

GROUP CIRCULAR 976

To: Branches, Groups and Executive Council

September 2025

Dear Colleague

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1. STATE PENSIONS – TRIPLE LOCK

State Pensions are due to rise by **4.7%** from April 2026 under the triple-lock, according to earnings growth figures announced on 16 September by the Office for National Statistics (ONS). This will mean the **basic** rate of State Pension (pre-2016) will rise by £431.60 to **£9,607 (£184.75 per week)**, from April 2026. The **new** State Pension (after April 2016) will rise by £561.60 to **£12,534.60** per year (£241 per week), which is just £36 below the frozen income tax threshold of £12,570!

The Government is committed to the triple-lock to uprate State Pensions for this Parliament (until 2028). The triple-lock mechanism increases the new and basic rate of State Pension by the greater of CPI inflation; average earnings growth; or 2.5%.

The 4.7% annual increase in average earnings (including bonuses) announced today is higher than the current CPI inflation rate of 3.8%, which is expected to rise to 4% for September – this is due to be confirmed by ONS on the 15th of October. Civil Service pensions are linked to the September CPI increase.

The continuation of the freeze on income tax thresholds (since April 2021), along with the State Pension increase, will mean more being taken in income

tax as more pensioners come into the tax threshold of **£12,570**. The personal tax threshold is not due to increase until at least April 2028.

See attached articles from the BBC News on 16th September 2025 -

[State pension likely to rise by 4.7% next year - BBC News](#)

and

[How long can the UK afford the pension triple lock? - BBC News](#)

This also highlights yet again the widening gap between the basic State Pension (for men born before 6 April 1951 and women born before 6 April 1953) and the new State Pension.

Refer to the Independent's article, 4 September 2025 -

[Why millions won't feel the full benefit of the pensions triple lock | The Independent](#)

You may find *Independent Age's* booklet, 'The State Pension' a useful source of information when assisting CSPA members with queries. The publication is available to download or listen to here – [The State Pension | Independent Age](#) or you can call them on 0800 319 6789 and they will send you copies in the post.

2. 43 'NHS NEIGHBOURHOOD HEALTH SERVICES' ANNOUNCEMENT

Neighbourhood Health Services are to be rolled out as a centrepiece of the new NHS Ten Year Plan, and they are central to the provision of more support, earlier on, for people with long term conditions, families and others with the goal of keeping people well and out of hospital for longer. The Government's announcement of the first 43 Neighbourhood Health Services to be rolled out was covered by the *i Paper* on 9th September here –

[The 43 areas getting England's first NHS neighbourhood health services](#)

3. UPDATE ON INDEPENDENT AGE OPEN LETTER TO MINISTER ON SOCIAL TARIFFS FOR WATER

In **GC 974/25** we reported that CSPA had 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”. Shortly after our circular had gone out, and just before the open letter was due to be published, we had a rather sudden cabinet re-shuffle, which meant it had to be addressed to the incoming Secretary, the Right Honourable Emma Reynolds MP instead. *A copy of the final version of the letter is attached* for your information, but you can also find it here – [National social water tariff joint letter | Independent Age](#). We would encourage you to send a copy of the letter to your local MP, to help to maintain pressure on the Government in this regard.

4. UPDATE ON THE WORK OF THE BRITISH TOILET ASSOCIATION (BTA)

Andy Aitchison represents CSPA at the BTA and attends their AGMs. Raymond Martin, the BTA's Managing Director, has indicated he is hopeful that this government are more willing to listen than their predecessors to representations from the BTA, and others, regarding the provision for public toilet access for all. This is obviously positive news, but it is important that we keep the pressure up in this area of our campaigning. You may recall an article in *The Pensioner*, Winter 2024 (Issue 299), which concerned access to public toilets and some of the campaigns being run both locally and nationally, by the BTA and various other organisations.

You may be interested to read this *interview in The Guardian with Raymond Martin* -

<https://www.theguardian.com/society/2025/aug/21/i-dream-about-toilets-i-admit-it-the-man-on-a-mission-to-improve-britains-loos>

5. CAMPAIGN FOR BETTER LOCAL BUS NETWORKS

You may be interested in the updates we have recently received from our parliamentary advisors, Connect, concerning the provision of bus services and related matters.

In a debate on the 10th September, the remaining stage of the Bus Services (No. 2) Bill [Lords], Minister for Transport, Simon Lightwood, confirmed that local authorities will be asked to audit existing floating bus stops, with an expectation to pause new developments in the meantime. This will be done in co-ordination with Active Travel England (ATE), which is conducting a national audit to map current sites and designs. The Minister stated that within three months of Royal Assent, the Department will publish statutory guidance on the design of floating bus stops, supported by further research into how they can be made more accessible. Councils are being encouraged, and funded via active travel budgets, to review current infrastructure to align it with the new guidance and carry out remedial works where needed.

You may recall recent updates about our support for the National Federation of the Blind UK's campaigns against floating bus stops, pursuant to a motion carried at the 2024 AGM.

During Transport Oral Questions, on the 11th September, MPs raised several regional concerns about bus services, and, on the same day, Catherine Atkinson (Lab, Derby North) led a Westminster Hall debate on regional transport

inequality, where the needs of older people and accessibility were highlighted as key priorities.

Please find short summaries of the above debates in **Appendix 1** hereafter, for those who are interested in further details.

6. RECENT MINISTERIAL CHANGES

Earlier this month, we saw a minor reshuffle in which former Chief Secretary to the Treasury, Darren Jones, was promoted to Chief Secretary to the Prime Minister in No 10.

A full reshuffle was however triggered by Deputy Prime Minister and Housing, Communities and Local Government Secretary, Angela Rayner's, resignation following controversy over an underpayment of stamp duty on her home in East Sussex. The Chancellor of the Exchequer, Rachel Reeves, will remain in her role as she was reportedly the only Cabinet minister to have been told her job was 'safe'.

As an overview:

- Angela Rayner resigned as Deputy Prime Minister and the Housing Secretary, as well as Deputy Leader of the Labour Party
- David Lammy succeeded her as Deputy Prime Minister and Justice Secretary
- Yvette Cooper replaced Lammy as Foreign Secretary
- Shabana Mahmood was appointed as Home Secretary following Cooper's movement
- Peter Kyle replaced Jonathan Reynolds as Business and Trade Secretary
- **Pat McFadden was appointed as Work and Pensions Secretary in a new department addressing welfare and skills**
- Steve Reed replaced Angela Rayner as Housing Secretary
- Liz Kendall succeeded Peter Kyle as Science Secretary
- Leader of the House of Commons, Lucy Powell, left the Cabinet
- Scotland Secretary, Ian Murray, also left Government
- Minister for Investment, Baroness Poppy Gustafsson, resigned from Government.

Connect, on the LLA partners' behalf, will draft a letter of congratulation for Pat McFadden in his new role as Work and Pensions Secretary.

The reshuffle continued over last weekend, with various moves across junior ministerial roles. Please see a complete list of these in **Appendix 2** below.

7. PREPARING FOR THE AUTUMN BUDGET STATEMENT

This year's Budget is due to be announced later than usual, on 26th November 2025, amidst speculation around potential cuts and tax hikes to plug the "black hole" in the nation's finances. Government departments' access to the £9 billion Treasury Reserve will be limited, the Chancellor has told Cabinet colleagues, as these emergency funds have been used to fund increases to public sector pay rather than being kept for "genuinely unforeseen, unaffordable and unavoidable pressures". This money will have to be paid back under fiscal rules.

Rumours abound, as they always do, but potential areas they Chancellor may be looking to make changes are –

- a reduction in pension tax relief, especially for those in the higher tax brackets, with a possible move to a flat rate of relief for all contributions,
- a reduction in the amount people can draw from their pensions as a tax-free lump sum – possibly from £268,275 to as little as £100,000,
- a review of the rules around inheritance tax rules on gifts,
- changes to the capital gains tax rules for private residences.

The Chancellor recently sought to 'calm the waters' by saying, in her video message confirming the date of the Budget, that "Britain's economy isn't broken. But I know it's not working well enough for working people. Bills are high. Getting ahead feels tougher. You put more in, get less out. This has to change."

We agree with our colleagues at Independent Age that this is "a crucial opportunity for the Chancellor to put solutions in place for older people in financial hardship". They have put together a 'snakes and ladders' graphic to be used when emailing MPs as part of their Make Ageing Fair campaign and they will be attending the Liberal Democrat, Labour and Conservative party conferences in the coming weeks to get their messages across. You can access more information about their campaign here - [Speak up for poverty in later life](#)

8. LLA 'BUDGET FOR LATER LIFE'

CSPA, along with our LLA partners (NARPO and the NFOP) and our parliamentary advisors, Connect, are working hard behind the scenes to plan for our upcoming parliamentary event, to be held on the 28th October, when we will be launching our own 'Budget for Later Life', setting out our demands for pensioners – we'll be sharing more information about this at the AGM.

9. CARE & SUPPORT ALLIANCE (CSA) – UPDATES ON SOCIAL CARE PROVISION

Our colleagues at the CSA report that they are encouraged by the appointment of Sally Warren as the Interim Director General for Adult Social Care in July 2025. Previous to this, she was Director General for the 10 Year Health Plan.

Before joining DHSC in July 2024, Sally Warren was Director of Policy at The King's Fund, a health think tank, and before that she had 20 years' experience in the Civil Service. Sally worked, *inter alia*, at the DHSC with Andrew Dilnot on the Dilnot Commission, and so it is hoped that in her new role she may be well placed to clarify the important overlap between the provision of social care the NHS healthcare. Ben Dyson is now Director of Strategy, with the job of overseeing the creation of an overarching narrative bringing together what the Government wishes to achieve on social care.

Casey Commission

Baroness Louise Casey recently convened a cross-party meeting including:

- Wes Streeting MP, Secretary of State for Health and Social Care (Labour),
- Stuart Andrew MP, Shadow Secretary of State for Health and Social Care (Conservative),
- Helen Morgan MP, Spokesperson for Health and Social Care (Lib Dem)
- Dr Ellie Chowns MP, Spokesperson for Social Care (Green Party)
- Anne Marie Morris, Policy Lead for Social Care (Reform)

CSA members reported that the meeting was under 'Chatham House Rules' but have suggested that there was broad consensus in the room that 'something needs to be done' – sadly no consensus on what this might entail.

Various CSA member organisations have been engaging with the Casey team in different ways, with some hosting visits to care settings. Although there is still little evidence of a more structured approach, there has been an announcement that more formal public engagement is coming soon. Members of the Casey team are due to visit Age UK later in September, where they will spend time listening in on some of the advice line calls from older people about matters relating to social care.

If you cannot access any of the web links included in this document and would like to be sent additional 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 T.

Sally Tsoukaris
General Secretary

APPENDIX 1 – CONNECT UPDATES ON PARLIAMENTARY DEBATES ABOUT BUS SERVICES

10 September 2025

During a [debate](#) on the remaining stage of the **Bus Services (No. 2) Bill [Lords]**, **Minister for Transport, Simon Lightwood**, confirmed that local authorities will be asked to audit existing floating bus stops, with an expectation to pause new developments in the meantime. This will be done in coordination with Active Travel England (ATE), which is conducting a national audit to map current sites and designs.

Shadow Transport Minister Jerome Mayhew criticised the Bill for being too weak on protections for disabled people, with particular concern around floating bus stops and shared-use boarders. He argued that proposed design tweaks and guidance are insufficient to ensure safety for vulnerable users, and that educational campaigns for cyclists, while helpful, are not a real solution. Mayhew called for firm action, not just “warm words,” and backed the New Clause 28, which would require the Government to bring forward proposals within six months to ban new floating bus stops. He accused the Government of being “deaf to the blind” by failing to act decisively on a clear safety issue.

Marsha de Cordova (Lab, Battersea) raised serious concerns about floating bus stops, arguing designs are unsafe, undermine disabled people’s independence, and have led to injuries, particularly where cyclists fail to stop. She called for robust data collection on floating bus stop locations, designs, and associated collisions (via Amendment 21), to better understand the risks. She welcomed Active Travel England’s planned national audit and safety review but stressed the urgency of this work.

Her New Clause 23 would mandate a specific equality impact assessment on floating bus stops and shared boarders, and New Clause 24 would require an independent safety assessment. While supporting active travel, she argued that accessibility and safety for disabled people must not be compromised. Although she would prefer to ban floating bus stops outright, she welcomed the Government’s partial pause on their rollout and the commitments to improve safety. She supports the Bill overall but urged action to ensure that all transport infrastructure is fully accessible and inclusive.

The amendments were supported by Liberal Democrat MPs, including **Transport Spokesperson Paul Kohler**.

11 September 2025

During Transport Oral [Questions](#), MPs raised regional concerns on buses:

- **Tom Collins (Lab, Worcester):** Evening and weekend buses cut; call for shuttle services and public-private collaboration.
- **Emma Lewell (Lab, South Shields):** Route withdrawals; concerns about lack of accountability in devolved decisions.
- **Josh Babarinde (LD, Eastbourne):** Poor hospital transport links; request for shuttle service.
- **Graham Leadbitter (SNP, Moray West, Nairn and Strathspey):** Highlighted free bus travel for under-22s and scrapping of rail peak fares.
- **Paul Kohler (LD, Wimbledon):** Rise in sexual offences on buses; called for improved safety for women and girls.

Minister Simon Lightwood reaffirmed commitment to local empowerment, service reliability, affordability, and safety, including new powers for staff training, local byelaws, and free bus travel for police officers to enhance safety.

Catherine Atkinson (Lab, Derby North) led a Westminster Hall [debate](#) on regional transport inequality, where the needs of older people and accessibility were highlighted as key priorities.

- **Andrew Rosindell (Con, Romford)** introduced the Transport for London (Extension of Concessions) Bill, which would allow local authorities outside Greater London served by TfL routes to opt into concessionary fare schemes such as the Freedom Pass, providing older people, particularly pensioners, with greater access to affordable travel beyond London's boundaries.
- **Jerome Mayhew (Con, Broadland and Fakenham)** supported this initiative, noting it would not require additional Treasury funding and could significantly benefit elderly passengers.
- Several MPs, including **Mary Kelly Foy (Lab, City of Durham)** and **Jo Platt (Lab, Leigh and Atherton)** emphasised that buses are the most important form of public transport for vulnerable groups, including the elderly, disabled, and low-income individuals.
- It was stressed that accessible, reliable, and affordable bus services are vital for older people especially in rural and economically deprived

areas. The Conservatives pointed to their previous commitment to the £2 bus fare cap as a measure that helped maintain affordability for older passengers; while criticising recent fare increases under Labour, which disproportionately impact pensioners and other vulnerable users.

- **Tom Hayes (Lab, Bournemouth East)** made a significant contribution by proposing the creation of an Older People's Commissioner. He argued that such a role is essential to ensure the voices of older people are heard in transport policy decisions, helping to guarantee that accessibility and affordability are prioritised in future transport planning.
- *Connect, on behalf of LLA, will send outreach to Tom Hayes following his helpful interventions, requesting a meeting to decide how we can press forward the case for a commissioner.*
- **Minister Simon Lightwood** acknowledged these concerns, emphasising that improving accessibility for older people is central to the forthcoming integrated national transport strategy. The strategy aims to make transport safer, more reliable, and more accessible, with particular attention to those who rely most on public transport, including the elderly. Measures include increased funding for local authorities to develop tailored transport solutions, investment in bus service improvements, and the expansion of digital ticketing to simplify fare payments for all passengers.

APPENDIX 2 – MINISTERIAL CHANGES (Continued)

New appointments (grouped by Department)

Health and Social Care

- Dr Zubir Ahmed – Minister in the Department of Health and Social Care

Cabinet Office

- Anna Turley – Minister of State in the Cabinet Office (Minister without Portfolio). She will attend Cabinet
- Chris Ward – Parliamentary Secretary in the Cabinet Office
- Satvir Kaur – Parliamentary Secretary in the Cabinet Office
- Josh Simons – Parliamentary Secretary in the Cabinet Office
- Satvir Kaur is currently on maternity leave. Josh Simons will serve as maternity cover.

Home Office

- Alex Norris – Minister of State in the Home Department
- Mike Tapp – Minister in the Home Department

Business and Trade

- Sir Chris Bryant – Minister of State in the Department for Business and Trade
- Blair McDougall – Minister in the Department for Business and Trade
- Kate Dearden – Minister in the Department for Business and Trade

Ministry of Defence

- Luke Pollard – Minister of State in the Ministry of Defence
- Louise Jones – Minister in the Ministry of Defence

Department for Education

- Georgia Gould – Minister of State in the Department for Education
- Josh MacAlister – Minister in the Department for Education
- Olivia Bailey – Minister in the Department for Education and Minister for Equalities

Attorney General's Office

- Ellie Reeves – Solicitor General

Treasury

- Lucy Rigby – Economic Secretary to the Treasury

Culture, Media and Sport

- Ian Murray – Minister of State jointly in the Department for Culture, Media and Sport and the Department for Science, Innovation and Technology
- Kanishka Narayan – Minister in the Department for Science, Innovation and Technology

FCDO

- Seema Malhotra – Minister in the Foreign, Commonwealth and Development Office. She will remain as Minister for Equalities in the Department for Education
- Chris Elmore – Parliamentary Under-Secretary of State in the Foreign, Commonwealth and Development Office

MHCLG

- Alison McGovern – Minister of State, Ministry of Housing, Communities and Local Government
- Miatta Fahnbulleh – Minister in the Ministry of Housing, Communities and Local Government
- Samantha Dixon – Minister in the Ministry of Housing, Communities and Local Government

Wales

- Anna McMorrin – Minister in the Wales Office

Northern Ireland

- Matthew Patrick – Minister in the Northern Ireland Office

Energy Security and Net Zero

- Katie White – Minister in the Department for Energy Security and Net Zero

- Martin McCluskey – Minister in the Department for Energy Security and Net Zero

Transport

- Keir Mather – Minister in the Department for Transport

Whips

- Baroness Levitt KC – Minister in the Ministry of Justice
- Jake Richards – Minister in the Ministry of Justice and as Assistant Whip, House of Commons
- Lilian Greenwood – Vice-Chamberlain of HM Household (Government Whip)
- Nesil Caliskan – Comptroller of HM Household (Government Whip)
- Sir Nic Dakin – Junior Lord of the Treasury (Government Whip)
- Christian Wakeford – Junior Lord of the Treasury (Government Whip)
- Stephen Morgan – Junior Lord of the Treasury (Government Whip)
- Claire Hughes – Junior Lord of the Treasury (Government Whip)
- Mark Ferguson – Assistant Whip, House of Commons
- Gregor Poynton – Assistant Whip, House of Commons
- Imogen Walker – Assistant Whip, House of Commons
- Jade Botterill – Assistant Whip, House of Commons
- Deirdre Costigan – Assistant Whip, House of Commons
- Lord Collins of Highbury as Lord in Waiting (Government Whip). He will remain as Deputy Leader of the House of Lords

Left Government

- Maria Eagle – Minister for Defence Procurement and Industry
- Catherine McKinnell – Minister for School Standards
- Abena Oppong-Asare – Parliamentary Secretary at the Cabinet Office
- Catherine West – Indo-Pacific Minister
- Lord Ponsonby of Shulbrede – Minister for Justice in the Lords
- Lord Khan of Burnley – Minister for Faith, Communities and Resettlement
- Janet Daby – Minister for Children and Families
- Baroness Jones of Whitchurch – Minister for Future Digital Economy and Online Safety

- Justin Madders – Minister for Employment Rights, Competition and Markets
- Gareth Thomas – Minister for Services, Small Business and Exports
- Feryal Clark – Minister for AI and Digital Government
- Fleur Anderson – Northern Ireland Minister
- Dame Nia Griffith – Wales Minister and Minister for Equalities
- Mike Kane – Minister for Aviation, Maritime and Security
- Kerry McCarthy – Minister for Climate
- Jeff Smith – Government Whip
- Gerald Jones – Assistant Whip