, according to a store security firm.

John Nussbaum, director of service for retail at Kingdom Services Group, told PA Media his staff were seeing different types of shoplifter, and those stealing had probably never done it before.

Kingdom, which provides services for supermarkets, convenience stores and shopping malls, has received 20 to 30 reports of shoplifting a week involving "people who just can't afford to buy food", Nussbaum said.

He told the news agency: "We've seen a massive increase in pensioners shoplifting, putting a jar of coffee in their bag and one in the trolley, that sort of thing."

Those stealing had  
probably never done  
such a thing before



CSPA Vice Chair Roisin Lilley (left) with Commissioner Siobhan Casey and CSPA NI Chair Les Priestley

## New Commissioner meets CSPA NI

Only three weeks into her new post as Commissioner for Older People in Northern Ireland, Siobhan Casey addressed the CSPA Northern Ireland AGM in Belfast in early May.

Ms Casey, previously director of marketing and business development for Age NI for 15 years, said she was "delighted to speak to CSPA NI members and looked forward to hearing their thoughts, both as older people and experts in the design and delivery of public services".

She went on to address the issues she saw as important to older people:

getting around, navigating outdoor environments, social inclusion, housing, discrimination, communication, employment, healthcare, the role of older people's organisations and how the Commissioner's office can help.

She said she will be developing her organisation's corporate plan, within which will be a survey of age sector organisations operating across Northern Ireland.

She wants to hear from a wide section of people and organisations on the issues that they believe should be prioritised for her four-year mandate.

# MPs urged to pick up the phone

The CSPA, along with our partners in the Later Life Ambitions (LLA) grouping, has contacted Sir Lindsay Hoyle, the Speaker of the House of Commons, over MPs not making phone numbers available to their constituents.

The LLA discovered that 312 MPs – 48% of the total – don't make a phone number available, instead relying on email contacts. CSPA General Secretary Sally Tsoukaris said: "We made the point that MPs' reliance on emails effectively excludes the estimated 1.6 million people in the UK

**312 MPs – 48% of the total – don't make a phone number available**

currently 'living offline' from contacting their representatives."

The letter from the LLA, which has 250,000 members, also referred to the House of Lords' Communications and Digital Committee's own report into Digital Exclusion, which found: "Age remains one of the most significant predictors of digital exclusion, with around 31% of people over 65 not using the internet at home."

The LLA has urged the Speaker to investigate the issue and "rectify it at the earliest opportunity". The letter says: "The principle that constituents ought to be able to raise issues regardless of their access to the internet should be well understood by Members, and appropriate services should be available in the House."

Sir Lindsay has responded to the letter and the LLA is hopeful of further dialogue.

The *Daily Express* picked up on our



campaign, quoting Eamonn Donaghy, CEO of the National Federation of Occupational Pensioners, as spokesperson for LLA.

Donaghy said: "Hundreds of MPs do not have a phone number which constituents can call to raise issues and get help. Many older people are more comfortable doing business on the phone than filling in online forms or writing emails, and frankly it's often the best way to get things done."

## Reporting back to you

At the CSPA, we are always looking at ways to conserve our resources and reduce waste. As part of this, we are not sending the annual report to all members with their summer copy of *The Pensioner* this year.

The report is now available to members on the CSPA website at [www.cspa.co.uk/annual-report](http://www.cspa.co.uk/annual-report) or you can ask for a copy to be posted to you by emailing [enquiries@cspa.co.uk](mailto:enquiries@cspa.co.uk) or calling 0208 688 8418.

We know from other similar organisations that the level of interest in annual reports from members is not usually very high, so after consultations with branches and groups, the Executive Council decided to save the costs of printing more than 30,000 reports, saving the CSPA around £4,000.

We have still produced the report to professional standards

and have had a small number printed.

In this annual report, our general secretary, deputy general secretary and other key officers look back on a year of massive change following the general election and the start of the new Labour government.

It's been a time to engage with new ministers and campaign for our members. The CSPA has pressed the case for pensioners to have a fair deal from

government policies and protested against those detrimental to older people, such as the ending of the winter fuel payment for many pensioners.

The annual report also includes the full accounts for the CSPA, along with a report from Mike Sparham, the national treasurer.

Mike has also written about the CSPA's finances on page 11 of the magazine.



## Listen up!

Would you like to listen to *The Pensioner* rather than read it? The CSPA is boosting its audio output with podcasts and spoken versions of articles in the magazine available on the website.

We also produce an audio version of the magazine so that our members who are blind or visually impaired are kept informed by the CSPA.

If you would like to receive the magazine in this way, please email [enquiries@cspa.co.uk](mailto:enquiries@cspa.co.uk), telephone us on 0208 688 8418 or write to us at 160 Falcon Road, London SW11 2LN.

# What about the pensioners?

Jenny Sims listens to the arguments for changes to help raise living standards



Two topics – the Pensions Review and the National Wealth Fund – dominated discussion at the TUC Pensions Conference in London in April. The focus was on how changes to the pensions system could and should be brought about. While attention was paid to ensuring people save enough for retirement, the debates relevant to existing pensioners were the changing pensions landscape and tackling pensioner poverty.

Kate Bell, the TUC's Assistant General Secretary, set the scene by quoting from a 1973 pamphlet – *What about the pensioners?* – by Jack Jones, former General Secretary of the Transport and General Workers' Union and founder of the National Pensioners Convention: "The government and indeed the whole community has got to understand that the case for a better deal for the aged is based on hard facts and not just sentiment, but all of us have to remember that it is people we are talking about not mere statistics. The facts are on the side of the pensioner but time is not."

Although written more than 50 years ago, when pensioner poverty was at a much higher rate than today, Bell said the pamphlet still set out "a pretty good agenda for today's conference".

Bell welcomed the government's "wide-ranging" Pension Review and pointed to the TUC's willingness to work with government, employers and unions on

## Key points

- There will far fewer, larger pension funds, aimed at reducing management costs and getting better returns for savers.
- The government wants funds to be bigger risk-takers and to invest more in UK projects such as solar panel farms.
- Some local government funds have already accessed the National Wealth Fund to invest in community projects.
- Concerns were aired about the governance of pension boards. The TUC and others are calling for more employees and savers to be represented among trustees.
- There was a talk about a successful Canadian pension mega fund that had equal numbers of employer/employee representatives among the trustees.
- Tackling housing for older people is key to addressing rising pensioner poverty.

this. She laid out the TUC's position on a range of issues, including support for more risk-taking by big pension funds such as local government funds. But she wanted to see more employee and

pensioner membership on trustee boards to ensure regulation, oversight and good governance.

To achieve its goal of reshaping the pensions system, the government "must look at security of income", she said, which the current system didn't do.

Crediting a previous Labour government for setting up auto enrolment (AE), and cross-government support by a subsequent coalition government for its success, she said: "That got 10 million workers saving into an occupational pension – but the job's only half done."

While supporting moving to a system of fewer, bigger AE schemes, she added: "We know consolidation alone isn't enough. Bigger isn't always better. So alongside scaling up, we need strong regulation, higher levels of governance and membership oversight."

She concluded: "Pensions must not just enable people to live, but to live well."

### Minister's pledges

New pensions minister Torsten Bell (no relation to Kate), a former chief executive of the Resolution Foundation, said he would be "honest" about the government's Pensions Review phase 2 priorities.

"Getting the best value for savers comes before a discussion about savings levels," he said. The Pensions Review will aim to "start the country investing in its future".

Currently the UK is a low-investing





# Pensions Review and National Wealth Fund

The new Labour government announced the setting up of a review of the UK pension market days after taking office last July. The first phase has focused on investments and how pension funds could support economic growth.

Two consultations were held: one on direct contributions (DC) schemes, the other on the local government pension scheme. A final report was due to be published this spring.

Chancellor Rachel Reeves put phase 2 on hold in December, reportedly because she didn't want to add extra burden on businesses after increasing NI contributions in the October Budget. This phase will look at retirement adequacy, including auto enrolment.

The National Wealth Fund was launched in October, with £27.8 billion of capital to catalyse and mobilise additional private investment across the UK and help deliver the government's policy on economic growth and its clean energy missions.

On 1 April, the day before the TUC Pensions Conference, the National Wealth Fund announced a financial guarantee of up to £400 million to cover a series of new loans provided by NatWest Group to registered providers for the retrofitting of social housing stock in the UK.

The conference also included a panel discussion asking: how can the National Wealth Fund work with pension schemes to deliver sustainable growth?

## Phase 2 of the Pensions Review was put on hold by the Chancellor

country. "Only one G7 country, Germany, invests less than us," he said.

The Labour government will be "putting a stop to the boom and bust in public investments," Torsten added. "We need higher levels of productive investment, including pension schemes."

Australian and Canadian pension schemes were investing in Britain, and the government would be supporting UK pension funds to invest in infrastructure schemes. Since coming into office, ministers had approved applications for solar panel farms that had been "sitting on desks for three years" and for building six reservoirs. "If you're serious about net zero emissions, stuff has to be built," he said.

In a session on next steps for the Pensions Review, John Neal, national pensions officer for Unite, spoke about pensions savings adequacy. Although AE had been a big success, he said, it needed to go further. He pointed out that:

- 17 million adults in the UK aren't saving enough for the retirement they expect.
- 33% of those who think they're on track are facing a shortfall of £100,000-plus.
- The last improvement in AE was when the minimum total reached 8% (5% employee, 3% employer) on 6 April 2019.

Neal said: "The last government legislated on 19 September 2023 to lower the AE age from 22 to 18 to reduce the lower earnings time limit for qualifying earnings, but failed to put a timetable in place for

**Kate Bell and Torsten Bell (main image) and Daniela Silcock (above)**


its implementation. We are still waiting. Ultimately, we need the political will and conviction to bring about change."

He urged the government to set a timetable for how and when to increase default workplace contributions, set up a Pensions Commission or annually assess whether AE savings levels are achieving decent retirement incomes.

In a workshop on how to raise incomes for the poorest, Daniela Silcock, director of Daniela Silcock Pensions Research, called for policy to focus on triple-lock/benefits, housing and older pensioners. "Older pensioners, especially women, are at high risk of poverty and do not receive the new state pension," she pointed out.

The rising pensioner poverty rate – now at 16% of pension households, half of whom experience material deprivation – underscores the urgency of reform.

### Call for consensus

At the start of the day, Torsten Bell said: "We need... an emerging consensus over finishing the job [of pension policy reform]. There is now a pretty big consensus about what needs to happen." By the day's end, after unions, pension funds, charities, a Labour peer and a former Pensions Commission member had had their say, that consensus seemed to be emerging. 

# General secretary's Report

Sally Tsoukaris



Hello! I hope you are enjoying the summer edition of *The Pensioner*. In the December issue, we asked you to share your views on the CSPA's democratic processes and a proposal to trial all-member ballots to elect the Executive Council. We were delighted to receive 1,353 responses, mostly online, with some in the post as well. We also consulted CSPA groups and branches earlier this year to establish their views.

The responses returned by individual members indicated their overwhelming support for electoral reform, with 76.6% supporting the proposed changes and 53.8% strongly supporting them.

More than 43% of respondents said they did not currently feel able to participate in the CSPA's democratic processes, often due to the closure of local groups.

Members also told us they would like to see a more diverse range of candidates nominated; several even indicated a willingness to consider standing for Executive Council posts in future.

Whilst being broadly supportive of the proposed reform, many groups and branches expressed caution, particularly over about the way in which the electoral changes would be implemented.

Group and branch representatives, in common with individual members, would mostly prefer to have both online and postal voting opportunities. The importance of maintaining the role of groups and branches in nominations, outreach and member support under any new voting system was also highlighted.

The Executive Council has considered the feedback and decided to move on with the reforms, subject to the 2025 AGM's approval of the necessary constitutional amendments required to facilitate the trial of an all-member ballot in 2026.

While being broadly supportive, many groups and branches urged caution

## Planning for AGM 2025

Our HQ team is busy preparing for this year's AGM, again in Warwickshire, on 8-9 October. It offers CSPA members a chance to make and renew friendships, receive updates on key issues, elect Executive Council members and debate motions. Each year, groups and branches submit motions, suggest rule amendments on members' behalf, and nominate EC posts.

Under our current rules and constitution, individual members who are not part of active local groups or branches can also attend the

AGM, make nominations and submit motions. If this is of interest, do get in touch to find out more, as support and advice is available. The deadline for submitting motions, constitutional amendments or nominations is 4 July and our AGM delegate lists will be finalised in early September.

### AGM opportunity for members

CSPA rules permit any member to attend the AGM, but usually at their own cost and, as a residential event, the cost is not insignificant.

The EC recognises many members aren't in groups or branches sending delegates to the AGM and has offered a limited number of subsidised places again this year. Travel costs aren't covered, but free shuttle buses are provided from Coventry rail station.

To take up this offer, please email [enquiries@cspa.co.uk](mailto:enquiries@cspa.co.uk) or call 0208 688 8418 before the end of August.



## LLA writes to the Chancellor

In February, as part of Later Life Ambitions (LLA), we wrote to the Chancellor in preparation for her Spending Review on 11 June. We said older people "represent a significant and often undervalued component of the UK economy" and the "perception that the UK's ageing population is primarily a burden overlooks the vital contributions that those in later life make across various sectors" through:

- Ongoing participation in the workforce (in 2023, 1.4 million people aged 65+ were still working)
- Their entrepreneurship (about

34.4% of self-employed people in the UK are 65 or older)

- Spending on goods and services (older adults spend billions a year on retail, housing, healthcare, leisure and travel)
- Volunteering and social contributions (significantly unpaid charity and community work, childcare and caring support for family members).

We cited shocking pensioner poverty statistics: in 2024, prior to withdrawing the universal winter fuel payments, 1.9 million pensioners lived in relative poverty (16%).

The LLA reminded the Chancellor that the decision to means-test winter fuel



## Digital exclusion (and inclusion)



I have previously reported on my letter to the Deputy Prime Minister, raising concerns about local authorities' increasing reliance on a digital approach, effectively excluding people without internet access from vital services and support.

We have worked with the National Pensioners Convention on a letter to Local Government Association (LGA) Chair Louise Gittens. It cites research showing a third of London

**25% of London boroughs allow only online Blue Badge applications**

boroughs only accept online applications for Housing Benefit or Council Tax reduction, while a quarter allow only online applications for Blue Badges.

The NPC urged the LGA "to issue clear guidelines to all local authorities" to "properly address digital exclusion" and to "ensure that there are always accessible offline alternatives available". We also challenged the trend among MPs not to give out phone numbers (see page 5).

In February, the government published a consultation paper on its Digital Inclusion Action Plan. The plan identifies five groups to focus on, including older people, who are less likely to have digital skills and more likely to struggle with accessibility. The plan notes that 11% of

people tend to favour offline services. The government seems committed to refocusing on digital inclusion, but the CSPA and LLA must continue to campaign for offline access to services.

LLA has responded to a call for evidence in response to the paper, recommending, among other things, that the government "could work with non-profit organisations such as LLA to leverage the experience of older people in co-designing inclusive solutions".

We await the consultation outcome.

## Action on social care still needed

The vexed question of provision of social care, and the need to better support those receiving care, their families and carers, matters a great deal to CSPA members.

As the new year dawned, we were somewhat encouraged by the government announcing a cross-party commission to be led by Baroness Casey, who is well regarded for her work to combat homelessness under the Blair government in the late 1990s and early 2000s, and in the Johnson government more recently.

She is also known for leading difficult

and sensitive investigations such as the inquiry into Rotherham Council's handling of the child sexual exploitation scandal, and for her 2023 report that found the Metropolitan Police to be institutionally racist, sexist and homophobic.

Our initial hopes for decisive action on the implementation of a new national social care framework, integrated with the NHS, have since been lowered by the announcement in early May of the Casey Review's terms of reference. These suggest a phased, broad-brush approach to a "national conversation about adult social care", with a phase 1 (medium term) report in 2026 and a phase 2 (long term) report some time in 2028.

In an article in *The Times* when the terms of reference were published, Age UK CEO Caroline Abrahams expressed

the sector's disappointment. She said that whilst it was "great news" that the independent commission was finally under way, "the terms of reference the government has set for it imply that the transformational change for which it will hopefully lay the foundations will not be completed until 2036". She went on to say that this would "deeply disappoint many older people and their families".

The CSPA is one of more than 60 organisations that are affiliated to the Care and Support Alliance, which aims to raise the profile of social care on the political agenda.

The CSPA will be represented at their parliamentary event, planned for 3 July. Please look out for updates in this regard, as we would like as many CSPA members as possible to invite their MPs to attend.



payments had affected a further two million pensioners who had relied on the benefit.

The LLA's manifesto, *Standing by pensioners*, sets out demands for the triple-lock to be guaranteed and for outdated benefits such as the £10 Christmas bonus and over-80s allowance to be uprated with inflation.

## Staff changes

Lorraine Lydon, our part-time Office Manager, is due to retire on 10 June. Lorraine has not been with us for very long, but she was a great help to the HQ team over the period of the office relocation, in late October and early November last year. We wish Lorraine everything of the best for a long and happy retirement.



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# Finance report for 2024

The CSPA has posted better than expected figures. National Treasurer **Mike Sparham** reports

The financial statements for the year ending 31 December 2024 are now available to all members in the Annual Report, including the balance sheet and profit and loss account.

Copies are being sent to groups and branches, and they are available to view in the members area of the website. They will also be sent to any member on request – please either phone 020 8688 8418 or email [enquiries@cspa.co.uk](mailto:enquiries@cspa.co.uk). This report is a summary of the outturn.

For the year ending 31 December 2024, the CSPA made a gross profit of £6,026 after depreciation. When taking into account an increase in the value of the

CSPA investment in aberdeen's MyFolio Multi-Manager fund, the net profit for the year was £20,418 before taxation.


Corporation tax due is calculated as £4,363, thus giving a profit for the financial year of £16,055.

This is better than anticipated, particularly as costs were incurred during the year in an office move that had not been expected when the budget was set.

**Our profit of £16,055  
for the financial year is  
better than anticipated**

Comparative figures for 2024 and 2023 are set out in the table below. The key points to note are:

- Subscription income was lower than expected, but this was offset by a better return from the investment. Total income for the year was £989,311.
- The value of the aberdeen's investment rose from £424,105 to £444,835 (the historical cost of the investment was £380,000).
- The net cost of producing *The Pensioner* fell, mainly because fewer copies were printed and posted.
- There were significant savings in the costs of postage, phones and copying as a result of contract changes and greater use of email.
- There was a significant increase in the cost of printing and posting group newsletters.
- Expenditure from the Campaign Fund was less than anticipated because general election campaign costs were covered by the use of our social media platforms and the Pensioners Manifesto, which was produced jointly with our partners in Later Life Ambitions.
- Total expenditure for the year was £981,959. The depreciation assessment was £1,327.
- The balance sheet shows total reserves stood at £1.17 million.

If there are any questions, please email me at [M.Sparham@cspa.co.uk](mailto:M.Sparham@cspa.co.uk) 

	2024 (£)	2023 (£)
Income	989,311	1,087,497
Expenditure	(983,285)	(999,828)
Gross profit/(loss)	6,026	87,669
Other gains (losses)	14,392	15,607
Net profit/(loss) before taxation	20,418	103,276
Corporation tax	(4,363)	(2,016)
<b>Profit/(loss) for the financial year</b>	<b>16,055</b>	<b>101,260</b>



HARVEY HOWELL SOLICITORS ARE WORKING WITH THE CSPA  
TO PROVIDE FREE CONSULTATIONS ON THESE MATTERS.



*Lots of things are worrying CSPA members at the moment, but let's look at just two things here. Care Home Fees and losing the ability to decide things for yourself.*

**ONE BIG WORRY IS PEOPLE LOSING THE FAMILY HOME TO PAY FOR CARE.**

According to Care Home UK, the average cost in a residential care home is between £60-100k a year - depending on where you are in the country.

So, it doesn't take long before the value of the family home is lost to care home fees.

It was in 2011 that Sir Andrew Dilnot, in his report, suggested a cap on care fees, the last government opted for an £86k cap and this was due to come in during October 2025 - but the current government has shelved that plan and it seems that no decision will be made about that until at least 2028. Sir Andrew himself, speaking in 2024, estimates that 4 out of 5 of us will need care in the future.

**THERE ARE LEGAL SOLUTIONS TO HELP – THE SIMPLEST BY TWEAKING YOUR WILL.**

Let's take as an example a married couple with children. Lots of those couples - if they have a Will - have a basic Will that leaves everything to each other and then to the kids. Those Wills are a problem - we don't recommend them - **WHY?**

**BECAUSE** - when you are both alive and one of you goes into care - the Local Authority cannot take your house - because the other spouse needs to live in it, but when the first dies - leaving everything to the surviving spouse and that surviving spouse goes into care - they own everything so it can all be taken to pay for their care.

We advise that your new Wills say that the first to die does not leave everything to the survivor - rather - the first to die leaves, say, their half of the house (in Trust) to the kids - they don't get it then - we protect the surviving spouse with provisions saying they can live there, downsize - have full control for the rest of their life but the essential thing is - if the survivor goes into care - they only own half the house - so the full value of the house cannot be taken - so, for example, with a £200k house - you have saved £100k of the kids' inheritance - just by changing from a basic Will.

**ANOTHER WORRY IS THAT MEMBERS CAN BECOME SO ILL THAT THEY LOSE WHAT LAWYERS CALL CAPACITY – THAT'S THE ABILITY TO DECIDE FOR THEMSELVES – ACCIDENT, STROKE, DEMENTIA.**

According to Dementia UK someone develops dementia in the UK every 3 minutes and the Stroke Society say that someone suffers a stroke every 5 minutes.

And this can mean our loved ones can face real problems as no-one can deal with your property, your bank accounts, your direct debits - your home. Similarly, no-one can speak for you about your treatment or care - that's where you are cared for, how and by whom. No-one has a voice.

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**THESE ARE JUST TWO THINGS AND THERE ARE MANY MORE THINGS TO CONSIDER.**

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# Who are the top scorers?

Chris Haswell looks at how pensions fare around the world

For a long time, UK governments have focused on British pensioners relying on occupational pensions for their retirement. The state has even had part of the state pension paid through occupational schemes – which happened when members of decent schemes such as the public service schemes were drawn into ‘contracting out’.

This meant paying less National Insurance, with the ‘guaranteed minimum pension’ element of the state pension paid through your occupational scheme. People in different or no occupational schemes paid more NI for the state earnings-related element of the state pension.

House of Commons research in 2024 explored comparisons with other OECD countries. A key takeaway is that the UK devotes a smaller percentage of its GDP to state pensions and pensioner benefits than most other advanced economies.

Comparing state pensions alone shows the UK provides less pension than most other advanced economies relative to average earnings. The UK has an overall net replacement rate of 54.4% from mandatory pensions for an average earner; the OECD average is 61.4%. But occupational schemes, which pay part of the state pension, aren’t included.

The study highlights three sources of income: Europe’s model of social insurance and general taxation; the UK’s focus on occupational pensions (since 2008 people have been automatically enrolled into occupational schemes); and voluntary private pension savings.

In the UK, about half of pensioner income comes from state provision; in 15 out of 36 countries in the study, nine tenths of pensioner income comes from the state.

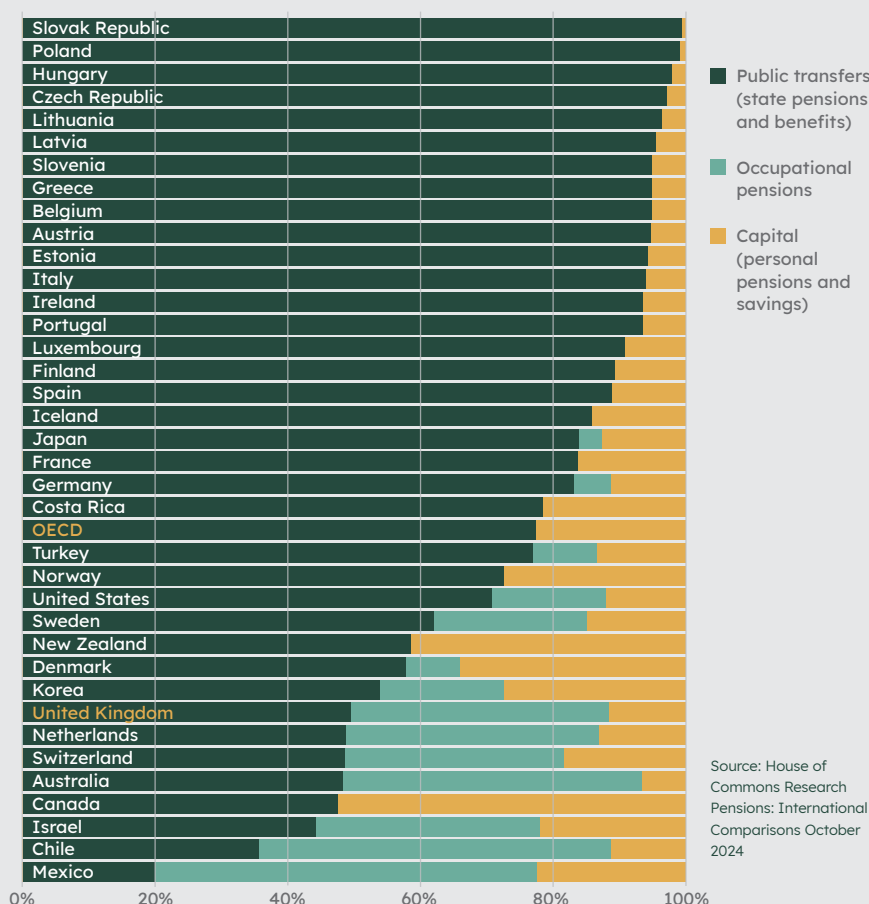
The table shows a real mix of countries with a similar reliance on occupational pensions. Many more rely on the state.

The UK is always going to look like it has poor provision. But that doesn’t mean when occupational and personal pensions are included provision is good. Not everyone has had access to occupational schemes or has worked or been credited the qualifying years.

Ireland has a flat rate of pension based on contributions, but public sector

## Income sources of older people in OECD countries

2020 or latest available (excluding income from earnings)



Source: House of Commons Research  
Pensions: International Comparisons October 2024

pensions are heavily entwined. So the rate is a bit higher than the UK at around £230 per week. In the Netherlands the amount is similar, linked to the minimum wage – 70 per cent for a single person, 50 per cent each for a couple. In Denmark it is £167 per week and then means tested up to a whopping £360 for a single pensioner.

### GDP spending

A good comparison is how much of GDP is spent on pensioners. For the UK it is low at 4.7 per cent in the latest figures. The USA is 6.6 per cent, Germany almost 10 per cent, France over 10 per cent and Greece over 13 per cent. The number of people of pension age will influence this, of course, but it indicates national priorities.

Replacement rate is another way of comparing pensions as a percentage of former salary. Using a private sector

worker on an average salary, again Denmark and the Netherlands do well, with a large percentage of salary replaced by pension. The UK is also high on that table, but does this reflect low pay?

In another study comparing pension systems, the UK did well. But once again, Denmark and the Netherlands did better. The Netherlands has ‘collective defined contribution pensions’ – those are new here (so far only for Royal Mail), but they have had mixed reviews there.

Pensioner poverty is the last factor the report looks at and the UK has a pensioner poverty rate of 14.5 per cent compared with 11.7 per cent of the population overall – just above mid-table in the study. [P](#)

**Chris Haswell is the CSPA's Pensions and Personal Cases Manager**





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# Don't miss out on help

Many older people are not receiving all the money they are entitled to. **Tatiana Sherwood**, Senior Policy Officer at Independent Age, explains

**I**ndependent Age is the national charity for people experiencing financial hardship in later life. Our helpline receives calls every day from older people struggling desperately with their finances, who despite being eligible for thousands of pounds worth of state entitlements every year, are not receiving this.

We know that they are not alone. The latest government figures show that just 65% of those eligible for Pension Credit receive it, with as many as 970,000 people missing out.

Millions are also missing out on other financial entitlements, including Housing Benefit, Council Tax reduction and Attendance Allowance (which is for people with long-term health conditions or disabilities).

There are multiple barriers to accessing these entitlements, including lack of awareness that the support exists and experiences of stigma. One barrier that is sometimes overlooked is how difficult it can be to apply for help.

We explored older people's experiences of navigating the complex social security system in our policy report *Jumping through Hoops*, which was published earlier this year.

This was based on research we conducted via interviews and surveys, both with older people who have applied for entitlements, and the expert advice professionals who help them to do so.

We found that the pension-age social security system can be extremely confusing and fragmented for older people, and application processes long and difficult. This deters some people from starting an application, while others give up – examples are shown below and right.

*“Applying for help in the way of benefit[s] is extremely difficult ... In the end, one just gives up and continues to struggle.”*  
*Alan, 80*

To access all their entitlements, someone might need to fill in more than five repetitive and complex forms. The longest form – which is for Pension Credit – includes 225 questions.

The form that was widely thought to be the most difficult to complete was the Attendance Allowance form. Our advisers told us that they allow two hours to help someone fill this out, but it is likely to take much longer without expert help. Older people describe the form as “overwhelming”, “tortuous” and “a nightmare”.

## Consult the users

The Department for Work and Pensions (DWP) is piloting a simpler, online version of the Attendance Allowance form. This is positive, but it is important to consult with older people to ensure the new form meets their needs, and to also improve the paper form for those for whom applying online is not an option.

As well as shortening and simplifying application forms, the report makes several other recommendations for how the DWP and local authorities can help increase take-up of entitlements.

These cover a range of topics, including improving the clarity of communications, reducing the time it takes to get decisions on applications, and better use of data.

We also want it to be simpler for older carers living on a low income to get the financial support they need – currently they have to follow a convoluted process of applying for Carer's Allowance (from which they will very likely receive no money) before they can apply for enhanced support via Pension Credit.

The UK government has repeatedly voiced its commitment to ensuring that everyone gets the entitlements for which they are eligible, especially following the changes made to winter fuel payments last summer.

There is now a real opportunity to demonstrate this commitment by publishing a comprehensive social security take-up strategy that includes many of the recommendations set out here.



*“Long, tedious, repetitive – by time you finish you feel absolutely awful, mentally exhausted and worry you won't get the help.” Anonymous survey respondent*

These changes are much needed if we are to make it as easy as possible for everyone to receive the money to which they are entitled.

In the meantime, the good news is that many charities offer support to help people understand what they are eligible for, navigate complicated processes and complete application forms. [P](#)

For more information or to arrange to speak to one of our expert advisers, call our freephone helpline on 0800 319 6789.

And if you would like to help Independent Age make the UK the best place to grow older, you can join our campaigns network at <https://shorturl.at/kCuDz> and we'll keep you up to date on our activity.



# June feel-good factor?

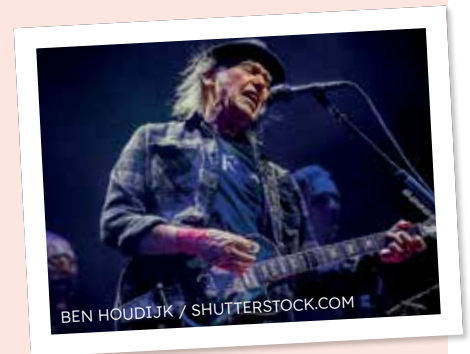
The Chancellor is in a fiscal pickle ahead of her Spending Review statement, writes **David Luxton**

**A**s we come into June, sunshine lifts our spirits, gardens are in full bloom, and we can enjoy long evenings outside with family and friends or enjoy strawberries and cream watching Wimbledon tennis.

June also marks the start of music festivals, with Glastonbury leading the way from 25 June. Singer-songwriter Neil Young, aged 79, will headline this

year, proving that even as the Young grow old, they keep going with a “heart of gold”.

There is no doubt the summer makes us feel good – the elusive ‘feel-good factor’ politicians try to tap into and link to their economic policies. That may be more difficult for Chancellor Rachel Reeves when she stands up in the House of Commons on 11 June to deliver the outcome of the government’s Spending Review up to 2029.



**Neil Young**

## Harsh reality replaces optimism

The economic indicators are not looking good, with no growth, increasing public expenditure and a ballooning national debt. Parliamentary Work and Pensions Committee Chair Deborah Abrahams summed up the government’s position as “in a bit of a fiscal pickle” when she met CSPA General Secretary Sally Tsoukaris and me in the House of Commons in March to talk about pensioner issues. Not quite the expectation last summer at the time of the general election.

So, with harsh reality replacing election optimism, what we can expect from the Chancellor’s spending statement? Will she try to emulate Elon Musk in America and take a chainsaw to civil service jobs?

That hasn’t gone so well in America, with hundreds of specialist jobs abruptly axed in the National Nuclear Security Administration (NNSA). Only to discover these people’s skills are vital for America’s nuclear security, but when attempts were made to reinstate them, they had moved on to better, more stable jobs elsewhere.

We’ve seen it all before with sweeping job cuts in HMRC and the DWP, only to realise that those departments needed the skilled staff they had just let go.

Some would argue that the halt to economic growth and the increased cost of servicing government debt is self-inflicted, with a drop in consumer

confidence after all the doom and gloom warnings after last July’s election.

Others would say it is Donald Trump’s trade tariffs that are undermining confidence in the markets, causing a rush to buy gold. Whatever the reasons, after the gold rush we are all likely to feel the consequences in the coming months, with public spending slashed and “tough decisions” taken on future spending.

## Growing national debt is now £2.8 trillion, equivalent to 95.5% of GDP

An April report from the House of Lords Economic Affairs Committee highlighted growing national debt – now £2.8 trillion, equivalent to 95.5% of GDP – and declared it was time for “tough decisions” to avoid the debt becoming unsustainable.

The report came out just as the IMF warned that the UK’s growth forecasts had been significantly downgraded.

In a House of Lords debate on the report in late April, former Chancellor Lord Lamont (remember him from the 1992 financial crisis?) spoke of “the significant risk of an ageing society” and that by 2070 there would only be one person in work for one person in retirement.

He added: “The fiscal challenge of an

ageing society is massive, and we need to make tough decisions.”

In the same debate, Lord Forsyth singled out the cost of pensions and said: “The notion we can finance the triple-lock on pensions, however popular it may be, is ridiculous in these circumstances.”

Financial Secretary Lord Livermore acknowledged that these challenges, including the rising cost of social care, were set to double in the next 20 years.

So, we can expect some “tough” decisions flowing from the Chancellor’s Spending Review on 11 June. But the impact on pensioners is hard to predict.

The government has already committed to retaining the triple-lock for uprating state pensions for the remainder of this Parliament, which is welcome. The Chancellor has already taken away winter fuel payments from most pensioners and has so far refused to reconsider this decision despite it being a key factor in the election losses in early May. Pensioners are being taxed more than ever, with the ongoing freeze of income tax thresholds set to continue until at least 2028, taking larger slices of any pension increases over the basic threshold of £12,570.

In April, the minister for the civil service announced there would be more than 2,000 job cuts in the Cabinet Office alone and flagged up that further job cuts in other departments would follow after the

## In April, more than 2,000 job cuts were announced in the Cabinet Office alone

Spending Review announcement in June.

The government also cited its intention to fully exploit the benefits of artificial intelligence (AI) to drive efficiencies in the delivery of public services.

### Is AI the answer for frontline services?

But what will that mean for front line services? Will it mean speaking to a chatbot rather than a human, and not being able to get an answer to your query?

The CSPA, with our partners in Later Life Ambitions (LLA), contributed evidence to the recent House of Commons Treasury Select Committee inquiry into the use of AI in financial services.

We commented: “Customers must have access to customer services hotlines manned by humans, rather than AI-powered chatbots or similar technologies.”

Clearly, the use of AI will have positive benefits, such as recognising online fraud and scams, and provide real-time alerts to suspicious activity in a bank account. However, it is important that the new opportunities of technology do not overlook digitally excluded people who



need to speak to a human if they have a query or problem.

Finally, let's not forget that despite the financial instability, tough spending cuts and erratic policy announcements, the sun will rise every morning and summer is here for us all to enjoy with the people around us. Have a great summer – it is the best time of the year, especially “out on the weekend” as Neil Young would say. 📌



Chief Whip Wendy Chamberlain (left) with NFOP CEO Eamonn Donaghy, Sally Tsoukaris and David Luxton

## Access to cash and banking services

As part of the CSPA's campaigning on digital exclusion, we have been highlighting the importance of access to cash for older people. The rapid closure of banks and Post Offices in recent years means many people have no easy access to personal banking services or cash machines.

More than 6,300 bank and building society branches have closed since 2015, and the number of ATMs has also fallen sharply in recent years.

Cash was used for only 14% of payments in the UK in 2022, leading to rising concerns about the future of cash and the wholesale infrastructure for making cash available.

Dame Meg Hillier, Chair of the Treasury Committee, warned against “sleepwalking into a situation where cash is no longer widely accepted”.

The CSPA's evidence was cited by a Treasury Select Committee report in April: “CSPA and LLA partners stressed the importance of physical cash to older people. It argued that [strengthening] the cash system is

essential to increasing the financial independence of an increasing ageing population, who are struggling with the fast pace of digitalisation in society, particularly with respect to their banking and financial services.”

Continuing to accept cash is critical for ensuring older people remain included in everyday transactions. Their reliance on cash is driven by accessibility, concerns about digital security and the need for financial independence.

Recent power cuts in Spain and Portugal highlighted the dangers of having no cash for food and other essentials when online systems shut down. We may live in a digital age, but cash and the systems for accessing cash must be protected. Cash still matters to millions of people, yet currently there is no legal duty to accept cash for goods and services.

Older people also need access to face-to-face banking services. Yet each bank is making its own decisions on shutting thousands of branches.

This is a key campaigning issue for the CSPA, which we have been pursuing with MPs including LibDem Chief Whip Wendy Chambers and former minister Esther McVey on behalf of 250,000 pensioners.

Cash still matters to millions but there is no legal duty to accept it



# Find your own **MURDER CLUB**

Linda Harrison discovers why people love working out a real-life whodunnit

Saturday morning in Newcastle, and a group of 30 men and women are sitting in a meeting room talking over a cuppa. But they've not come to the city centre for a casual chat. They are members of True Crime Club. And over the next couple of hours, there will only be one topic of conversation: murder.

Joccoaa Tyne, host of True Crime Club, says: "A group of us meet up every other weekend. We discuss cold cases and try to work out what happened. It's never anything too recent, but it's always an unsolved case – and a good whodunnit."

About half those who attend True Crime Club at the iconic Blackfriars venue are retired, though Joccoaa says it attracts a wide range of ages, from 19 to over 80.

The amateur sleuths hail from a variety of professions – web designers, teachers and dentists, a retired GP, funeral practitioner and council worker. Before each meet-up, Joccoaa chooses an old case, and then circulates a list of podcasts, TV interviews and media reports from that time to participants.

So, by the time they meet on the Saturday morning – sometimes for the first time – everyone is equipped for a good debate, and ready to share an opinion on the fate of the victim.

Joccoaa says: "I just love it. I find the cases fascinating, and I get to spend time talking with people about these murders."



Joccoaa Tyne

"We don't cover anything too grisly or sensationalised. If it's a murder, there might be some details, but it's more about the circumstances of the person. We're interested in eye-witness testimonials or what the victim's family said in interviews to work out what happened."

## Lost in time

The group sometimes discusses other historical mysteries – a missing person or a flight that vanished. Among the more notorious murders is the case of the Black Dahlia, when the body of aspiring actress Elizabeth Short was found in a Los Angeles residential street in 1947 – cut in two. The FBI got involved, and more than 50 suspects interviewed, but the killer was never found.

Joccoaa first got interested in true crime during the pandemic. Her job in corporate real estate meant she was often driving her car alone. So to pass the time, she started listening to true-life podcasts. She was soon hooked. She says: "After the pandemic, I thought, 'I have to talk about this with someone!'"

"I think we all lost a sense of community during that time. So, I set up True Crime Club not knowing what to expect. The first time, three people turned up. The next, seven people. And it's been going ever since. It's a safe space and a fantastic, friendly community. I'm really proud of it."



Celia Imrie, Ben Kingsley, Helen Mirren and Pierce Brosnan starring in Netflix's *The Thursday Murder Club*

More than 900 members from around the globe follow True Crime Club online, with 20 to 30 people discussing unsolved murders at the fortnightly events. So why are we so captivated by true crime?

"We all love a good story like an Agatha Christie," says Joccoaa. "Who doesn't love working out the puzzle of a whodunnit?"

"I think the attraction for many retired people is the problem-solving. At True Crime Club, we're constantly picking up on clues, trying to get an idea of what happened. We take a vote at the end of meet-ups – often we have very different views on what we think happened."

Joccoaa also hosts ghost tours and spooky castle days. She is currently organising her biggest project to date: the first North East True Crime Forum. Scheduled to take place on 12 July, the in-person event will include workshops, speakers and local podcasters.

With so much true crime content out there – books, TV series, documentaries, podcasts and plays – the trend for turning amateur detective is a national obsession.

Online and live events discussing real-life murders are growing in popularity, from the Manchester Detective Club to Crime Club at Nottingham's National Justice Museum. And the big immersive true crime event CrimeCon UK is heading to London

People like to have a slight thrill... that slight adrenaline rush





GILES KEYTE/NETFLIX

## The Thursday Murder Club series of novels has an army of loyal fans

and Manchester this year, featuring talks by criminologists, authors and investigators.

### Armchair detectives

Richard Osman's *Thursday Murder Club* novels, in which a group of pensioners try to solve a murder mystery at their upmarket retirement village, has an army of loyal fans. The film version (pictured), starring Helen Mirren and Pierce Brosnan, is due out on Netflix this year.

Then there's the hit comedy *Only Murders In the Building* on Disney+, now in its fifth season. It's the story of a trio of neighbours from a New York apartment block, including semi-retired actor Charles Haden-Savage, played by Steve Martin. With a shared passion for true crime podcasts, they stumble upon the body of their dead neighbour, and find themselves embroiled in their own murder-mystery.

True crime certainly seems to be making a killing. Mark Bridgeman is a best-selling author who hosts historic real-life murder trial events around the UK, where the audience is the jury and Mark is judge, defence and prosecution. The audience hears the evidence, then decides if the defendant is innocent or guilty.

"It's become really popular," says Mark. "I've had to copyright it because people

keep trying to copy it! The majority who come along are female. Often, someone will come up to me and say they're a retired barrister or chief inspector."

Mark, who lives in Scotland, focuses on cases from the 1960s and 1970s or earlier, and likes to focus on the social angle, helping the jury to think about life at that time. And with the death penalty to consider, the audience's verdict is the difference between life and death.

"It adds a bit of spice for the jury," says Mark. "But I like the audience to put themselves in the mind of being on a jury back then – in 1910 it was all-male jurors; women weren't allowed to serve on English juries until 1921. And there was no GPS, CCTV or DNA, so a jury had to accept a much lower level of evidence.


"People had to make decisions based on what we'd now refer to as circumstantial evidence. How many wrong decisions were made? I recently did an event with a genuine Edinburgh murder case from 1920. To decide who killed the victim, it was literally the word of a man against the word of a woman.

"As a juror, it often comes down to who you like the look of in court," he adds. "Who comes across the best?"

The events are popular at book festivals, and Mark likes to make the experience as realistic as possible, providing participants with a notepad and pen, like real jurors.

Now in its fifth year, Mark came up with the idea while looking for a more entertaining way of promoting his books.

His first book, *The River Runs Red*, includes stories of murder from highland Perthshire's dark past. Mark adds: "I've always been interested in true crime. I think people like to have a slight thrill and sense of danger. Watching or reading a real-life murder story is much safer than walking down a dark street alone, but you still get that slight adrenaline rush.

"If there's a crime involved in a story, it makes everyone involved more interesting than they are in real life. That applies to books, TV and films. The most mundane things can become sinister, and that fascinates me." 

## How to get involved

- True Crime Club – Newcastle: <https://shorturl.at/fqsEE>



- Mark Bridgeman website: <https://www.markbridgemanauthor.co.uk>  
On Facebook: <https://shorturl.at/2MFv>
- Crime Club - National Justice Museum: <https://www.nationaljusticemuseum.org.uk/museum>





# In Politics

## WESTMINSTER

by David Hencke

The government may have closed the door on compensation for 50s women who faced a six-year delay in getting their pension, but Parliamentary activity to get them redress continues apace. There was yet another debate on 17 March after a petition signed by 159,000 people demanding action passed the 100,000 threshold set by the Petitions Committee.

The All-Party Parliamentary Group on State Pension Equality for Women is also being much more proactive on the issue. It plans to discuss with Pensions Minister Torsten Bell whether any new solutions, including mediation, are possible.

The minister agreed to a meeting but wanted to focus on "lessons learned" so far, including an apology but no money from work and pensions secretary Liz Kendall for the maladministration. He ruled out discussing any issue connected to the judicial review by WASPI against the government as this was "a live legal case".

The group is seeking a review of the government's decision not to pay any money after former Parliamentary Ombudsman Sir Rob Behrens said up to £2,900 should be paid to each woman.

Earlier, CedawinLaw – which sees the decision not to pay the women as discrimination under international law – met the all-party group to explain the advantages of mediation. A law firm is standing by to act as mediator, but the

ministry has not yet agreed to participate.

Another meeting with CedawinLaw and the all-party group was postponed in April. The all-party group said it would take CedawinLaw's views into account when it met the minister, but CedawinLaw wanted to put their views directly to the minister.

The all-party group wants the diverse

### Instructing Parliament to ensure compensation "is extremely rare"

groups campaigning for women to come together, but so far this is not happening.

The debate on 17 March was opened by Dr Roz Savage (pictured), a LibDem MP and supporter of the WASPI campaign. She told the minister: "The government's refusal to compensate WASPI women is shocking and disheartening. The Parliamentary and Health Service Ombudsman found clear maladministration in the DWP's communication of state pension age changes and recommended that each affected woman be awarded £2,950.

"Despite a 15-year lead-in period, women were informed 21 years after the legislation passed, leaving many unaware of the impact on their retirement

and life plans. Shockingly, some women never received any notification at all.

"The DWP has yet to explain why it concluded that written notification was necessary, yet failed to provide it. The ombudsman's instruction for Parliament to ensure compensation is extremely rare, and the DWP's refusal to comply ... almost unprecedented. More than 200 MPs have criticised the government's inaction."

Andy McDonald MP asked her: "Does she share my concern that we are going down a dangerous path when, despite the ombudsman having made a recommendation, that has been rejected? Does that not shake faith in the entire system of ombudsmen?"

She added: "There is an egregious lack of transparency and accountability at the heart of this case."

Many MPs gave examples of constituents affected by the government decision, including Jon Trickett, who cited one who had been left with no money after looking after seriously ill parents.

Tory as well as Labour backbenchers were critical of the decision.

Minister Torsten Bell insisted most of the women knew the pension age was rising. "The government have not ignored the ombudsman's report or its judgment. We have just come to a different conclusion."





## WELSH PARLIAMENT

By Martin Shipton

A row has broken out after Wales' slowest post-pandemic recovery in bus passenger numbers in the UK was blamed on older people increasingly using online shopping.

The Senedd Climate Change, Environment and Infrastructure Committee's annual scrutiny report on Transport for Wales (TfW) shows passenger numbers in Wales in the year to March 2024 were 78.3% of pre-pandemic levels (89.5% for the UK as a whole).

The committee has called for TfW to work with the Welsh government to identify the key factors contributing to the slower recovery of bus passengers.

The report states: "The Cabinet Secretary [for Transport, Ken Skates] has suggested that while fare-paying passenger numbers have recovered, concessionary travel has not. This differs from trends in England and Scotland, where policies such as capped fares (£2 in England, rising to £3 from December 2024) and free bus travel for under-22s in Scotland have been introduced.

"When he appeared before the committee, [TfW chief executive] James Price acknowledged that the recovery of bus passenger numbers in Wales has been slow. He pointed to Wales' historically high proportion of older bus users and suggested the pandemic had led many to use online services, which had reduced their need to travel."

In response, Older People's Commissioner for Wales Rhian Bowen-Davies said: "It is disappointing to see older people being 'blamed' for the slow recovery of bus passenger numbers in Wales since the pandemic. It has been suggested that a key reason for the drop in the number of older people using bus services is because they are now using online services, which means they 'don't need to go out as much'.

"In my view, however, this fails to recognise the wider issues that often prevent older people from being able to use bus services.

"Older people often tell me that they would like to use buses more frequently to get out and about and do the things that matter to them, but that this is often not possible due to the availability and reliability of these services.

"One comment that has stuck with me sums up the situation faced by many older



One comment sums up the situation: "I have a bus pass but no bus"

people across Wales: 'I have a bus pass but no bus'."

Bowen-Davies continued: "Many older people have also told me they would like to give up using their cars, but that this is simply not possible due to the lack of bus services available.

"Other issues raised with me include a lack of integration and connectivity with other services, as well as concerns about safety when using public transport.

"As the new Bus Bill for Wales progresses, it is crucial that the issues and barriers faced by older people are properly understood and responded to, so that the changes implemented deliver services that will meet older people's needs."

The Welsh government's recently tabled Bus Bill will reintroduce a regulatory system of a kind that hasn't existed in Wales since it was abolished across the UK

by Margaret Thatcher's government nearly 40 years ago.

Meanwhile the increasing use of artificial intelligence (AI) has led to "digital ageism", according to the Older People's Commissioner.

In a submission commenting on the draft UK Digital Inclusion Action Plan, Commissioner Bowen-Davies stated: "While AI has huge potential to provide benefits across society, the risks of AI bias on the basis of race and gender have already been identified.

"There is a further risk of AI bias in relation to age – the phenomenon of 'digital ageism'. This has a variety of forms and impacts – for example, who is involved in the design of technologies and the assumptions made about end-users risks reinforcing stereotypes, exclusion and marginalisation. The lack of involvement of older adults can see technology predominantly focussed on health, care and disease management rather than for leisure or enjoyment.

"[Research academics have identified] how ageism fits into a broader cycle of injustice. Existing stereotypes of older adults as unhealthy and/or technologically incompetent affect the assumptions made about older adults, which can lead to the exclusion of older adults from research and design processes. The UK and Welsh government should consider how digital ageism might be affecting efforts to improve digital inclusion and develop appropriate strategies to tackle this."



### SCOTTISH PARLIAMENT

By Christine McGivern

The national roll-out of specialist frailty services at all 30 A&E units aims to build on progress to clear long waits and reduce hospital stays for the most vulnerable.

Frailty units focus on intense assessment of older people, offering access to skills and care plans, accelerating discharge, and reducing delays and lengths of stay.

The expansion will be a key part of the Scottish government's new Operational Improvement Plan for the NHS, due this spring, which will include changes to the way acute services are delivered. Health boards have already reported significant progress on long waits.

Health secretary Neil Gray said the government's planned to build on this progress by installing a frailty service in every site with a core A&E by summer.

He said: "There are encouraging signs that our plan is working. However, we know there is more to do and we want to drive

further improvement. That is why we are investing £200 million to help clear waiting list backlogs, improve capacity and reduce delayed discharge."

### ENERGY BILL SUPPORT

The Scottish government has called on UK ministers to urgently deliver targeted energy bill discounts to help customers in greatest need and drive down fuel poverty.

The final report of the Social Tariff Working Group, involving energy suppliers, consumer and fuel poverty groups and disabled people's organisations, recommends targeted energy bill support to address unaffordable bills and eligibility based on benefits receipt.

The group said support that applied automatically to eligible households, using metrics based on household income, medical need and rurality, would have a positive impact.

Acting climate minister Alisdair Asllan said: "High energy prices remain the single greatest driver of fuel poverty in Scotland. We have taken various steps – within the limits of our devolved powers – aimed at raising household incomes and improving energy efficiency. We have reinstated the winter fuel payment for pensioners, increased funding for Warmer Homes Scotland by £20 million, helping around 1,500 more households save on energy bills, and committed a further £20 million for the Scottish Welfare Fund to support the most vulnerable people.

"However, this is not enough to drive

down stubbornly high fuel poverty rates, and energy prices continue to rise. Targeted bill support is urgently needed to ensure that consumers are protected against high costs."

### FINANCIAL ISSUES

Spending cuts announced by the Chancellor risk harming some of the most vulnerable in society, finance secretary Shona Robison has said. Responding to the Spring Statement, Robison said: "The statement from the Chancellor will see austerity cuts being imposed on some of the most vulnerable in society. The UK government appears to be trying to balance the books on the backs of disabled people."

Meanwhile, amendments to the Housing (Scotland) Bill have been lodged by the Scottish government, setting out how rents

### The government has set out how rents will be capped in rent control areas

will be capped in rent control areas.

The proposed increases in these areas would be limited to CPI annual rate of inflation plus 1% up to a maximum increase of 6%. If approved, the rent cap will apply to rent increases during the term of a tenancy, and in between tenancies, in areas where rent control is applied.

Ministers will determine which areas should be subject to rent control, in order to protect tenants.

The amendments build on a package of renters rights already in the bill, including the right to keep pets and to decorate rented properties.

Social justice secretary Shirley-Anne Somerville said: "Ensuring families can have secure and affordable homes that meet their needs is part of our approach to tackling the housing emergency. These measures will also help protect tenants against a backdrop of a continuing cost of living crisis and rising energy costs.

"We are doing what we can with the powers we have as we know our policies are working to improve the lives of families in Scotland. Scotland already has some of the strongest rights in the UK for tenants, but we want to improve the renting experience even more to create an affordable, high-quality and fair sector."





## NORTHERN IRELAND

By Tony McMullan

In the Spring edition, I reported on the draft Programme for Government (PfG), issued by the Northern Ireland Executive in August 2024. Disappointingly, the draft made not a single reference to the needs or aspirations of older people.

When Claire Sugden, Independent MLA, expressed her disappointment about this in a question in the Assembly Chamber, First Minister Michelle O'Neill said that was what a consultation was all about, leaving Claire and others to add to the draft.

CSPA NI, along with others, made a detailed and considered response. The Spring edition of *The Pensioner* included details of the issues we wanted the Executive to undertake for older people.

So you can imagine the palpable sense of disillusionment when the finalised PfG was issued in January. Like the draft, it concentrated on issues affecting women, children, public sector, housing, hospital waiting lists and so on. All extremely worthy. But as with the draft PfG, the final version included not a single mention of older people or pensioners.

### WINTER FUEL PAYMENT

As the winter fuel payment is a devolved issue, CSPA NI continued to lobby the NI Executive and Assembly to use some of the extra £600 million allocated to them as part of the Barnett formula in November.

There was a broad if limited welcome from the pensioner movement to the announcement that Northern Ireland would be the first UK nation to restore, albeit not fully, winter fuel payments. Communities minister Gordon Lyons unveiled a one-off £100 payment for all pensioners. Not as much as the previous £200/£300 and one-off, but it was a start.

A concern, however, was that it would be paid before the end of March – hardly winter! Pressure was put on the minister to bring forward the payment, but regrettably this didn't happen; most pensioners received the payment in late March.

### NEW COMMISSIONER

Eddie Lynch (pictured), the Commissioner for Older People, stood down after nine years in post in December. His office held a reception just before Christmas and CSPA NI was delighted to be invited. We subsequently presented him with a gift in recognition of his commitment to

the cause of older people. In response, Eddie praised CSPA NI as “a brilliant organisation whose members are some of the most brilliant advocates for older people’s issues”, adding: “It was an absolute privilege to work with you to achieve decent rights for older people.”

The process to appoint Eddie’s successor had started in July 2024, so the branch wrote to the Executive Office for an update in February. An announcement was made in early March confirming that Siobhan Casey, former Director of Age NI, had been appointed for a four-year period, starting on 7 April. CSPA NI was quick to invite Siobhan to be a guest speaker at its AGM on 7 May and we were delighted she accepted the invitation.

### FUEL POVERTY STRATEGY

A big issue affecting older people, particularly those on low incomes, is fuel poverty. CSPA NI welcomed the public consultation over a fuel poverty strategy, and responded by highlighting concerns that nearly 25% of Northern Ireland’s population live in fuel poverty. The restoration of the full winter fuel payment was seen as the critical way forward.

The need for cross-departmental action to drive forward the strategy was highlighted, given energy inflation, one of the lowest state pensions in Europe (in Northern Ireland 62% of civil service pensioners get less than £10,000 a year) and badly insulated, ageing properties. CSPA NI also pointed to an overreliance on the private sector.



### AGE DISCRIMINATION

Pensioner advocates including CSPA NI have long campaigned for the laws on discrimination on grounds of age for the provision of goods and services be brought in line with those in England, Scotland, Wales and

the Republic of Ireland.

We were pleased to learn that former justice minister Claire Sugden had committed to tabling a Private Members Bill to bring in such legislation. Ahead of that, she announced in March that she was to have an online public consultation to establish the extent of the problem.

CSPA NI encouraged members to let Claire know their feelings on the issue.

In an earlier move in February this year, Claire, chairing the Assembly All Party Group on Older People, had tabled a motion in the Assembly highlighting the critical need for long-term sustainability and resilience in the provision of public services for older people.

She highlighted that there was currently one pensioner in the population for every six working people. This was expected to be one in five by 2030, one in four by 2040 and one in two by 2070 – therefore setting the absolute need for health, social care, sustainable housing and accessible public transport for all older people.

Not unsurprisingly, the motion was widely praised and unanimously supported.

Let’s hope the MLAs live up to that when it comes to paying the cost of the essential public services for our older people. 📌

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# Hard Labour

Matthew Boyd looks back at Keir Starmer's first year in office

When Labour took office in July 2024, it did so with a substantial mandate and a promise of transformation. Former civil servant Sir Keir Starmer was propelled into Downing Street backed by 411 Labour MPs.

Many welcomed the change promised. To many in the press lobby, Labour offered calm, adult administration. The first King's Speech brought a bold 39 bills, including moves to bring the passenger rail network in Great Britain back into public hands and establish GB Energy, a state-backed energy firm. The constitution was also in Labour's sights, with a bill to continue what Tony Blair had started and remove remaining hereditary peers from the Lords.

Talk of strong foundations, of rebuilding infrastructure and strengthening employment rights flitted around Westminster. For a moment, the mood of the party faithful was buoyant.

But the honeymoon was short. Rioting erupted across cities during the summer, stirred up by far-right extremism online. Starmer's steady leadership during the unrest earned praise, but deeper challenges for his nascent administration were only just beginning to surface.

## Treasury challenges

At the Treasury, Rachel Reeves made history as the first woman Chancellor in over 800 years – change for the better; a glass ceiling shattered. Her early speeches struck a pragmatic tone and she was frank that the books were worse than expected. A £22 billion hole in the public finances demanded urgent action.

The City seemed to appreciate her candidness, despite a CV that turned out to be a tad generous with the truth.

The discovery of the fiscal black hole has brought a tightening of belts. Though Reeves has rejected the language of austerity, the reality has been a sharp turn toward spending restraint.

Reforms to disability benefits have dominated headlines. And for pensioners, changes to the Winter Fuel Allowance have only compounded their difficulties.

Nearly 10 million pensioners lost access

to a payment many had come to rely on to get through the colder months, in a controversial move restricting the payment to those on means-tested benefits such as Pension Credit.

For those on fixed incomes, the sense of betrayal has been palpable. Among older voters – traditionally not a Labour stronghold, but increasingly open to its message – there has been a sharp cooling of enthusiasm.

That frostiness has deepened with the WASPI issue. Despite a Parliamentary and Health Service Ombudsman's damning report that found Whitehall guilty of maladministration over the communication of state pension age changes, the government has refused to commit to compensation.

Pensions policy hasn't been absent from the legislative agenda. The government introduced the Pension Schemes Bill, designed to encourage consolidation of smaller schemes and channel investment into UK infrastructure. The aim is to unlock capital for the new National Wealth Fund, a flagship project designed to stimulate domestic growth.

While welcomed by some in the pensions sector, others worry that these large-scale reforms risk sidelining member outcomes in favour of broader economic goals.

Industrial tensions have added to the pressure on Starmer. Having ended the railway and junior doctors' strikes that dogged the Tories, we've now seen Labour councils clash with trade unions. This has been prominent in Birmingham, where bin workers have staged prolonged strikes over pay and grading

issues. The party, born of organised labour, finds itself awkwardly caught between its fiscal promises and traditional expectations.

For CSPA members, it all adds up to a mixed picture. The rhetoric of stability and growth is welcome. But the substance, particularly around entitlements such as the Winter Fuel Allowance, has brought worry.

There is a growing sense among older voters that they are being asked to do the heavy lifting around a crisis that is not of their making.

## Holding government to account

The CSPA has been active in ensuring older people's sacrifices don't go unnoticed and that their voices are heard. Through its own campaigning and with its Later Life Ambitions partners, it has championed concerns about bank branch closures and digital exclusion.

As Starmer nears his first anniversary, his early promise of change has been tempered by the gritty realities of government. He may argue that sacrifices today will bear fruit tomorrow, but for many pensioners tomorrow feels a long way off. The coming year will be crucial. A government that came to power on the back of trust must work to preserve it.

For the CSPA and LLA, the message is clear: stay vigilant, stay informed, and keep holding power to account. 📢

• **Matthew Boyd is a senior account executive at Connect Group.**



# Caring about equality

## Helen Nugent meets Carers UK leader Helen Walker

In her seven years as Chief Executive of Carers UK, Helen Walker (pictured below) has seen profound change for carers. But it was early in her tenure at the charity that the most fundamental shift took place. “I did my first year and I had a sense of what happens every year at the charity, a better understanding of carers’ issues,” she says. “We launched a strategic review in March 2020. Then, two weeks later, we went into lockdown.

“That was not a time to do a strategic review because social care virtually stopped overnight, respite centres shut down, the NHS was toppling over and Westminster was kind of taking away carers’ rights right, left and centre.

“Probably about four and a half million people took on caring responsibilities over and above their normal lives because of the extraordinary environment in Covid.”

Carers UK spent two years firefighting. When the organisation returned to its strategy, it drew up an ambitious plan. But there were more challenges to come, not least navigating a post-Covid world, a cost-of-living crisis and huge issues with the social care system itself.

Walker says: “We now have a new government, the NHS 10-Year Plan, [Baroness] Casey’s review of adult social care... There’s just so much going on in the external environment, and carers are still caring behind closed doors and struggling to pay the bills and struggling to cope.”

Walker is well placed to understand the burdens on carers and what it means to help another person. Prior to joining Carers UK, she spent a decade as Chief Executive of national volunteering charity



“We’ve come a long way in 60 years... but we have so much more to do”

TimeBank. Before that she was Director of Fundraising at SSAFA, the Armed Forces charity. All told, she has spent her entire professional life in the charity sector.

### 60th anniversary mission

In 2025, Carers UK celebrates its diamond anniversary – the perfect time to reflect on 60 years of making life better for carers, raising their voices to call for change, and seeking recognition and support.

In the 1960s, Reverend Mary Webster founded the first carers’ organisation. A decade earlier, at the age of 31, she had left her post as a congregational minister to care for her elderly parents, experiencing first hand the financial and social challenges faced by unpaid carers.

Determined to do something about it, Webster began writing to newspapers, MPs and peers. Her efforts resonated with many people, leading to the formation of the National Council for the Single Woman and Her Dependants in 1965. Eventually, the Council merged with other groups to become Carers UK.

Walker says: “We’ve come a long way in 60 years. As a campaigning charity, if you’ve changed the law, which we have done on multiple occasions, you have to be incredibly proud of that. But we still have so much more to do.”

Carers UK’s pioneering work laid the foundation for Carers Week, an annual campaign to raise awareness about the challenges for unpaid carers and their





## “Carer’s Allowance went up by less than the cost of a first-class stamp on 1 April”

contribution to families and communities across the country. Taking place from 9 to 15 June, this year’s theme is *Caring about equality*, shining a spotlight on the fact that unpaid carers face a greater risk of poverty, social isolation and poor mental and physical health.

Carers Week is led by Carers UK with the support of other charities. Walker says: “The *Caring about equality* theme sits with our overarching 60th anniversary theme – *Equality: today and tomorrow*. The goal is to recognise that all of us will care at some point in our lives. It’s either going to come left field unexpectedly or it will come incrementally. The problem is it takes on average two years to recognise yourself as a carer – that’s two years when you’re not getting the help and support you need.”

The statistics for unpaid carers in the UK are staggering. Some 5.8 million people hold families together to help loved ones get the most out of life – in the process saving the economy billions of pounds.

But the men and women doing the caring are often overlooked, their mental and physical health in tatters while they struggle to make ends meet.

Research by the Joseph Rowntree Foundation, based on Understanding Society data, found that if the number of carers rises only in line with population growth, by 2035 an extra 400,000 in the

UK will be caring for the elderly, sick and disabled for 10 or more hours per week. If the number of people caring for fewer than 10 hours a week is included, that figure soars to 990,000 additional carers.

Walker says: “Women between 75 and 79 are most likely to be providing 50-plus hours of care a week, and men between 85 and 89 are most likely providing 50-plus hours a week. That’s pretty extraordinary.”

She adds: “We need to get social care right this time. We have a rapidly ageing population. We have people living longer with more complex illnesses... We have to address the issue of social care, of the NHS and of Carer’s Allowance, and all the benefits around it, if we are effectively to move into the next period of time with a system that’s fit for purpose.”

### Carer’s Allowance scandal

Following the Carer’s Allowance scandal, whereby thousands of unpaid carers have been plunged into debt and prosecuted for fraud by the Department for Work and Pensions over its own benefit overpayments, Carers UK is campaigning to change the way the benefit works for people who have earnings.

Large numbers of carers have unwittingly gone over the earnings limit and been landed with overpayments, sometimes thousands of pounds a year.

Carer’s Allowance is available if you spend at least 35 hours a week caring, paid at a rate of £83.30 per week. The earnings limit for Carer’s Allowance is currently £196 per week. Carers who go over this limit, even by just a few pence,

must pay back 100% of their Carer’s Allowance for that week.

Despite an ongoing review of Carer’s Allowance overpayments, unpaid carers are still receiving debt notices from the government. According to Carers UK, between May 2024 and February 2025, the number of outstanding Carer’s Allowance overpayment debts rose by about 9,000, with some 143,000 people now affected.

The number of carers who have received new debt letters during this period is thought to be higher still – with some people appealing amounts and some opting to settle debts.

Walker says: “The Carer’s Allowance scandal is almost on a par with the Post Office scandal... It’s a very unfair system and it’s very inadequate. This year – and this is my favourite stat of all time – the Carer’s Allowance went up by less than the cost of a first-class stamp on 1 April.”

### Ring in the changes

Given the impact of the past few years on carers, Walker believes the system needs a root and branch overhaul, and to be simplified. Among a raft of policy rethinks, Carers UK would like a fundamental review of the Carer’s Allowance.

Another issue of concern to Walker is carer poverty. Research commissioned by Carers UK by WPI Economics found that 1.2 million unpaid carers live in poverty and 400,000 live in deep poverty in the UK.

“Carer poverty has to be addressed,” says Walker. “That’s partly looking at the Carer’s Allowance but it’s also recognising the additional cost of caring. You have to have the heating on, all day sometimes, and you can’t switch off an oxygen machine if someone needs it.

“So, where does the saving come? Often by carers not eating; they will skip a meal. It literally is eating or heating for many unpaid carers. We cannot have that, because that has an impact on their own health and wellbeing.” 📌



• Carers Week 2025, sponsored by TSB, will take place from 9 to 15 June. For further information, follow this link: <https://www.carersweek.org/>

The 10th anniversary conference of the International Longevity Centre (ILC) – Planning for the Long Term – brought together policymakers, business leaders and experts to look beyond the short-termism of previous governments and create a vision for the 100-year life.

But it was Greater Manchester Mayor Andy Burnham, the keynote speaker, who stole the show – though he was unable to attend the south London event in person, so spoke on screen from his desk.

He threw light on why Greater Manchester is the first ‘age-friendly city region’ in the UK designated by the World Health Organization. He said older people’s lives are being changed for the better in the city and surrounding towns. Outlining innovative plans for the future, he proposed priorities for planners, politicians – and property developers.

Burnham spelled out the thinking behind Manchester’s work, for people of all ages – the Finnish philosophy of ‘housing first’.

“If housing isn’t sorted for people, nothing else can be. Housing is the foundation upon which everything else is built. We’re rethinking how to get the housing our city region needs,” he said.

Burnham spent 16 years in government at Westminster and is now in his eighth year as Mayor of Greater Manchester. This part of his political journey has been “by far the most invigorating, rewarding and exciting”, he said.

“We try to think things through from the bottom up, working with our residents and communities. This approach is much more conducive to making good policy than anything I did as health secretary, where we often struggled to respond effectively to the times we were living in.”

He went on: “As a country, we’re spending huge amounts of public money sustaining people in lives that aren’t what they want. Whether it is older people stuck unnecessarily in hospital or people in the benefits system who can’t find the support they need to move forward, we need to rethink our approach.

“We’ve been trying to run things from a series of silos in Whitehall, none of which deals with the whole person. Each deals with part of a person’s needs but doesn’t

**Housing is the foundation upon which everything else is built**



### Jenny Sims reports from the Future of Ageing conference

join the dots to see the whole picture.”

Devolution in England has allowed Greater Manchester to pioneer a whole-person, whole-place perspective, to rethink the architecture of the British state and how public money can be used to support people in living well, especially in later life.

In April, Greater Manchester moved to a new relationship with Whitehall, receiving its funding as a block rather than tied up in individual departments.

“This integrated settlement will give us more freedom and flexibility in spending our £630 million budget. We’re ready to show there’s a different way of thinking and working,” said Burnham.

#### **Manchester fundamentals**

The fundamentals for the county are:

- Housing – helping older people to downsize and building intergenerational housing for under-25s and over-75s who want to live in town centres.
- Safe communities and mobility, physical and social, including connectivity.

The region is reorganising around these principles, taking a different approach to housing, working with police to oversee communities differently, and creating an integrated public transport system like London’s, called the Bee Network.

“If these fundamentals are right, we create the conditions for people to live well and lead good lives,” said Burnham.

He also called on employers to allow for more flexible work arrangements for people in their 50s, 60s and 70s to allow for the challenges people face in later life, including caring for elderly parents.

He warned: “As we enter the second quarter of the 21st century, the cracks in our systems are becoming more apparent, and public finances are increasingly unsustainable. The time has come to fundamentally rethink our approach, focusing on prevention, housing first and people living well throughout their lives and into later life.”

Devolution, he claimed, was “the life raft” allowing that approach to change.





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Another session at the conference looked at 'creating places that work for long lives', bringing together academics, politicians and charity representatives.

Panel chair Paul Goulden, Head of Programmes and Partnerships at the ILC, said: "When we talk about communities, we consider not just the environment but also the people, social capital and cultural factors that support ageing in place."

Prof Becky Tunstall from the University of York said the challenges include:

- Non-decent homes – more than one million people aged 65+ in England live in substandard housing.
- Private renting – increasing numbers of older adults live in the private rented sector, where affordability and security are significant concerns.

**Financial education should be life-long, addressing issues at various life stages**

### Newly built homes in New Islington, Greater Manchester, and Andy Burnham

- Accessibility – many wheelchair users live in inaccessible homes, and many accessible homes are occupied by people who don't need adaptations.
  - Health and care – delayed hospital discharges due to inadequate home adaptations and care availability result in many thousands of lost hospital days.
- She concluded: "To support ageing in place, we need investment in home adaptations, financial support for maintenance, increased funding for domiciliary care and better designed social housing."

### Financial inclusion

Another session explored how consumers can be safeguarded, particularly those most affected by financial vulnerabilities.

Adele Atkinson from the Centre for Household Assets and Savings Management, which researches financial inclusion, precarity, debt and inequality, said financial inclusion relies on three elements:

- Secure income – financial exclusion often stems from economic instability rather than exclusion from financial services.
- Access to appropriate financial services – savings, credit and insurance products tailored to diverse consumer needs.
- Financial advice and education.

She added: "Many people are unaware of the support available. In our research with the Financial Inclusion Commission, participants had limited knowledge of credit unions and government support."

"Financial education should be lifelong, addressing budgeting, borrowing and financial planning at various life stages. However, financial literacy alone is insufficient – confidence in financial decision-making is just as crucial."

### NHS 10-year plan


In this session on the NHS, it was pointed out that we have gained approximately 10 years in life expectancy since the 1960s, and the proportion of 65+ people is expected to double by 2050.

During discussions, the need to shift from hospital-based acute care to community-based care was highlighted.

It was agreed that preventative strategies such as screening and promoting healthier lifestyles should be made central. It was also agreed that investing in vaccines is cost-effective.

### Long-term vision

The ILC published its *Route Map for Long Lives* in December 2023, setting out bold solutions to make the most of long lives. However, it also warned: "Living longer lives offers an opportunity to think differently about how we live, learn and work. But that won't happen without a conscious choice to change – along with significant effort and fresh investment."

Closing this year's conference, ILC chair David Sinclair said: "We are frustrated things aren't changing fast enough but, as Steve Jobs said, 'If you look closely, most overnight successes took a long time.' Looking long term is key." 

## Live Well service launched

**In April, Greater Manchester launched its Live Well service, which came in response to estimates that a third of people in the area call their GP at 8am, not with a medical need but with an unmet social need.**

**Burnham said this shows that public services aren't set up to support people in the ways they need. He'd like GP practices to refer people straight into the Live Well service – which will be delivered through partners in the community and voluntary sectors.**

**"This service [will] take a whole-person approach, supporting people with whatever is worrying them or holding them back, whether it's housing issues, debt, relationship problems or dealing with bereavement," said Burnham.**

**The service will also develop a Live Well approach to living with dementia.**

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# In Your Area



## ENGLISH REGIONS: GREATER LONDON REGION

### Crawley & District

The group had a successful AGM on 12 March, when General Secretary Sally Tsoukaris updated us on CSPA issues. After an enjoyable and informative meeting, we adjourned to the Toby Carvery for an excellent lunch.

Most officers were re-elected and at last we have filled the Treasurer vacancy that our President, Mike Card, has been covering for the past two years. Brian Barton is our new Treasurer. The meeting thanked Mike for covering the vacancy so well. This leaves a vacancy for Social Secretary, so if anyone is interested, let me know.

We decided to cease publishing our website as it was costing us far too much money, with only about 10 visitors a year. Group updates will now be published on the national website and our newsletter.

Our meetings continue at Crawley Community Action Offices, Gleneagles Court, Brighton Road, Crawley, about 200 yards south of the level crossing. We commence with tea or coffee and biscuits at 10.30am and you will be assured of a warm welcome.

**After an enjoyable AGM, we adjourned to the Toby Carvery for lunch**



After our local business we have a guest speaker. On 9 April we welcome a speaker from Sussex homelessness charity Turning Tides. On 14 May, Greg Mountain, our Regional Representative, will explain the impact of local government re-organisation, with East and West Sussex merging to form a new county with a mayor. This is of great concern to those in Sussex who depend on local services as we do not know what is going to happen.

We will adjourn to the Toby Carvery for lunch after these and future meetings. Our next meetings are 11 June, 9 July and a summer lunch on 13 August at a venue yet to be decided. Details will be posted on the national website.

**Group Secretary: Sylvia Sturtevant**

**Tel: 01342 325245**

**Email: [brian.sturtevant@cspa.co.uk](mailto:brian.sturtevant@cspa.co.uk)**

### Kingston & District

Our AGM in January was followed by an extremely interesting talk, 'Entertaining the troops', with well researched wartime

stories ranging from Vera Lynn to entertainment in London Underground stations during the Second World War. A lot of things we were unaware of!

We meet the last Tuesday of the month except July, August and December, when we go out for a Christmas meal. We went to Sorrento in Surbiton in 2024, enjoyed very much by attendees.

Our regular meetings are held in Marion Hill House, Tadworth Avenue, New Malden KT3 6DJ – close to bus routes including 213, 152, 265 and K1 and a 10/15-minute walk from New Malden train station. There is limited parking at Marion Hill House.

Our meetings are from 2pm to 4pm and include tea, coffee and biscuits on arrival.

We discuss issues relevant to the CSPA and issues of concern to pensioners, and we usually have a talk. Recent talks have included one on DNA and an update on the work of the Civil Service Retirement Fellowship. We have also had a general knowledge quiz.

New members will be made very welcome. If you are interested in attending a meeting or would like more information about our group, please contact **Business Secretary Marion Williams Email: [williamsmarion408@gmail.com](mailto:williamsmarion408@gmail.com)**



### Bromley members

If you live in the Bromley area, you are now part of the CSPA South London Group, until recently known as the Croydon Group. If you would like to know more about us, particularly if you are unable

to attend our meetings in Croydon, please come and meet us for a chat in Bromley town centre at 11am on Tuesday 29 July at The Richmal Crompton (a JD Wetherspoon pub), 23 Westmoreland Place, Bromley BR1 1DS. We look forward to meeting you.

**South London Group**



## SOUTHERN REGION

### Worthing & District

The Sing Out Sister ladies choir sang to us last October and were just wonderful and inspiring. In February this year, a talk from Pollinator Pioneers proved fascinating – who knew the intricacies of bees' lives and their essential contribution to ecology?

We now look forward to my old friend



Mike Gough Cooper's presentation on drug smuggling on 25 April, Peter Winter giving a talk on the Silk Route on 30 May, and Trevor Andrews' masterclass on portrait painting on 27 June.

Trevor still entertains us each week with the cartoons and watercolours he started during first lockdown.

On 18 July we have an outing to Polesden Lacey National Trust house and gardens near Dorking. And on 19 August we will have tea again at Highdown, Goring-by-Sea, a big success last year.

We kick off the autumn with a talk

**A talk from Pollinator Pioneers was a fascinating insight into bees' lives**

on photography from Cameron Parfitt, which promises to be special. If anyone would like to give us a presentation in 2026, or knows someone who might, please contact the Chairman.

We are a friendly group and meet at 10.15am on the last Friday of most months in the Durrington Community Centre. We warmly welcome new members or one-off visitors, who would just pay a £3 attendance fee.

For general queries contact the Chairman below, or on membership email Membership Secretary Marion Tarbuck at [marion.tarbuck@gmail.com](mailto:marion.tarbuck@gmail.com) or call 07904 14184.

**Chairman: Frank Jones, 19 Saltings Way, Upper Beeding, West Sussex BN44 3JH Tel: 07500 478097 Email: [francisjgjoness@hotmail.com](mailto:francisjgjoness@hotmail.com)**

## SOUTH WEST REGION

### South West groups

Following the AGM of the East Devon Group on 10 March, when the principal officers were re-elected, I visited the other two remaining groups – Plymouth and the now enlarged Bristol, Bath and West Group.

As Regional Representative, I attended these AGMs as well as continuing to chair East Devon Group.

In the South West, we have taken action to ensure that, as far as possible, members who previously resided in areas no longer covered by active groups can have enhanced representation by enlarging, with agreement, East Devon Group and Bristol, Bath and West Group.

The formerly named Bristol Group now covers those members who are living in the postcode areas BA, BS, SN, SP and TA.

As to East Devon, this has now taken responsibility for the former North Devon Group and Torbay Group, which closed about five years ago. This takes in all members residing in EX and TQ postcodes.

Any member who lives in any area of the South West is welcome to



contact me direct. This includes those who may live in these newly enlarged South West groups or any member still not represented within an active area.

I can then, if requested, put you in

**We have taken steps to ensure that all members are still represented**

touch with the appropriate group secretary, should there be one for your area, or discuss with you the options available. My full details can be found on the Contact Us page in *The Pensioner* or on the CSPA website. Please feel free to contact me by telephone, email or post.

**Regional Representative: Les Calder Email: [landmcalder@btinternet.com](mailto:landmcalder@btinternet.com) Tel: 01626 830266**





## WESSEX REGION

### East Solent

East Solent Group continues to hold well attended meetings on the second Wednesday of each month between 10am and 12 noon at St Faith's Parish Church, Bulson Hall, Victoria Square, Lee-on-the-Solent PO13 9NF. There is level access and free parking, and the X5 bus route is nearby.

We have a talk each month, usually with a musical interlude at Christmas with a choir. Our forthcoming talks are:

- 11 June: estate planning
- 9 July: Pam Ayres
- 13 August: summer activities
- 10 September: the life of Sir Winston Churchill
- 8 October: knitted comforts from the Crimea to the modern day
- 12 November: British flowers
- 10 December: Christmas entertainment – choir.

We also have activities throughout the year – a planned trip to Petworth House on 18 June and a summer lunch at The Creek restaurant, Gosport, date to be agreed. More activities/visits will be organised for summer and we will visit a Christmas market in December.

Our monthly meetings attract 33 members on average. We are pleased so many attend but would like more members if possible.

The room we use at St Faith's is spacious and comfortable, with a cinema-sized screen for reports and speakers. We have a raffle, teas and coffees, reports and a speaker at all our meetings.

If you have not yet attended, please contact our secretary.

**Secretary: Alan Shepherd, 92 Hunts Pond Rd, Park Gate, Southampton SO31 6QW Email: [shepherdalan23@yahoo.co.uk](mailto:shepherdalan23@yahoo.co.uk) Mob: 07895 787704**

## NORTH EAST REGION

### Sheffield & District

Members from South Yorkshire and North East Derbyshire came together in Sheffield for the group AGM on 20 March.

Chair Mike Buckley gave an update on the CSPA and activities. He touched on the loss of the winter heating allowance, concerns about the triple-lock and the fiscal drag created by frozen tax thresholds; noted the CSPA's discussions with Cabinet Office to ensure the smooth transfer of pensions administration to Capita; and summarised CSPA campaigns with Later Life Ambitions on digital exclusion, pensions for life and social care. Mike also encouraged all members to spread the word about the CSPA and recruit a friend.

The meeting urged the CSPA to collect evidence that all member ballots actually deliver the desired benefits of this change. A very experienced set of officers was elected for the coming year.

The group plans to host discussions on/with local transport, social care, Age UK and u3a, ideally with some ten-pin bowling thrown (rolled?) in. Members felt it had been an informative, engaging – and hot – meeting.



### Lincoln & District members

As Regional Representative for the North East, which includes Lincolnshire and Humberside, I thank you for your continued membership. As well as campaigning to protect the value of the pension you have earned, we are keen to ensure you engage in CSPA work and have your views heard.

One of the ways we do this is through a network of local groups. However, in your area there is no functioning group.

My colleagues in the neighbouring Sheffield & District Group have offered to extend their work to you, coming to localities in Lincolnshire and Humberside. If you are content with this, you don't need to do anything. If you have objections, we want to hear from you – please get in touch with me before 15 July.

If you would like to get involved in re-establishing a local group in your area, perhaps with the help of Sheffield Group activists, that will be especially helpful.

If you would like any more information, please contact me.

**Regional Representative: Andy Aitchison**

**Email: [andy.aitchison@talktalk.net](mailto:andy.aitchison@talktalk.net)**

**Mobile: 07951 797672**



**Old Market Square, Nottingham**

### Former Nottinghamshire & Derbyshire Group

Are you missing meetings in your area? Come along for a chat with other members and hear CSPA updates from the Midlands Regional Representative. The next meeting is on Tuesday 24 June at 11am in the

Roebuck Inn (back room), 9-11 St James's Street, Nottingham NG1 6FH.

The venue is about three minutes' walk from Old Market Square in the city centre and is well served by buses and trams.

**Midlands Regional Representative: Kevin Billson**

## NORTHERN IRELAND BRANCH

### April pension increase

The annual increase in the civil service pension usually, although not automatically, follows the position in Great Britain. We wrote to Civil Service Pensions Branch/Department of Finance to ensure that parity would be maintained. We were pleased to have it confirmed. As the civil service pension increase, like some social security benefits, is determined by the previous September's rate of inflation, it means the rise from April 2025 would be a disappointingly low 1.7%.

### Annual report

The annual report setting out the work of the branch in 2024/25 was adopted at the AGM. We still have a small number of hard copies left. So if you would like one, please send your name and postal address to [tony.mcmullan@outlook.com](mailto:tony.mcmullan@outlook.com).

### Meeting Civil Service Pensions

The annual meeting between Civil Service Pensions Branch and

CSPA NI was held on 6 May. Branch Treasurer Roisin Lilley, Branch Secretary Tony McMullan and national Pensions Officer Chris Haswell represented the CSPA. Among the items discussed were updates on the McCloud and Goodwin cases, pensions overpayments and other matters of concern.

### Branch newsletter

The seventh issue of the branch newsletter arrived with members in the post towards the end of April. The lead story was on the failure of the Programme for Government to include older people's issues.

There were also updates on proposed age discrimination legislation, a motion in the Northern Ireland Assembly on the needs of older people and information on the forthcoming AGM.

### Employee contributions

Civil Service Pensions Branch launched a consultation on a possible increase in the employee contributions civil service rate. The pension scheme yield requires a 5.6% employee contribution rate but it currently

brings in about 5.4%. The consultation gave three options, which would each increase the amount of money that working civil servants would contribute to the scheme.

CSPA NI responded that civil servants have had only modest pay rises, often not maintaining the cost of living, for some years; any increase in employee contributions, particularly for those in lower grades on modest salaries, would cause financial difficulty. We added that if an increase had to be met to keep the scheme solvent, we wanted the method that would have the least impact on existing staff.

### Specsavers scheme

The exclusive CSPA NI/Specsavers scheme continues to be very popular – 279 members have requested a £20 voucher to be used for the Specsavers £99 or above range, a total saving of £5,580. If you require one for you, your partner, family or friends, please email [tony.mcmullan@outlook.com](mailto:tony.mcmullan@outlook.com).



Royal Avenue,  
Belfast





## SCOTLAND BRANCH

Members meetings continue to be held in The Griffin pub, 266 Bath Street, Glasgow G2 4JP. There is an entrance to the private room in Elmbank Street for those not wishing to go through the bar. Meetings are usually held on the first Thursday of February, May, September and November, starting at 1.30pm.

The Scotland Branch AGM was held on 10 April. We extend our gratitude to Executive Council Chair Les Priestley, who was our guest speaker. The members enjoyed his interesting speech and appreciated his understanding of the differences between Scotland and England, especially the legal and monetary systems.

This meeting, and all other member meetings, are open to every Scotland Branch member regardless of where they live, so it was sad to see so few members. A virtual option to attend meetings is also made available, but to date no one has shown any interest in this.

Of the 12 members who agreed to go on last year's summer outing, sadly only a few turned up, which resulted in huge expense to the branch purse. This outing is heavily subsidised, with members charged a nominal fee. It was therefore announced at the AGM that there would be no summer outing this year.

As no member put themselves forward to take on an officer position, the present officers agreed to serve another year in their present positions.

### Membership matters

If you have any membership details to update, such as a change of address, please contact me using the details at the end of this report. Branch newsletters

**Our meetings are open to all Scotland Branch members, regardless of their address**



**Our regular meeting place (above left)**

**AGM top table (above l-r): guest speaker Les Priestley, Muriel Haig, Wilson Macdonald, Cherry Dolan, Michael Kirby and Christine McGiveron**

**Wilson MacDonald (right) thanks Les Priestley**

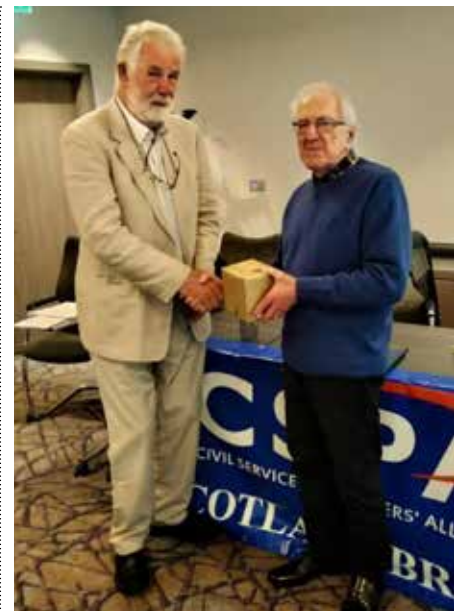
have helped keep members informed of matters of interest, especially those in remote areas who cannot attend meetings or have no internet access. Word of mouth is one of the best ways of recruiting new members, so if you know anyone who would like to join, please contact me to see if they are eligible – email Michael.Kirby@cspa.co.uk or call 07969 405263. Members are also reminded to check out the website at [www.cspascotland.org.uk](http://www.cspascotland.org.uk).

### Free legal advice services

Please note: this service is provided by Scottish solicitors for Scottish CSPA members. For more information, please email Thompsons Solicitors at [advicecentre@thompsons-scotland.co.uk](mailto:advicecentre@thompsons-scotland.co.uk) or call 0800 801 299. Consultation is for a maximum of 30 minutes and members must provide their membership number prior to advice. As there is a new national database, please contact Michael Kirby, who can verify your membership number.

### Special notice

Apologies to any Scotland Branch members who have not received previous copies of *The Pensioner* magazine or



the branch newsletters. If any members reading this notice know of anyone who is still not receiving these, please ask them to contact head office on 020 8688 8418 to report it, giving their name, address and membership number, if known, as the branch officers are not responsible for distribution listings from the national database.

### Scotland reports

All previously known groups in Scotland are closed. However, should any members wish to make further enquiries about creating a new group in your area, please contact Christine McGiveron.

**Branch Administrator: Christine McGiveron, 12 Benmore, Prestwick Ayrshire KA9 2LS Tel: 01292 891033 Email: [Christine.McGiveron@cspa.co.uk](mailto:Christine.McGiveron@cspa.co.uk)**

# Your views



## GET IN TOUCH

Write to us at CSPA head office, 160 Falcon Road London SW11 2LN or email [editor@cspa.co.uk](mailto:editor@cspa.co.uk)

... inviting letters, comments or contributions, which may be edited to fit the space available

### PARTIAL RETIREMENT RULES

I found the article by Chris Haswell in the Spring edition of *The Pensioner* on partial retirement interesting. During the article, she stated: "There is no automatic right to partially retire. It is down to the employer and business need."

I agree that the current policy of the civil service stipulates that it is at their discretion as to whether they will permit an employee to exercise the option to partial retirement. This approach would appear to be in contravention of the PCSPS Section II (1972 section) rules. Rule 3.3b is an option that is available to members of the 1972 Classic scheme.

This rule applies if specified conditions are met by the member. Nowhere does it specify in the rule that the senior management must give permission before a member can opt for this rule to apply.

My understanding is that this option is one of the many benefits under the scheme and is not a gift from management.

There are many older civil servants who have significant reckonable years

of service built up in the Classic scheme who may not be in a financial position to leave full-time civil service employment at 60.

They would certainly like to bring these years into pension payments by retiring from their full-time post but continue working in a part-time job from the following day, which is what exercising the option at Rule 3.3b (Partial Retirement) permits them to do.

There is nothing in the rule below that requires an eligible civil servant to have permission from management in order to exercise their right to have the option at this rule applied.

**Barney Mackin, Northern Ireland**

#### The CSPA replies:

The rules of a pension scheme are to serve the needs of the employer. They pay the bulk of the scheme, currently 28% of salary plus employee contributions averaging 5.6%. It is an

employee benefit and the rules enabling partial retirement are there to suit the business. They are the same across the public service schemes.

They don't want people to go part time without a clear benefit to the business; it is a compromise.

The rules are written to allow people to get their pensions and belong

to a scheme under certain conditions. The conditions don't have to be written into the rules, so applying for partial retirement is a first step. Then when those conditions are satisfied, the rules to access the money kick in.

Personally, I can't see how it would work if people could just choose to partially retire regarding job design and staff complement. See the CSPA's *Guide to partial retirement*. Hope that helps explain it.

**Chris Haswell, CSPA pensions and personal cases manager**



Many civil servants may not be in a position to leave full-time service at 60



### ONLY AVAILABLE ONLINE?

The Our Future Health article in the Spring edition of *The Pensioner* was very interesting. I am aware that a lot of good will come out of the scheme.

When I received my first letter in early 2023, I rang up and spoke to a man. I explained that I was not online. He said they were hoping to deal with this situation eventually. Since then I have received several letters. I phoned each time but got no further.

It would be sad if those of us who are not online are not able to take part if they wanted to.

**D Kinder, Stockport, Cheshire**



## EARMARKING ISSUES

I have been divorced since 2005, with my civil service pension subject to an earmarking order. Since MyCSP took over from Capita, I have continually had problems with the earmarking desk.

April is always a bad month, usually as they just repeat the March deductions, taking no cognisance of the change in pension/tax code and the resulting change in earmarking reductions. Further complicated by the fact that, with my pension being paid on the 11th of each month, the April payment is a mix of the previous year's rate and the new rate.

Earlier this year, I contacted MyCSP over a small miscalculation; the inference [was] they made sure the April calculation was correct. BUT in the payment advice for April the 'future payment' just repeated the April deductions, with no cognisance of the change in deductions due to a new financial year.

As relations with my ex-wife remain strained, I am vigilant on the earmarking payments, but others may be less so – hence this email. I surely cannot be alone.

**Brian Tanner, Wokingham**



## SMITHFIELD HOPES

In his amusing article (Spring 2025), columnist Chris Proctor states that Smithfield's 850-year-old meat market is to be pulled down to make way for the new Museum of London.

Not so. Smithfield meat market is housed in a Grade II\* listed building. Redevelopment of the site has yet to be finalised, but it may well end up as something akin to Covent Garden.

**Patrick Burke, London**

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## WE GOT THE EU WRONG

We left the EU without really understanding it. Your last Letters page, for example, claimed that the Council of Ministers could not initiate legislation. That's only the formal position though. There are numerous examples of UK ministers successfully doing so.

Here's just one: within three days of the infamous attacks on New York's twin towers, Stephen Byers (then Secretary of State for Transport) proposed tough new security rules for European airports and airlines.

The Council of Ministers agreed and asked the Commission to draft new regulations – which it did in the usual way, through an advisory committee of national experts and



public consultation. The Council of Ministers and the European Parliament then debated and adopted the rules. Other examples, as they say, are available.

Like most member states, we were not happy with all EU laws, but others we welcomed. The UK was always proactive in shaping EU legislation, and our ministers and MEPs had leverage over laws that applied across the whole continent.

We have gained the right to make rules within our own borders but we have lost that leverage over the big continental market with which we do most of our business.

**John Stevens, Surrey**

The UK was always proactive in shaping EU legislation

## IMAGE PROBLEM

No, Hilary Hall (Letters, Spring edition, 'Images matter'), it is not just you!

From the friend who was told: "You can bring your knitting" and replied: "Oh, sorry, I don't knit, but I want to add some 'bling' to my belly-dance costume – can I bring that?" ...

... To the continual assertions that "older people" might be fooled by a particular scam ...

... Not to mention the giggly "Oh, you are brave" or "Go for it" when you mention something as un-brave as going to a festival...

... Or the all-too-frequent "she/he is over 60/70 but still goes walking/dancing/drinking."

I have the greatest sympathy for people – of any age – who have mobility issues or health problems, but if I had a pound for every time I find myself saying: "I'm old, love, not stupid", I would visit Hilary in Brittany and buy them a drink.

**Lynn Rishworth, North Yorkshire**

If I had a pound for every time I find myself saying "I'm old, love, not stupid"...

# Tied up in red tape

Bernard Seymour on the extra considerations now involved in voluntary work

Those who are retired often turn to volunteering as a way of giving back to the community. Many of us have been volunteering for years and have noticed the increased amount of red tape when any activity is planned. No longer can a group go on a theatre outing without a risk assessment being done, data protection being discussed and a myriad of other regulations raised. It can feel quite exhausting and daunting.

Whilst rules and regulations can seem onerous, they are there to protect the organisation, the volunteers and users. I thought it may be helpful to mention some of the most common areas where I am asked to give advice.

## Health and safety

A health and safety policy is an important document as it demonstrates the organisation's commitment to providing a safe environment for all those attending their premises or activities.

A health and safety policy will usually say that volunteers share responsibility for achieving safe conditions, including the safe use of equipment such as wheelchairs or portable ramps.

If an organisation plans an activity, a risk assessment will need to be done to assess the risks to the health and safety of staff, volunteers, visitors and users, and to identify any measures that need to be taken to control those risks.

## Expenses

Whilst there is no statutory requirement for an organisation to have an expenses policy, most organisations will find it helpful to do so. This policy enables volunteers to understand and implement the organisation's rules on incurring and claiming expenses.

## Data protection

When an organisation receives a request from an individual to join, the prospective member is usually asked to complete an application form.

Under data protection regulations, it is important for the organisation to make sure that they only request the details necessary to provide membership. They must also ensure that this information is kept up to date, is not retained for longer than is necessary and is kept safe.

Any contravention of the above would be a data breach and could lead to reputational damage for the organisation. It is therefore important to have policies in place to provide a structure and guidance.

## Confidentiality

A volunteer can sometimes be privy to confidential information from an individual. The individual may ask the volunteer to keep the information confidential, but the volunteer feels burdened and that it is important to share and does not know where to turn.

Another situation may arise when a volunteer accidentally mentions, outside the organisation, something they have heard or witnessed as part of their volunteering duties. This could be a breach of confidence and give rise to a complaint.

These types of situations are not uncommon and the right documentation, such as a volunteer confidentiality agreement, and training can help a volunteer understand how best to act.


## Copyright

Social media and newsletters are an excellent way of keeping in touch. Photographs taken from the internet are a common way of making a newsletter or Facebook page more interesting.

If an organisation does not have a licence to use the photograph and the photographer claims copyright, this could lead to a claim for breach of copyright.

Again, this is another example of where good governance can avoid issues.

My advice would be: if you are a volunteer, keep doing the amazing work you are doing. But be mindful of your responsibilities as a volunteer and make sure your organisation is up to date with all the required policies and procedures to protect you as a volunteer, the users and the organisation itself.

My team and I do a lot of work in the charity sector, so if you do have concerns, please get in touch. 

## Contact Affinity Resolutions

Affinity Resolutions offers a helpline/signposting service on legal matters, which is free to members. The helpline is operational during normal business.

To access the service, the member first needs to register online at: [www.affinityresolutions.co.uk/join/](http://www.affinityresolutions.co.uk/join/)

We are aware that a number of members do not have internet access, and in those situations we will always help without registration.

The link takes members to the joining

page and to our FAQs.

If a member needs further advice we work with a number of organisations who can provide this. Helpline tel: 03300 55 25 30 or email: [hello@affinityresolutions.co.uk](mailto:hello@affinityresolutions.co.uk)





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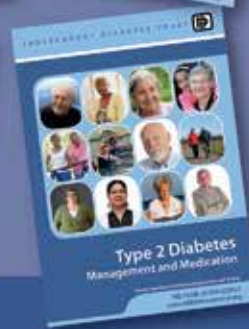
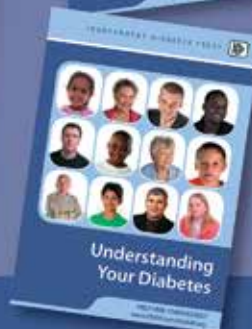
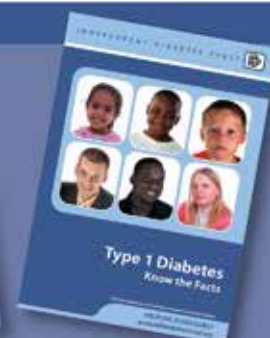
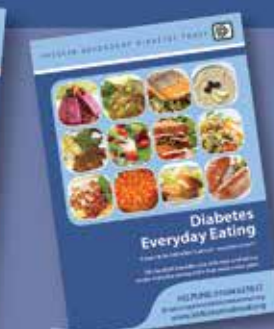
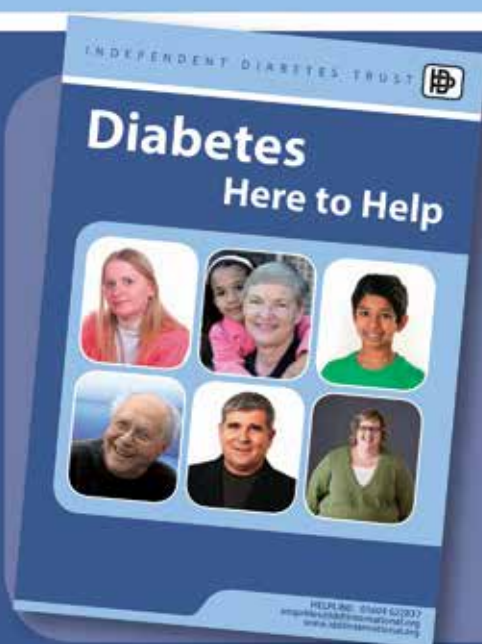


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# Reaping the benefits

A quick reminder of the benefits available to members

## Free initial advice on wills, trusts and lasting powers of attorney (PoA)

Members can access free initial advice on setting up wills, trusts and PoAs through our partners at Harvey Howell Solicitors.

To book a free telephone or virtual consultation to discuss your circumstances, telephone 0330 175 9959, quoting CSPA,

or email [CSPA@harveyhowell.co.uk](mailto:CSPA@harveyhowell.co.uk).

You can also listen to an informative video podcast conversation that looks at the reasons you need to think about your will and how best to protect your home and family in later life. The podcast is available through the CSPA website at [www.cspa.co.uk/listen/](http://www.cspa.co.uk/listen/)

## Financial services you can trust

CSPA members can access a free initial financial advice consultation with an expert adviser from Quilter Financial Advisers to find out how you can benefit from financial advice.

Members can book their free, no-obligation initial financial consultation by calling 08000 858590, quoting CSPA, or find out more by visiting [www.quilter.com/cspa](http://www.quilter.com/cspa)

## Travel insurance scheme

Access to a 'fit to travel' scheme from the Civil Service Insurance Society (CSIS) is available exclusively to UK-resident CSPA members aged 50 to 79. There's no upper age limit once you've joined, but you must be medically fit to travel and comply with the eligibility statement at [www.csis.co.uk/cspa](http://www.csis.co.uk/cspa). Join online here or call 01622 766960 option 5.

## 10% discount on car insurance

CSIS is offering a 10% discount on car insurance to CSPA members (excluding Northern Ireland). With the rising cost of car insurance, now is the perfect time to see if you can save money when your renewal is due. With optional extras such as European breakdown and motor legal expenses, along with great customer service, you'll have peace of mind. Call CSIS on 01622 766960 (Mon-Fri 9am-5pm) for a quote or complete an online form: <https://csis.co.uk/insurance/car-insurance/car-quote-request>. CSIS expects to be able to quote for car insurance for members in Northern Ireland from early June.

Not due for renewal yet? Simply complete the renewal reminder tool and a CSIS team member will get in touch when the time comes: <https://csis.co.uk/renewal-reminder-tool>.

CSIS also has a 10% discount from one of its providers of home insurance, Salvation Army General Insurance Corporation (sagic). For details or to get a quote, telephone CSIS on 01622 766960.

## Car, Home & Travel Insurance for members of CSPA.

Don't forget our annual travel insurance scheme for CSPA members renews July 1<sup>st</sup> so now is the perfect time to join!

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# Helpdesk

Kieran McGoldrick from BC Technologies  
on staying safe online



The internet provides countless benefits, from staying in touch with family and friends to accessing information and services. But these benefits come with risks. Protecting your online presence is essential to keeping personal information secure and maintaining privacy. Here are some tips on navigating the digital world.

## Be aware of the risks

First, it's important to understand the risks. Common threats include the following:

- Phishing scams – typically involve emails or messages that look like they're from trusted sources but are actually designed to trick you into revealing personal information
- Malware – malicious software that can infect your device, potentially stealing data or causing damage
- Identity theft – when someone unlawfully gains access to and uses your personal details, often for financial gain
- Privacy breaches – can occur when your personal data is accessed without permission, as often happens through social media or unsecured websites.

Staying up to date on threats and best practices is key to staying safe online. Many reputable organisations offer free

internet safety courses, and it's a good idea to follow trusted news sources for the latest updates on scams and security.

You might also consider joining local or online communities focused on internet safety for older adults, where you can share experiences and learn from others in a supportive environment.

## Safeguard your personal info

Protecting your personal information is essential for maintaining privacy online. Be mindful about what you share on social media – your address, phone number or birthdate can be used maliciously.

Take time to review your privacy settings to control who has access to your details. Also, avoid logging into sensitive accounts or making financial transactions when connected to public wifi networks.

One of the most effective ways to secure your online accounts is by using strong, unique passwords. A secure password should include a mix of uppercase and lowercase letters, numbers and special characters.

Avoid common choices like “password” or “123456”. Also change your passwords regularly and consider using a password manager to help generate and securely store them.

Two-factor authentication (2FA) adds another layer of security. This requires two forms of verification, usually a password and a code sent to your phone, before granting access to your account. Turn on

## 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](mailto:cspa@bc-group.co.uk) at any time. Please quote 'CSPA' when contacting BC Technologies to assist them in dealing with your query.**

2FA where possible, especially for email, banking and social media.

Phishing scams remain a widespread threat, but they can be avoided. Always verify who an email or message is really from by checking the sender's email address or phone number. Reputable organisations won't request sensitive information via email or text. Watch out for urgent demands, poor grammar or unfamiliar links. Installing and updating antivirus and anti-malware software can also help block harmful content.

Keeping your software up to date is also important. Enable automatic updates for your operating system, browser and other applications to ensure you're always protected with the latest security patches.

By following these internet safety tips, you can make the most of the digital world while keeping your details secure. If you're ever unsure, don't hesitate to ask a friend, family member or tech support for help.

Staying up to date on threats and best practices is key to staying safe online

## CHANGE TO MICROSOFT OUTLOOK

Microsoft has a new version of Outlook for Windows, Outlook (New), which is being rolled out alongside the traditional Outlook Classic.

The new Outlook is designed to provide a streamlined experience. It offers a lighter, faster interface and integrates more smoothly with other Microsoft 365 apps. But this version is

still evolving and lacks advanced features such as support for PST files, certain types of rules and legacy COM add-ins.

Outlook Classic is the full-featured desktop version many users have relied on for years. It supports a wider range of functionality, including advanced rules, add-ins, macros and offline capabilities, making it ideal for power users and

enterprise environments. If you prefer a simpler, more modern interface and your email and calendar use is mostly cloud-based – such as with Microsoft 365 or Outlook.com – the new Outlook may be a good fit. But if you depend on advanced customisation, local data files or add-ins, it's best to stick with Outlook Classic for now.



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	7		1		8		2	4
		9			2			
5					7		8	
8			9	1				
		5				4		
				2	5			3
	5		3					2
			2			7		
4	2		5		1		6	

Closing date: **18 July 2025**. The judge's decision is final. The winner will be notified by phone and announced in the next issue. If you don't want your name published please let us know.

Complete the sudoku and send with your contact details to: Prize Competition, CSPA, 160 Falcon Road, London SW11 2LN.

You can enter the prize draw for both the sudoku and the crossword (overleaf) if you wish.

The winner of last issue's sudoku is **Mr Henry W Morgan, Worcestershire**

Name

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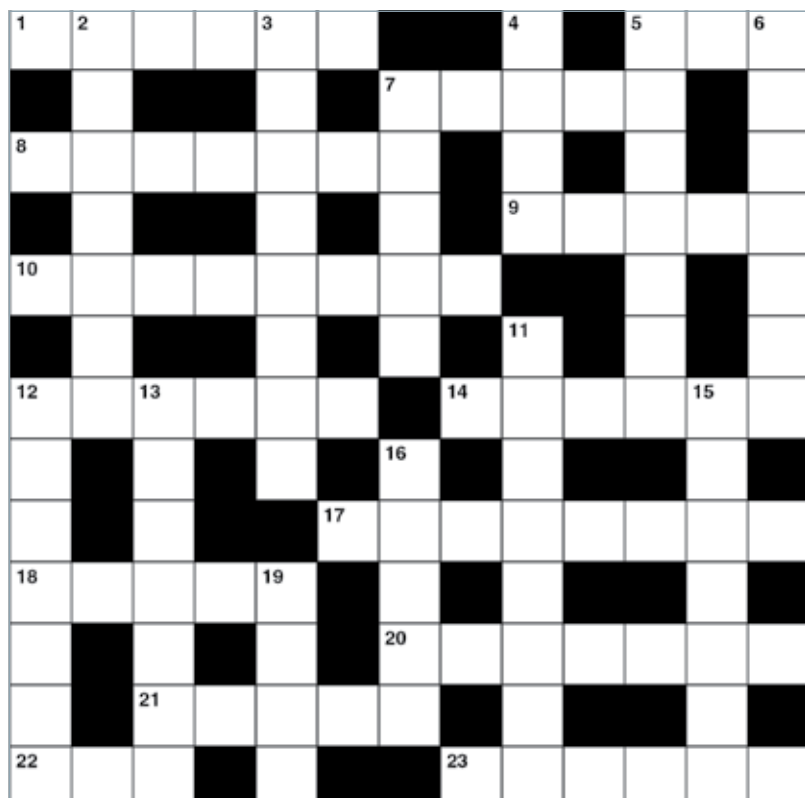
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## Last issue's solution

1	4	5	2	7	6	8	3	9
8	3	6	5	9	1	4	7	2
9	2	7	4	3	8	5	1	6
6	1	2	3	8	5	9	4	7
3	9	8	7	6	4	2	5	1
5	7	4	1	2	9	3	6	8
7	6	3	9	5	2	1	8	4
2	8	1	6	4	3	7	9	5
4	5	9	8	1	7	6	2	3

## CROSSWORD



Closing date: **18 July 2025**. The judge's decision is final. The winner will be notified by phone and announced in the next issue. If you don't want your name published please let us know.

Complete the crossword and send with your contact details to: Prize Competition, CSPA, 160 Falcon Road, London SW11 2LN.

You can enter the prize draw for both the sudoku (previous page) and the crossword if you wish.

The winner of last issue's crossword is **Mr Geoffrey Carr, Co Durham**

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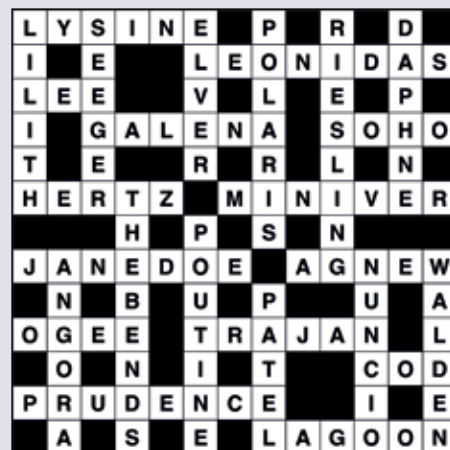
## Across

- 1 One-act play by Oscar Wilde (6)
- 5 Charged atom (3)
- 7 Noble gas with atomic number 18 (5)
- 8 Dutch city where treaties were signed to end the War of the Spanish Succession (7)
- 9 Nautical command to stop (5)
- 10 Lycanthrope (8)
- 12 Roman general defeated by Julius Caesar; known as 'the Great' (6)
- 14 Dance in slow duple time (6)
- 17 Calvin \_\_\_\_ : 30th US President (8)
- 18 \_\_\_\_ Riding: US poet and critic (5)
- 20 The 20th letter of the Greek alphabet (7)
- 21 Jessica \_\_\_\_-Hill: British former heptathlete (5)
- 22 Anaïs \_\_\_\_ : diarist (3)
- 23 Small falcon that hunts other birds (6)

## Down

- 2 1920s and 1930s decorative style (3,4)
- 3 Wilkins \_\_\_\_ : character in David Copperfield (8)
- 4 City that is home to the Taj Mahal (4)
- 5 Daughter of a Spanish monarch (7)
- 6 Planet whose largest moon is Triton (7)
- 7 Bikini or Huvadhu, for example (5)
- 11 City in Cumbria (8)
- 12 Philip \_\_\_\_ : author of His Dark Materials (7)
- 13 Alexander \_\_\_\_ : British fashion designer (7)
- 15 Type of cocktail (7)
- 16 Egyptian god, son of Isis (5)
- 19 Indigenous people of northern Japan (4)

## Last issue's solution





# Something else that annoys me...

... Other people bragging about their children, despairs Chris Proctor

**I** can't be doing with people going on about how marvellous their children are. Chances are, they're not. And the only folk not to spot this obvious truth are standing right in front of you.

"Freda's doing marvellously. She and her fiancée Greg – the wedding's in June – you've no idea how much it's going to cost but he's paying – the family's loaded – they're off to Tokyo for the sushi festival then he's flying on to New York and she has to come back because – well, you know she's had another promotion..." No, I don't and no, I don't care.

Besides, I don't believe them. No one gets so lucky that out of the whole family the only one with a flaw is Jeremy (34) who won't eat his greens. All the rest are global authorities with first-class tickets, financial excess and sheets at the laundry.

So I retaliate – usually by inventing untruths. I award my daughters PhDs by the handful. I inflate their salaries like I'm a Montgolfier brother. Their circle of admirers I expand to celestial limits.

And if I'm not feeling up to making up stories, I try to undermine theirs. "Who did you say she's marrying? Greg? Works for McKinsey? Oh, I know a ... No, I'm sure it must be someone else. She wouldn't... But here, let me get you a drink ... Anyway I think it was settled out of court ... I wouldn't worry. Probably nothing."

Or: "He works for IBEF? Oh dear. I hope he's got other irons in the fire. I mean, from what I've heard... Well, he should be OK until Christmas, maybe... But do the happy couple have savings?"

It's not that I grudge anyone successful children. Good on them. I'd like the parents to enjoy the experience. But quietly. At

home. With someone interested. Not me.

There are people who go on about what their children have done for them recently. "They heard Nigel had a bad toe, so they put him in a convalescent home for a month and bought me a parrot so I'd not miss him while he was away. Julie came round and read War and Peace to me... Of course they always come over on Sundays to take us to lunch..." "Oh?" I ask merrily. "Are they terribly bored at home?"

A tactic employed by the perfect children brigade is to ask you how your children are doing. Don't fall for it. They're not the slightest bit interested: they are just looking for an opening for their tedious litanies of offspring triumph.

You have to throw them. "Mine? Doing fine," I assure them. "Of course it's difficult the first time you're in the nick, but they're hoping for early release with the prisons all being full. Maisy's a trusty now and June's out of solitary. So yes, doing well."

You can generally beat a retreat before they've regained speech.

The worst ones brag about offspring who are abject failures. One bloke recently was telling me about a grandson who'd been kicked out of university. Regretful?

Not a bit of it! He said: "Lad told me: 'Grandad,

they can't teach me anything. I pretty soon realised I was smarter than all of them put together. Why waste time in education when I can waste it somewhere else without paying fees?'" This was pronounced "brilliant".

You have to be on your toes with these people. They sometimes pretend something is amiss and catch you with a swank-list when you're off-guard. Like: "My daughter's having a difficult time with her partner." This grabs your attention; no one minds bad news. "Shame. Tell me more."

"You see, she earns a lot more than he does and he finds it hard to accept. She's well over six figures and Angus is still struggling on £80,000. He's finding it tricky to cope with her new title – though Senior Global Director of Governance and Strategy is a little off-putting!"

Some even congratulate themselves on offspring touring the world – "In Bangkok at present. Loved Vietnam. Bit iffy about India" – though they are paying the bills.

As if it's an achievement to park your bum on a seat someone else has financed. Or eat in an upmarket restaurant on your dad's credit card.

There's nothing wrong with successful children, but there is a time and place for preening about them.

The time is 'not now' and the place is 'somewhere else'. 🕒



**A tactic employed by the perfect children brigade is to ask you how your children are doing. Don't fall for it. They're not the slightest bit interested**

## Contact us

### CSPA head office

160 Falcon Road, London SW11 2LN  
020 8688 8418  
www.cspa.co.uk

### General secretary

Sally Tsoukaris  
sally.tsoukaris@cspa.co.uk

### Deputy general secretary

David Luxton  
david.luxton@cspa.co.uk

### Digital campaigns manager

Verity Morrish  
verity.morrish@cspa.co.uk

### National treasurer

Michael Sparham  
m.sparham@cspa.co.uk

### Pensions and personal cases manager

Christine Haswell  
christine.haswell@cspa.co.uk

### Editor, The Pensioner

Christine Buckley  
editor@cspa.co.uk

### PRESIDENT

Brian Sturtevant  
1 Harmans Drive, East Grinstead,  
RH19 3XY 01342 325245  
brian.sturtevant@cspa.co.uk

### VICE-PRESIDENT

Mike Lawler  
7 The Creek, Wallasey CH45 3NW  
0151 345 7207  
mike.lawler@live.co.uk

### EXECUTIVE COUNCIL

#### Chair

Les Priestley  
16 Shire Oak Drive, Elsecar, Barnsley  
S74 8HU  
01226 741341  
lindapriestley@sky.com

#### Vice Chair

Roisin Lilley  
14 Cyprus Gardens, Belfast BT5 6FB  
028 9065 8513  
roisincspa@gmail.com

### EXECUTIVE COUNCIL – NATIONAL

Mike Buckley  
29 Adelaide Road, Sheffield S7 1SQ  
07885 560878  
jmbwbuckley@hotmail.com

Charles Cochran  
3 The Seeleys, Harlow CM17 0AD  
07850 913582  
charmal@ntlworld.com

Pam Flynn  
72 Milwain Road, Manchester M19 2PR  
07848 008249  
pamflynn@cooptel.net

Wilson McDonald  
95 Eastwoodmains Road, Clarkston,  
Glasgow G76 7HG  
07596 028119  
Wilson.Macdonald@cspa.co.uk

Christine McGiveron  
12 Benmore, Prestwick,  
Ayrshire KA9 2LS  
01292 891033  
Christine.McGiveron@cspa.co.uk

Tony McMullan  
28 Cambourne Mews, Newtownards,  
County Down BT23 4WB  
tony.mcmullan@outlook.com  
07902 617 095

Les Priestley  
16 Shire Oak Drive, Elsecar,  
Barnsley S74 8HU  
01226 741341  
lindapriestley@sky.com

Linda Ridgers-Waite  
83 Elmfield Road, London E17 7HJ  
020 8509 3387  
cspalindaridgerswaite@gmail.com

Richard West  
37 Tanager Close, Norwich NR3 3QD  
01603 423144  
richardwest08@gmail.com

### EXECUTIVE COUNCIL – REGIONAL

#### Eastern Region

Susan Hennah-Barham  
17 Four Acres, Fenstanton Huntingdon,  
Cambridgeshire PE28 9QF

#### Greater London

Dr David Owen  
164 Littleheath Road,  
South Croydon, Surrey CR2 7SF  
0208 657 1073  
private.dr.davidowen@btinternet.com

#### Midlands Region

Kevin Billson  
37 Galsworthy Crescent, Melton  
Mowbray, Leicestershire LE13 1JD  
07827 320 413  
kevinbillson@ntlworld.com

### North East

Andy Aitchison  
2 Oldfield Close, Barnby Dun,  
Doncaster DN3 1RP  
01302 883323  
andy.aitchison@talktalk.net

### North West

Harry Brett  
46 Severn Way, Holmes Chapel,  
Crewe CW4 8FT  
07999 874864  
harry-brett@outlook.co.uk

### Southern

Greg Mountain  
The Elms, 2 Partridge Lane, Twineham,  
Haywards Heath RH17 5QS  
01444 211181  
greg.mountain@outlook.com

### South West

Les Calder  
33 Rendells Meadow, Bovey Tracey,  
Newton Abbott TQ13 9QW  
01626 830266  
landmcalder@btinternet.com

### Wales

Vacant

### Wessex

John Clarke  
17 Peel Road, Gosport, Hampshire  
PO12 1JS  
07734 022235  
john.teamsailing@gmail.com

### EXECUTIVE COUNCIL ADVISERS

#### Health policy adviser

Jean Hardiman Smith  
31 Links Avenue,  
Little Sutton, Ellesmere Port,  
Cheshire CH66 1QS  
0151 208 4879  
healthadvisor@cspa.co.uk

### STANDING ORDERS COMMITTEE

Mr R Lewis, Mrs E Turner,  
Mr K Yallop

### NORTHERN IRELAND BRANCH

#### Branch president

Alastair Hunter  
2 Clanbrassil Terrace,  
Clanbrassil Road,  
Holywood BT18 OAP  
cspani2k@hotmail.com

#### Branch chair

Stan Blayney  
63 Marlborough Park South,  
Belfast BT9 6HS  
blayney\_s@yahoo.co.uk  
02890878999

#### Branch secretary

Tony McMullan  
28 Cambourne Mews, Newtownards,  
County Down BT23 4WB  
tony.mcmullan@outlook.com  
07902 617 095

#### Branch treasurer/ membership secretary

Roisin Lilley  
14 Cyprus Gardens,  
Belfast BT5 6FB  
028 9065 8513  
roisincspa@gmail.com

### SCOTLAND BRANCH

#### Branch chair

Wilson MacDonald  
95 Eastwoodmains Road,  
Clarkston, Glasgow G76 7HG  
07596 028119

#### Branch administrator

Christine McGiveron  
12 Benmore, Prestwick,  
Ayrshire KA9 2LS  
01292 891033  
Christine.McGiveron@cspa.co.uk

#### Branch treasurer

Cherry Dolan  
19 Ashwood Place, Forfar,  
Angus DD8 1FE  
01307 479583  
Cherry.Dolan@cspa.co.uk

#### Branch membership secretary for Scotland

Michael B Kirby  
14 Raasay Gardens, Newton Mearns,  
Glasgow G77 6TH  
07969 405263  
Michael.Kirby@cspa.co.uk



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