

GROUP CIRCULAR 974

To: Branches, Groups and Executive Council

19 August 2025

Dear Colleague

- 1. STATE PENSIONS – TRIPLE LOCK**
- 2. PENSIONS COMMISSION AND THIRD STAGE REVIEW OF STATE PENSION AGE**
- 3. RISING COST OF UTILITIES (WATER)**
 - OFWAT ABOLITION ANNOUNCEMENT
 - INDEPENDENT AGE OPEN LETTER TO MINISTER STEVE REED ON SOCIAL TARIFFS
- 4. CAMPAIGNS FOR COMMISSIONERS IN ENGLAND AND SCOTLAND**
 - EXAMPLES FROM NI AND WALES
 - SCOTLAND BRANCH CONSULTATION RESPONSE
 - INDEPENDENT AGE CAMPAIGN UPDATE
- 5. DIGITAL EXCLUSION / INCLUSION**
 - NEW DIGITAL INCLUSION INNOVATION FUND
 - LGA LETTER TO THE NPC
 - NHS 10 YEAR HEALTH PLAN & NEED FOR DIGITAL INCLUSION (CENTRE FOR AGEING BETTER)
- 6. FURTHER CHANGES TO INHERITANCE TAX PREDICTED**
- 7. CARE POLICY & EVALUATION CENTRE (CPEC) – VOLUNTEERS SOUGHT**

THE LSE (CPEC) CALL FOR VOLUNTEERS WITH EXPERIENCE OF SOCIAL CARE TO PARTICIPATE IN PUBLIC ADVISORY GROUP
- 8. NPC HEALTH & SOCIAL CARE WORKING PARTY NEWS – AUGUST 2025**
- 9. CARE & SUPPORT ALLIANCE – URGENT CALL FOR SOCIAL CARE “PEN PORTRAITS” TO SUBMIT TO THE CASEY COMMISSION**
- 10. GROUP & BRANCH NEWSLETTER COMPETITION**
- 11. TV LICENSES – PENSIONERS SENT “THREATENING” LETTERS**
- 12. CSPA HQ STAFF CHANGES**

1. STATE PENSIONS – TRIPLE LOCK

The Office for Budget Responsibility (OBR) has published a report saying that the UK's finances are on an “unsustainable” track and the country “cannot afford” the spending promises made by the Government. The OBR conclude that spending commitments made on healthcare and pensions, in particular, would be likely to push the national debt up from 94% of GDP to 270% by the

early 2070s, in view of the ageing population. Adherence to the Triple-lock is expected to cost £15.5bn by 2030, which is three times the predicted level when it started.

Please see attached copies of an article from the I News, dated 9 July 2025, and BBC News article, dated 8 July 2025, in this regard. On Saturday, 9 August, the LLA were quoted in an article on the State Pension Triple-lock in the Daily Express – please see attached.

2. PENSIONS COMMISSION AND THIRD REVIEW OF STATE PENSION AGE

Secretary of State for Work and Pensions, Liz Kendall, has revived the Pensions Commission stating that, despite the Triple Lock and auto-enrolment, serious challenges remain as nearly half of working people aren't saving for their retirement. Women, low earners, the self-employed and young people are at most risk of lagging behind, as more people face complex retirement decisions without the necessary support. Liz Kendall said that retirement should be “welcomed, and not feared”, and called for a system that delivers “dignity, security and hope for future generations”.

The Commission is being chaired by Baroness Jeannie Drake, Sir Ian Cheshire and Professor Nick Pearce, and is required to produce a long-term ‘roadmap’ to ensure that future pensioners have adequate incomes in retirement. CSPA will be writing to Jeannie Drake to welcome her appointment, and we will be making a written submission to the Commission in due course, under the banner of Later Life Ambitions (LLA).

You can read more about the Pensions Commission, including their Terms of Reference here - [The Pensions Commission - GOV.UK](#)

Please refer to the attached NPC press release in response to the Work & Pensions Committee’s report on the challenges and mitigations of pensioner poverty, which calls upon the Government to decide on, and ensure, a minimum level of retirement income that provides a “dignified, socially acceptable standard of living”.

Within days, Liz Kendall had also announced another review of the State Pension Age (SPA). The Government is required, under the 2014 Pensions Act, to carry out a review of the SPA – currently 66, but scheduled to move to 67 by 2028, and 68 by 2046 – every 6 years, but appears to have commenced a year early, after the last one concluded in 2023. CSPA gave evidence to the previous

review, which was conducted by Baroness Lucy Neville-Rolfe, in 2022, pointing to people's state of health as a necessary yardstick, alongside their longevity.

This review will consider whether the rules around the pension age are appropriate, based on the latest life expectancy data and other evidence, and will consider evidence from 2 reports:

- an independent report, led by Dr Suzy Morrissey, on specified factors relevant to the Review of State Pension age
- a report from Government Actuary's Department (GAD) to examine the latest life expectancy projections data

CSPA will be writing to Dr. Morrissey to congratulate her on her appointment, and we will be making a written submission to her inquiry as LLA.

CSPA's current policy position on the SPA is to support the NPC's '68 is too late' campaign. You can read more about it here - [Retirement at 70? Yes, if you're Danish - CSPA](#) and on the NPC's website here - [68 is too late!](#)

3. OFWAT ABOLITION ANNOUNCEMENT/ INDEPENDENT AGE OPEN LETTER TO MINISTER STEVE REED ON SOCIAL TARIFFS

On the 21 July, the Government announced that Ofwat is to be abolished and replaced with "a new, single, powerful regulator" to protect families from massive water bill hikes, and to cut water pollution in our rivers, lakes and seas.

The Environment Secretary, Steve Reed, said that the new regulator replacing Ofwat would draw in water-related functions from across the Environment Agency, Natural England and the Drinking Water Inspectorate, and that it would "clean up the country's rivers and protect the public from soaring water bills".

CSPA has co-signed an open letter to Steve Reed OBE MP, from Independent Age, calling upon him to "urgently consult on the introduction of a national social tariff for water bills". The letter goes on to say that households are expected to spend, on average, £603 on their water and sewerage bills in 2025/26, which is 26% higher than the year before. The letter concludes, "We strongly believe introducing a national water social tariff would make a tangible, positive difference to the lives of people of all ages living on low incomes". *A copy of the template letter is attached for your information.*

See also, for your reference, the *attached copy of an article from the I Paper, 18 August 2025, "Pensioners cut back on bathing to ease water bills"*.

4. CAMPAIGNS FOR COMMISSIONERS IN ENGLAND AND SCOTLAND

The Equalities, Human Rights and Civil Justice Committee in the Scottish parliament are running an online consultation over the summer on the need for a Commissioner for Older People in Scotland. The Commissioner for Older People (Scotland) Bill was introduced by Colin Smyth MSP on 2 April 2024.

According to its accompanying Policy Memorandum, the purpose of the Bill is to "establish a Commissioner for Older People, whose primary purpose will be to promote and safeguard the rights and interest of people aged 60 and over in Scotland. The Commissioner would be independent from the Scottish Government. CSPA Scotland Branch will be submitting a response to the consultation.

Despite the recommendations in the Women and Equalities Select Committee's report earlier in the year, the Labour Government line in Westminster is that they 'remain to be convinced' that Commissioners are necessary. CSPA and LLA representatives meeting with cross-party MPs this year, have consistently pointed to the clear benefits for older people in Northern Ireland and Wales that their commissioners have delivered, citing examples.

In her third week in her new job, the newly appointed Commissioner for Older People, Siobhan Casey, was one of two keynote speakers at the CSPA Northern Ireland Branch's AGM on the 7 May 2025. In her address, Commissioner Casey said that she wanted to concentrate on Social Care, Health, Environment, Finances, Overall Wellbeing, Public Transport, Public Toilet Provision and Housing for Older People. She also pledged to work with the diversity of Older Person's Organisations and stressed how she would work with CSPA NI. Tony McMullan, CSPA Northern Ireland Branch Secretary, has since reported to the EC that the new Commissioner in Northern Ireland has actively taken up CSPA's input in several policy areas.

Older People's Commission for Wales - a copy of her July 2025 Newsletter is attached for your information.

Independent Age updates on the campaign for Commissioners have been shared on CSPA's social media platforms, providing members with a link to engage. You can find out more about their campaign here - [Commissioner for Older People and Ageing | Independent Age](#)

5. DIGITAL EXCLUSION / INCLUSION – NEW DIGITAL INCLUSION INNOVATION FUND AND LGA LETTER TO THE NPC

The Department for Science, Innovation and Technology has announced that local charities and councils could benefit from £9.5 million in new UK government funding to support efforts to help the 1.6 million people who cannot access the online world. Projects to be supported might include initiatives to provide workshops to help those who are unfamiliar with the use of tech, or schemes to distribute donated devices like phones or laptops to the digitally excluded. It is anticipated that the funding will particularly benefit people aged 60 and older who are digitally excluded. All projects funded must clearly address a digital inclusion challenge, offer measurable outcomes and create a lasting impact beyond the funding period (ending 31 March 2025).

The Chair of the Local Government Association, Cllr. Louise Gittens, has responded to the NPC's letter (5 March 2025) outlining the significant challenges faced by older people in accessing local council services due to digital exclusion, recognising the validity of the concerns raised. The letter goes on to say that the LGA is "actively working to support local authorities who are addressing digital exclusion through a multi-faceted approach, both internally within their councils and externally within their communities." *A copy of the letter is attached for your information.*

The Centre for Ageing Better has released a report highlighting that the need for digital inclusion matters more now than ever, saying that it must be taken seriously as a public health and equity issues, particularly in the light of the NHS 10 Year Plan. You can read their report here - [Why digital inclusion matters now more than ever | Centre for Ageing Better](#)

6. FURTHER CHANGES TO INHERITANCE TAX PREDICTED

The Guardian newspaper has reported, on 12 August 2025, that the Treasury is looking to raise more money from inheritance tax to ease "growing pressure" on the national finances ahead of the Autumn budget. One of the areas under review is the gifting of money and assets. Although the article says that no decisions have yet been made, it goes on to say that the government has not ruled out tax rises later this year, amid slowing economic growth, higher than hoped for inflation and a rise in unemployment. *A copy of the article is attached for information.*

7. CARE POLICY & EVALUATION CENTRE (CPEC) AT THE LSE SEEKING VOLUNTEERS WITH EXPERIENCE OF SOCIAL CARE TO PARTICIPATE IN PUBLIC ADVISORY GROUP

We have received a request from the Care Policy and Evaluation Centre (CPEC) at the London School of Economics. They are seeking volunteers with lived experience of social care to form a Public Advisory Group on social care data. Further information about the opportunity is *provided on an attachment to this circular*, but those interested in finding out more are advised to contact Edmund Stubbs by email on E.Stubbs@lse.ac.uk

8. NPC HEALTH & SOCIAL CARE WORKING PARTY NEWS – AUGUST 2025

Please refer to the *NPC's Health & Social Care News – copy attached* – for information on NHS apps, the link between air pollution and Dementia, NHS waiting lists and other matters of interest.

9. CARE & SUPPORT ALLIANCE (CSA) – URGENT CALL FOR SOCIAL CARE “PEN PORTRAITS” TO SUBMIT TO THE CASEY COMMISSION

Our colleagues at the CSA are looking for “pen portraits” to submit to the Casey Commission to help them better understand the experiences of people who need, use or provide care and support. The collated portraits will reflect the diversity of older people, disabled people and unpaid carers across England whose lives are directly affected by the social care system. They are particularly looking for a portrait for someone whose needs are associated with mental ill-health, including dementia, so members of CSPA who have experience of living with these issues are encouraged to send in their stories. I have attached a CSA information sheet about the project, as well as a sample pen picture and permission form (National Autistic Society header) for anyone interested to use. Please return any submissions to the General Secretary (sally.tsoukaris@cspa.co.uk) or by post to CSPA HQ, marked for my attention.

10. GROUP & BRANCH NEWSLETTER COMPETITION

In response to Group Circular **GC 972/25** we received three nominations for the independent panel to judge the best Group and Branch Newsletter over the past year, following Motion A15 from the 2024 AGM. The volunteers for the panel are:

Sue Mc Caig - Bristol, Bath & West Group

Judith Roe – Sheffield & District Group

David Foster – Bournemouth & District Group

The independent panel will meet on-line, on 2 September, to decide the judging criteria for the competition. They will then each review the 72 Newsletters that have been issued between 10 October 2024 (the last AGM) and 1 September

2025 and then meet again on-line to decide the winner. The winner of the competition will be announced at this year's AGM dinner on 8 October.

11. TV LICENSES – PENSIONERS SENT “THREATENING” LETTERS

We were alarmed to read the *I Paper* article by Adam Sherwin, 4 August 2025, which is attached. The TV license concession for those over 75 years of age ended in 2020, with many older people's groups calling for its reinstatement.

12. CSPA HQ STAFF CHANGES

Benedetta Makanju, our full-time Membership Co-ordinator, will be leaving on the 22 August after 2 years of service at CSPA HQ. We will be sad to see Benedetta leave us but wish her well as she goes off to travel the world. I am sure that many of you will join us in wishing her everything of the best in her future endeavours.

In the interim, please send any enquiries to our enquiries@cspa.co.uk inbox and we will endeavour to assist as best we can. We are in the process of recruiting and hope to fill Benedetta's post as soon as possible. Further updates will be given in due course.

If you cannot access any of the web links included in this document and would like to be sent paper copies in the post, please let us know.

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

Yours sincerely



Sally Tsoukaris
General Secretary