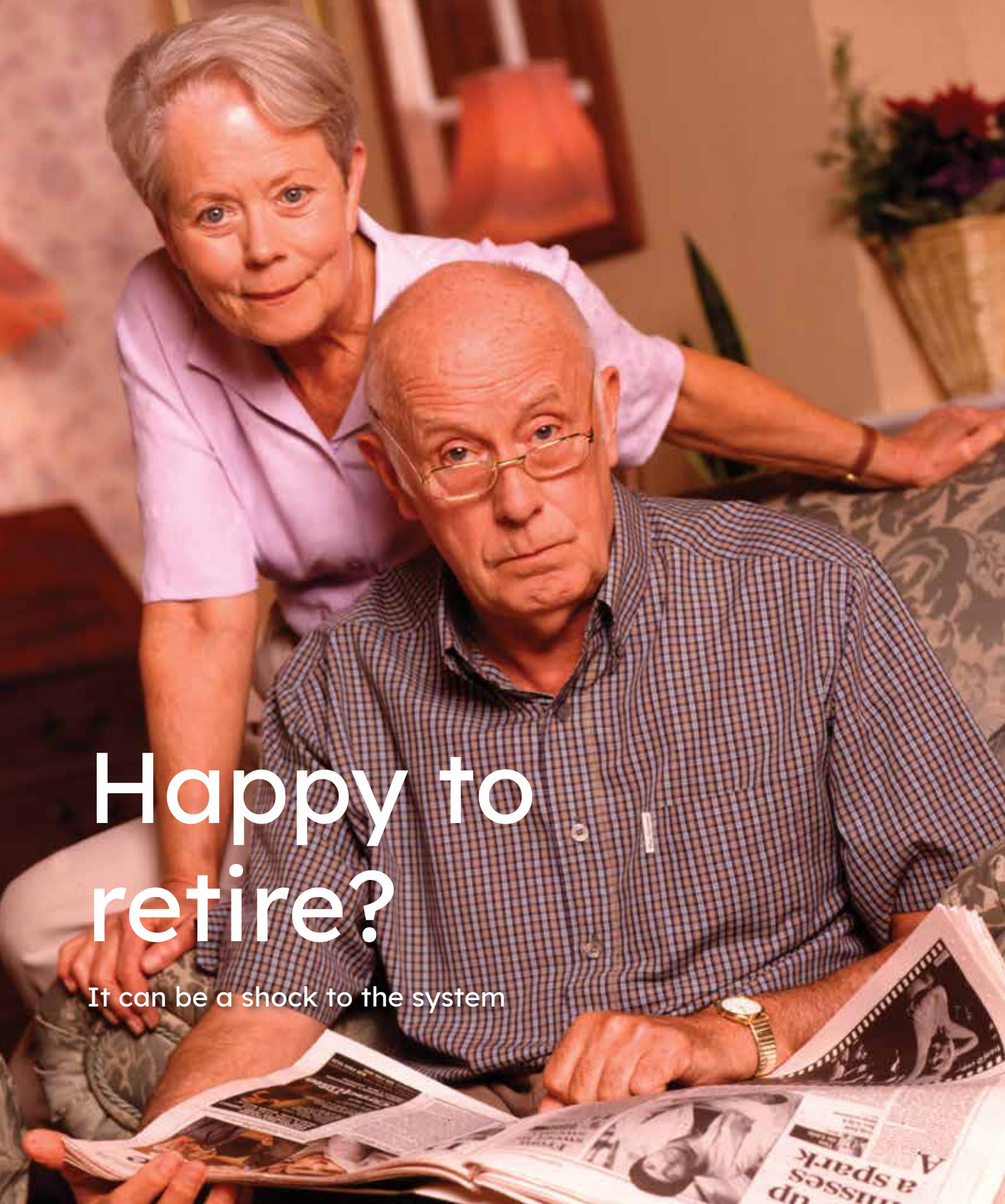


the Pensioner

THE MAGAZINE FOR MEMBERS OF THE CIVIL SERVICE PENSIONERS' ALLIANCE

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Welcome



A little while ago, one of my neighbours complained that he didn't know what to do with himself now he had retired. A friend's brother had a similar feeling and said he felt invisible.

For our cover feature, Linda Harrison went in search of ways to make retirement work for you, even if that means going back to work. She found there was lots you can do to avoid the Victor Meldrew syndrome of being grumpy about a new life.

Meanwhile, Barrie Clement gets behind the wheel and wonders when there should be a stop sign for driving in later life. We also have features on getting out and about if you have a disability and how health services can be transformed by greater use of technology.

General Secretary Sally Tsoukaris and Deputy General Secretary David Luxton let you know what the CSPA has been working on and what it is aiming for as party conference season approaches. They also look forward to our Annual General Meeting, which sets our action plan for the next year.

You can also read what Chris Proctor thinks of foxes!

I hope you enjoy this edition of *The Pensioner*.

Christine

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Jump expected in triple-lock cost



The cost of the state pension triple-lock is forecast to be three times higher by the end of the decade than its original estimate, according to the Office for Budget Responsibility (OBR).

The triple-lock, introduced in 2011, ensures that the state pension rises each year in line with either inflation, wage increases or 2.5%, whichever is the highest.

In a report, the OBR estimated that the annual cost of the mechanism will reach £15.5 billion by 2030. It judged the public finances to be in a “relatively vulnerable position” following pressure from recent government U-turns on welfare bill reforms and restoring winter fuel payments.

The report said: “Efforts to put the UK’s public finances on a more sustainable

footing have met with only limited and temporary success in recent years in the aftermath of the shocks. Debt has also continued to rise and borrowing remained elevated because governments have reversed plans to consolidate the public finances. Planned tax rises have been reversed, and, more significantly, planned spending reductions have been abandoned.”

The OBR said the cost of the state pension has risen steadily over the past eight decades, from about 2% of the UK economy to 5%, equating to £138 billion. It is forecast to increase to 7.7% of the economy by the early 2070s.

In response, the government has said that it is committed to the triple-lock.

Annual General Meeting: members invited

Individual CSPA members have always been able to attend our Annual General Meeting but in the past have had to meet all their own costs.

The Executive Council recognises that many members are no longer part of active groups and branches that send delegates to the AGM.

It has again offered a limited number of members the opportunity to attend at a subsidised rate of £72

Members not covered by a group or branch can participate fully

for an ensuite room on the Wednesday night, with all meals being included, for a single guest.

Travel costs are not included, but there is a free shuttle bus service from Coventry station to the venue at Chesford Grange Hotel in Kenilworth.

Any member not covered by a group or branch who is interested in attending the AGM on 8-9 October should contact us at head office – 0208 688 8418 or enquiries@cspa.co.uk as soon as possible as there is limited availability.

Members who attend will be able to vote and participate fully.

Marion bids farewell

Marion McAuliffe, the CSPA’s part-time Finance and AGM Manager, will be retiring at the end of the year after more than 12 years of service. Marion was our full-time Office Manager before her partial retirement last year.

Sally Tsoukaris, CSPA General Secretary, said: “It is hard to imagine CSPA HQ without Marion as a key part of the team, but we will be celebrating her retirement and contributions before we close the office for the Christmas break.”

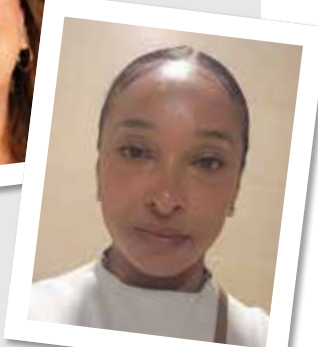
“It is hard to imagine HQ without Marion as a key part of the team”

Sally said the head office team was very pleased to welcome Nadeene Morris as the new full-time Office Manager. She is already in post working closely with Marion to look after the office systems, manage the distribution of group newsletters, deal with direct debits and banking requirements, and help with administration of the AGM.

Sally said: “Once again, I express my wholehearted appreciation for the continued commitment demonstrated by the whole team at HQ, and for their hard work on behalf of all CSPA members.”



Marion McAuliffe



Nadeene Morris

Kendall revives Pensions Commission

The Pensions Commission, which was established in 2002 and produced its last report in 2005, is being revived by the government amid fears that pension income will fall and that people are not saving enough for their retirement.

The move comes as analysis from the Department for Work and Pensions (DWP) warns that people who plan to retire in 2050 will see a drop of £800 a year on average in their private pension income compared with those retiring now.

At the same time, the DWP estimates four in 10 people – nearly 15 million – are not saving enough for their retirement.

And even more worryingly, it has found that 45% of working-age adults are not

The aim is to “tackle the barriers that stop too many saving in the first place”

saving anything at all for pension provision, with low earners, some ethnic minorities and the self-employed showing to be particularly at risk.

Liz Kendall, the work and pensions secretary, said the commission was being relaunched to “tackle the barriers that stop too many saving in the first place”.

The previous Pensions Commission recommended automatically enrolling people into workplace pensions. Now, 88% of eligible employees save for a pension, up from 55% in 2012.

However, the DWP has found saving levels have remained low among those automatically enrolled into a workplace scheme, with roughly half of private sector workers only saving around the minimum



Liz Kendall

contribution – 8% or less of their earnings.

Pensions minister Torsten Bell said the original commission “helped get pension saving up and pensioner poverty down”. He added that a revived commission would “finish the job and give today’s workers secure

retirements to look forward to”.

The revived commission will include Baroness Jeannie Drake, the former trade unionist who was a member of the original commission, along with former chair of Barclays UK Ian Cheshire, and Nick Pearce, a professor of public policy at the University of Bath. It will examine the long-term future of the retirement system and make recommendations for change. It is due to report in 2027.



Winter fuel payments: the way forward

Winter fuel payments will begin being paid into pensioners’ bank accounts in November and December following the government’s U-turn in June on scrapping most of them.

The announcement by Chancellor Rachel Reeves of the climbdown on the policy, which had not been in Labour’s election manifesto, followed protests last winter about ending the payments to most pensioners.

The CSPA and many other organisations campaigned against

the ending of the payments and there were demonstrations outside Parliament and elsewhere.

Payments are usually £200 per household if you are of pensionable age but aged under 80, and £300 per household if you are 80 and above. For partners, the payments are split between the two people.

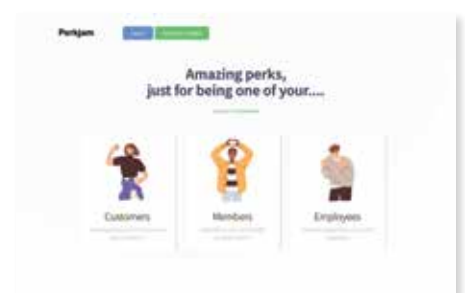
If you have £35,000 of taxable income per year then the payments will be recovered through the tax system subsequently.

Perking up benefits

As part of our ongoing efforts to ensure we’re offering a range of attractive benefits to you, our members, we made the decision to change providers for some of our retail and leisure member benefits.

The switchover happened in early July, and shouldn’t impact you as members, but if you wish to claim any of the discounts or purchase vouchers, you’ll need to set up an account with perkjam. All information and instructions can be found online at: members.cspa.co.uk/discounts/

We have a wide range of member benefits. On page 31 of this magazine, we highlight a few of them.





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NAO highlights service problems

Chris Haswell on what went wrong and what fixes are promised

Members will be aware that the CSPA has had concerns about MyCSP's administration of the civil service pension scheme. The National Audit Office (NAO), the public sector watchdog, decided to investigate after a number of complaints.

CSPA General Secretary Sally Tsoukaris and myself as Pensions Manager, gave evidence to the NAO, which has now been referred to the Public Accounts Committee.

Some readers will have participated in our online survey about MyCSP service, which has been submitted as further evidence to the parliamentary committee.

All the different pension schemes (except Partnership) and all members retired, deferred (left the civil service, not yet drawing pension) and active (still working, building up pension) are administrated by MyCSP – that is a total of 1.7 million members.

MyCSP, part of the much bigger Equiniti group, fully took over from Capita in 2016, charging the civil service £238 million for administration since then.

Some of you will remember there were concerns with Capita when it administered pensions previously. However, Capita has been re-appointed, with the expectation that new technology and communications will save £83 million over its contract, set for five years.

The NAO report found several problems with MyCSP's administration, all of which the CSPA and other stakeholders have been raising for some time. There have been 4,780 complaints in 2024/25.

The key areas of concern have been contact centre call waiting times and delays in processing actions, mainly retirements.

The CSPA member survey found that, although some members had good experiences with the contact centre, many said the service was unacceptable.

The Cabinet Office's management of the scheme was criticised indirectly for

The CSPA will be in contact with the Cabinet Office over the move to Capita

not having built in significant financial penalties if MyCSP failed to meet requirements. This is something the Cabinet Office has told us will be different under the new contract with Capita.

MyCSP's key performance indicators (KPIs) have been mostly met, but there is little transparency over these KPIs – as we have emphasised in our evidence. In future, the Cabinet Office will oversee the data directly and be able to run performance reports rather than have the administrators monitoring themselves.

Remedy implementation

Two of the biggest challenges to the scheme administration are implementing the 'remedy' programme and making the transition from MyCSP to Capita on 1 December.

Implementing the age discrimination remedy across more than four million public service workers is a huge task. For the civil service, it has so far cost £31.7 million and taken up the time of 100 full-time equivalent staff.


It involves doing two retirement 'quotes', one with the service calculated under the legacy scheme for the remedy period, one for the same service in the Alpha scheme. These calculations are to be done for every new retiree who is eligible and for those who have retired since 2015. There are delays affecting those who have already retired of up to two years.

This work slows down everything, including contact centre staff answering queries and new retirement quotes being issued. In future, the improved communications and technology brought in by Capita should help to reduce the number of calls and cut call waiting times.

Transition to Capita

The CSPA has met some of the Capita team and receives updates on the progress of the transition from the Cabinet Office. Delivery of the service relies on digital technology. We have highlighted the need for choice about communications, so that people can still get paper copies of letters and statements if they prefer.

The NAO report flagged up that three key milestones in the move to switch to Capita have been missed, with payments having been withheld accordingly. In a meeting with the CSPA, the Cabinet Office said these issues had mainly been resolved, and it was confident that the December deadline was on track.

The Cabinet Office believes lessons have been learnt and that the administration process will be better under Capita. The CSPA is in regular contact about the transition and will continue to highlight our members' concerns, whoever is running the pension scheme's administration. 

• You can read the NAO's report using this link: <https://tinyurl.com/y3ku3kww>

DON'T LET THE CHANCELLOR SPEND YOUR INHERITANCE OR LET
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Let Harvey Howell Solicitors help you and your family settle your private affairs.

We offer CSPA members a free private consultation to answer some important questions for you.

DO YOU HAVE A BASIC/FREE/DIY WILL - IS THAT REALLY GOOD ENOUGH?

You might have put a **BASIC WILL** in place – **OK** – but these often just repeat what the law says anyway if it leaves everything to the surviving spouse and then the children.

What about care home fees, probate fees, bankruptcy, children of previous relationships, looking after vulnerable children or relatives, guardianship of children and grandchildren, claims against the estate by unhappy relatives, stealth taxes through probate registration charges – the Chancellor trying to get the government's hands on your or your family's inheritance – **THERE ARE MANY PROBLEMS TO CONSIDER.**

WHAT DO YOU NEED TO THINK ABOUT?

- // Will the new government hit bereaved members' families by cashing in on inheritance "to support the public finances" - where there is £500 billion deficit due to the pandemic and fuel crisis!
- // The Chancellor has abolished the planned cap on care costs so many homes and therefore planned inheritances for children and grandchildren will continue to be lost to pay for care - can you do anything about this? We can help guide you through this complex area of law.
- // What if you or a member of your family loses the ability to make decisions for themselves due to an accident, stroke or dementia? No-one can access their bank accounts, pay bills or even decide on their medical treatment, including where and how they are treated and whether or not they have to live in a care home. These decisions are taken out of your family's hands - we can help your family have the final say through Lasting Powers of Attorney.
- // What if your children divorce after your death? Do their ex-spouses receive money your children inherited from you? This can be prevented.
- // Estranged children or other relatives can make claims against an estate even if you have made a Will - we can help prevent that.

- // Don't leave your estate to family members with a disability or additional needs who will lose their benefits or those who are vulnerable perhaps with drugs, gambling or alcohol problems who might lose it - put it in trust for them.
- // Don't give your house away, for example, to your children whilst you are alive – what if they die, go bankrupt, divorce or fall out with you? You are homeless. We can sort that out.
- // Are you unmarried with a partner? Dying without a Will distributes your estate in accordance with very old law which dictates how much family members receive. Unmarried partners receive nothing and, beware, your children's inheritance is administered by their surviving parent with whom you may no longer have a good relationship.

THE FREE ADVICE SERVICE YOU WILL RECEIVE FROM US AS A CSPA MEMBER

We will take account of your personal circumstances and we will, at no cost to you, set aside time either in a telephone or virtual consultation to advise you:

1. Whether and how you might be affected by some of the many common problems which could cost you or your family dearly.
2. Set out some solutions to fix those problems.
3. With clear, competitive and transparent pricing – and with no obligation - tell you the cost of doing so.

WHAT TO DO NEXT?

- Email us your contact details and we will call you to discuss the best way to advise you at CSPA@harveyhowell.co.uk

**LET US HELP YOU TO SETTLE THINGS
AND GIVE YOU PEACE OF MIND**



Do you need help?

The CSPA has produced guidance to help with later living

When a loved one is finding it hard to cope, you may have to consider a care home. Some older people fear such an option, but it can give them a new lease of life. Whatever you do, it helps to get the family on board.

Some older people may be able to stay put with the help of a cleaner, gardener or 'companion' – a friendly visitor who can do light housework. Various charities provide this lifestyle service for an hourly fee and local social services should be able to point you in the right direction.

Meals on Wheels or a private alternative may be worth considering and disability benefits can help meet the costs of this.

Your GP can offer support. If there are cognitive difficulties, for instance, they may refer your loved one to a memory clinic – though this can take months.

You might also find it helpful to contact your local council's adult social care department, but bear in mind that rising demand on these services means you'll need considerable perseverance.

Visits from carers can be organised, as can meal deliveries and equipment. Much will depend on the attitude, health and mobility of the person concerned and the possibility of adapting their home.

Care home option

You may need to consider a place in a care home, which offers services such as help with eating and washing, and in some cases social activities. Residential homes are the most common, where the

individual has their own room, and there are nursing homes for those needing medical care. Some cover both, avoiding the need for a further move should the individual's condition deteriorate.

A care needs assessment can be provided for free by the local council's adult social services department, during which an assessor will ask questions about what the older person can and cannot do.

Once it is decided a care home is the right option, you should shop around, if possible with your loved one. Read the Care Quality Commission report for each home (www.cqc.org.uk), checking its date and whether the manager has changed.

Ask potential care homes what happens when the person's savings run out

One of the most important questions will be about funding, particularly what happens when the person's savings run out. Councils may provide funding pending a house sale.

First impressions count when you visit a care home – does it smell clean and well ventilated? Do the staff and residents look content? Is there access to a garden?

Also find out whether the home is easy to reach for those likely to visit regularly, and how extra services are funded. For further advice, consult the advice sheets from the CSPA and Age UK (see box).

The cost of homes varies considerably,

but average fees are £27,000 to £39,000 a year, nursing homes £35,000 to £55,000.

It isn't cheap, but help may be available. If you request financial assistance at the same time as the care needs assessment, a means test will be carried out. The cost of care is calculated and the individual's savings and assets assessed.

If someone qualifies for council funding they also receive a personal expenses allowance of at least £25.65 a week to cover small items of expenditure.

If the individual is not eligible for funding because they have total income and assets over £23,250 (£32,750 in Scotland and £50,000 in Wales), the older person or their representatives will need to deal directly with the home.

Once the money starts running out, the local council will need to reassess the costs and the individual's assets and look again at funding the placement. The rules vary depending on where you live in the UK.

Finally, if the older person's needs are primarily health-based, the council can ask the NHS to pay for care under the Continuing Healthcare scheme. [P](#)

Information

- **The CSPA – How to choose a care home:**
<https://tinyurl.com/4e8r6uws>
- **Age UK – NHS Continuing Healthcare and NHS-funded nursing care:**
<https://tinyurl.com/3f6nwnxz>

General secretary's Report

Sally Tsoukaris



I hope you are enjoying the magazine. The summer months have been dominated by devastating news of global conflicts, particularly in Gaza and the Ukraine. And on the home front, the government has launched review upon review as it grapples with reforming public services. But how long can we wait for much-needed changes to essential services such as health and social care?

The economy has been sluggish in response to the global situation and there are few signs of the growth the Chancellor needs to invest in public services, transport and green energy, especially given the need to raise defence spending.

We were pleased, if surprised, in June by the reinstatement of the winter fuel payments shortly before the government

Spending Review. We had campaigned vociferously alongside other pensioner groups for its universal reinstatement.

Around nine million pensioners with earnings below the new £35,000 threshold will now receive £200 per household this autumn, or £300 if someone is over 80, to help with the cost of heating their home.



This U-turn will cost £1.25 billion in England and Wales alone, putting paid to the Chancellor's attempts to make savings in this area.

The CSPA Northern Ireland Branch has written assurances from the Department for Communities that pensioners will have their winter fuel payments reinstated on the same basis. And those of pension age in Scotland will receive support through 'pension age winter heating payments'.

The well-organised backlash against the changes to winter fuel payments in July 2024 prompted some to suggest we are living in a "gerontocracy", but I wouldn't go that far. I don't think there is room for complacency; we must continue to stay alive to any government changes that adversely impact older people.

Key issues

The rising tax burden on pension income is still an issue for CSPA members, and we continue to urge the government to review the frozen tax threshold and mitigate the impact of fiscal drag on older people.

In our meetings with MPs on all sides, there is broad support for pensioners affected by tax, and also for the triple-lock, which seeks to keep the state pension set at a realistic level compared with average wages and inflation. But few can deny the stark reality of our national finances or the looming spectre of steeply rising costs associated with an ageing population.

In July, I attended the Civil Service Retirement Fellowship's 60th anniversary event in the House of Lords – and we wish our colleagues at CSRF

all the very best for many more years of good work fostering friendships across generations of civil servants.

Our work as one of more than 60 organisations affiliated to the Care and Support Alliance (CSA) continues to help us campaign nationally for improvements in our social care systems and to the support offered to carers. We attended the CSA's Show Us You Care parliamentary

event in July, giving those providing and receiving social care a powerful opportunity to speak to MPs about the realities of their day-to-day lives and highlight their concerns around social care provision.

Along with our colleagues at Age UK and others, we welcomed health secretary Wes Streeting's publication of the government's Ten-Year Health Plan for England on 3 July, which he has called an "ambitious blueprint to get the NHS back on its feet

and make it fit for the future". The shift of focus from hospital to home makes a lot of sense, but it won't be without its problems and it will inevitably involve huge levels of expenditure, require a great many more staff to fulfil and take a very long time to deliver.

The paper, entitled *Fit for the Future: 10 Year Health Plan for England*, says the choice for the NHS is stark, as it must "reform or die" and transformational changes will be required if it is to be sustained for future generations.

Key to the success of the plan is the reinvention of the health service through advances in science, technology and artificial intelligence. The plan is to reinvent the NHS through three shifts – hospital to community; analogue to digital; sickness to prevention.

We continue to point out that the overlap between the NHS and adult social care provision cannot be ignored, and are taking every opportunity, working with the CSA, to engage with Baroness Louise Casey's independent inquiry into the provision of social care in England.



Sally at the CSRF 60th anniversary with CSIS CEO Ann Pelaez

Pensioner poverty survey

Independent Age's survey of public opinion in relation to pensioner poverty and associated issues has revealed some surprising results.

The polling of 2,000 adults of different ages and backgrounds around the country was carried out in April, before the winter fuel payment U-turn and local elections in May. Asked how concerned they were about older people in poverty, one in three thought it was a "significant issue". A majority said the issue could sway their vote in a general election and it should be a high priority for government, even if this meant tax rises to pay for it.

The changes to winter fuel payments in 2024 were rated as the

A majority said the issue of pensioner poverty could sway their vote

"least popular" policy the Labour government had introduced, with changes to employer National Insurance contributions almost as unpopular. Those polled also said they would not favour any moves to means-test attendance allowance or scrap the state pension triple-lock.

The survey suggests these views are strongly held by adults of all ages, countering ongoing media representations of inter-generational divides on such things.



Our Annual General Meeting on 8-9 October is fast approaching and groups and branches have drawn our attention to a range of issues of concern to members.

We received 46 proposed motions and constitutional amendments for debate this year, on topics varying from civil service and state pension-related matters, to health, social care and pensioner taxation in its various forms. We appreciate the work of members who actively participate in the CSPA, nationally and locally, and look forward to our time in Kenilworth.

Constitutional amendments

There will be several constitutional amendments to consider this year, to bring the wording of our rules and constitution in line with current structures and practices.

The CSPA has been a not-for-profit organisation since its establishment in 1953, when the Civil Service Pensioners' Alliance Scotland Branch joined the newly formed CSPA London Branch. It was expanded by the Malta Branch in 1974 and merger with the NICSPA, which became the CSPA Northern Ireland Branch, in 1980.

The CSPA's current legal status is that of an unincorporated association – essentially the coming together of two or more people with a common purpose and no intention to make a profit. An association is easy to set up, is not required to publish accounts, and can easily vary its rules and constitution to suit its own requirements.

However, there are downsides to this type of organisation. It doesn't 'exist' as a legal entity, making contracts for the provision of goods and services more difficult to set up. Members have full autonomy to determine the organisation's future, but they also carry all of the risks. If the organisation were to become insolvent,

There will be several constitutional amendments to consider this year

the costs would have to be met by the members themselves.

Thankfully, due to careful financial stewardship, the prospect of bankruptcy is far from imminent – but in an increasingly litigious society, the risk of claims being brought against organisations is rising.

For these reasons, many organisations have taken a decision to incorporate over the past 20 years, including the NFOP, NARPO and more recently the NPC.

The Executive Council has submitted a motion to the AGM to request members' agreement to our investigation of the costs and benefits of incorporating, and to consult members on establishing the CSPA as a company limited by guarantee or charitable incorporated organisation.

Pensions and related matters

Several AGM motions address the need to protect the value of both the civil service and state pension; others address personal tax and benefits income thresholds.

Health and social care

A number of motions offer opportunities to contemplate how the CSPA might best use its influence to effect positive change on the prevention of falls, Carer's Allowance overpayments, the digital switchover and personal alarms, as well as delayed structural reforms needed to improve the national delivery of social care.

Digital inclusion/exclusion

Many older people continue to be negatively affected by not being online. This year's AGM will again direct the Executive Council to maintain pressure on those providing banking and other services to be more easily accessible for those without internet access by offering face-to-face and telephone services, and by having their contact details prominently displayed on all their communications.

General

Motions will also remind us to focus on the need to improve public transport, highlight the high cost of energy bills, and call for the restoration of free TV licences.

We warmly invite all CSPA members to become more actively involved in their local group or branch if they are not yet doing so. They can be assured of a friendly welcome, sociable gatherings and a chance to make a difference to our national campaigns on behalf of CSPA members and others in later life.

A vision not a plan

Jenny Sims reports from the recent King's Fund health and care conference

The slogan 'Nothing about us without us' has been widely used by disability rights campaigners and other groups to draw policymakers' attention to the importance of hearing their views before plans and decisions that affect them are made.

Broad consultation, including of the public, was carried out by the government before it launched the *NHS 10 Year Plan for England* on 3 July. But speakers at a recent King's Fund health and care conference warned that it's still more of a vision than a plan. Engagement with patients, health and care professionals, local government, digital technology innovators and the private sector will be essential if the key drivers of the plan are to be successful.

The plan focuses on three shifts: moving care from hospitals to communities; embracing digital technology; and prioritising preventative healthcare.

The NHS App, to be co-developed with communities and patients, will be the front door to all health services. But according to the Good Things Foundation (GTF), 40% of people are not yet registered on it.

The key to this front door will be the single patient record – to which the government is committed. What is not clear is how people with low or no digital skills, or who do not or cannot use the app, will access their GP or other services and get the information they need.

Office for National Statistics (ONS) figures reveal that 7% of households currently have no internet access and 10

million people lack basic digital skills. And research by the GTF shows that among other barriers to using digital technologies are affordability and the fact that some older people simply do not want to use computers or smartphones.

Concerns about digital exclusion were raised by conference attendees throughout the day, but examples were also given of successful digital inclusion initiatives – Leeds City Council's 100% Digital Leeds among them.

Moving from vision to reality

In one session, *Analogue to digital – moving from vision to reality*, Dr Vin Diwakar, National Director of Transformation at NHS England, drew attention to a report from the Office for Budget Responsibility, *Fiscal risks and sustainability*, which shows that the NHS is not sustainable without change.

It warns that health spending will nearly double from 7.9% of GDP in 2025 to 14.5% of GDP in the 2070s because people are living longer and in poorer health. To tackle this, the government has set a 4% productivity target for the NHS over the next review period, a 1% reduction in back-office costs, and a £10 billion digital investment commitment.

Dr Diwakar told delegates the answer

to the problem was "of course investment in digital technology and data".

According to the *NHS Plan*, the use of data and digital technology is key to improving patient outcomes. It is also essential to moving care delivery from hospitals



closer to home, and to moving from a service treating sickness to one focused on prevention. The session examined what is needed to make this fundamental shift a priority and how those working in health and care must come together with partners in different sectors and those using services to meet future challenges.

Dr Diwakar had led some of the writing for the analogue and digital sections of the *10 Year Plan*, as well as sections on transforming through innovation, research and life sciences. He said: "I got to work

Less than 10% of health practitioners currently use AI, but 75% are interested

with some amazing people because we engaged with over 400 people from industry, academics, researchers, as well as the core NHS in producing the plans – we didn't just make it up."

Less than 10% of health practitioners currently use AI, but 75% say they are interested. "What we have to do is stop the unregulated use of AI and move to the safe use of AI," he said, citing radiology as an example of good use of AI in the NHS.





Making the shift to digital

A panel of speakers examined what was needed to prioritise the shift to digital and how health and care workers should work with other sectors and service users to meet the challenges.

Professor Susan Sheldermine, a consultant radiologist at Great Ormond Street Hospital, called for “design with intent, and not by default”.

She has a funded body of work looking at developing AI models and testing them on children, pointing out: “Of all the AI that is a medical device and regulated, over 75% is medical imaging – which is why I think radiologists have a vested interest in learning about this.”

However, she warned of the safety risks of using AI triage tools on children that have only been tested on adults – there could be “unforeseen consequences”.

Social care

Eve Roodhouse, Director of Strategy and Policy at the Local Government Association (LGA), called for targeted investment “so social care systems can integrate with health systems effectively”.

Local government and social care must develop plans together, she said, “focusing

on our communities together”. Welcoming the *10 Year Plan*, she added: “We see it as being absolutely essential to frame the three shifts, not just as an NHS plan but as part of a broader societal transformation around health and wellbeing.”

She pointed to the government’s recent publication of the *English Devolution and Community Empowerment Bill*, which will require local authorities to have appropriate governance around neighbourhoods.

Earlier in the day, Dr Pritesh Mistry, Fellow (Digital Technologies) at the King’s Fund, had called for baseline standards for technology in social care, similar to those in the health service.

Workforce and capacity

Sharon Brennan, Director of Policy and External Affairs at health and care charities coalition National Voices, said digital leadership was often lacking across the NHS and local government.

“We need to collectively invest,” she said. “There needs to be a national strategy to build those digital skills across a kind of a care workforce.” She added that measures need to be taken to ensure there is parity between NHS staff and care staff.

Dr Diwakar’s 3Cs

Principles behind the NHS App as a single point of entry to the NHS:

- 1. Co-development** “Anything we do in the NHS App will be co-developed with communities and with patients in neighbourhoods.”
- 2. Choice** “Giving support for patients every step of the pathway. Being able to go into the app; triaged through symptoms using AI; directed if you can to direct care for yourself; or triaged to the right person to help.”
- 3. Control** “The thing that gives people control is access to information. One of the things the government is committed to is the development of the single patient record – where you can see all the information about you, regardless of care setting, in one place.”

The NHS App will help improve inclusiveness through screen readers and instant translation. The single patient record will provide access to all health information in one place, reducing errors and the need for repeated tests. The government plans to legislate for this.

The NHS is piloting a scheme that allows a ‘trusted individual’ proxy access to their child’s record. In future, carers could be allowed proxy access to the records of those they are caring for.

The LGA, which sees itself as part of the solution of moving to digital, is calling for an effective coalition between national and local politicians to integrate health and care services for local citizens.

By the end of the conference, it was clear that ‘Nothing about us without us’ is as relevant today as ever. Ongoing consultation and engagement is essential if the vision of moving from analogue to digital is to be realised. [P](#)

When Andrew Kent took early retirement, he found it such a shock that within two months he'd started a business.

Andrew had forged a 42-year career as an accident and emergency nurse in the NHS. He'd also had roles overseas as a pre-hospital flight nurse in the US, a nurse in the first Gulf War, and in refugee camps on the Iran/Iraq border and Afghanistan.

By the time he retired in 2018, he had moved into management and leadership in the NHS, and was in charge of about 3,500 people. "It was a massive shift to suddenly retire at the age of 55," says Andrew.

"I went from very busy days as a senior NHS manager, where I was always talking to people, to being on my own at home. Work had been my life, and as the job involved long hours and shifts with colleagues, it had also been my social life. When it stopped, it came as a huge shock. I felt isolated and didn't know what to do."

Realising this new life wasn't for him, within two months Andrew quit retirement to start his own business as a consultant. He did this happily for a few years before retiring recently – for the second time – at the age of 62. And this time, he's found it suits him much better.

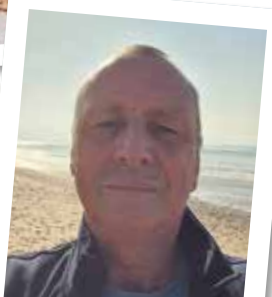
"I staggered it, so I was much better prepared," he says. "My top advice to anyone retiring would be: start preparing well ahead. The thing I found the most difficult was how invisible you become when you retire. I struggled with how it affected my identity – suddenly, no one is interested in who you are."

Sense of purpose

Andrew isn't alone. In fact, 11% of people aged over 50 in the UK have returned to work after retiring, according to research by insurance firm Legal & General. Many report wanting to stay mentally active and needing a sense of purpose.



Andrew in a refugee camp in 1991, and today



Ready for retirement?

How will you fill your days when you give up work? Linda Harrison speaks to the experts

Lyndsey Simpson is founder and CEO of 55/Redefined, a champion for the over-50s, advocating age diversity, positivity and inclusion across all areas of life.

"Retirement can be a fantastic experience if people are fully prepared for it," she says. "Retirees can, however, experience the retirement rainbow. Rather than retirement being a never-ending period of euphoria, it can have a 12- to 18-month lifespan. At the end of that period is a lack of purpose as people have a shrinking social group and experience isolation and invisibility."

"Our careers form a huge part of our lives – don't ever underestimate that and make sure you have a plan in place for how you are going to spend your time."

Craig Jackson, professor of workplace health psychology at Birmingham City University and a chartered member of the British Psychological Society, agrees that preparation is

crucial. "People need to think about how retirement will affect their identity and status," says Craig. "For many of us, our job is our identity, and our job title is often how we introduce ourselves. It can be a psychological blow to lose that."

"That's why people often describe themselves as being 'a retired XXX' – and there's no harm in hanging onto this."

"Retirement is something you should try – but it's not for everyone. Lots of people

People need to think about how retirement will affect their identity and status

decide to 'unretire' and bring their real-world experience and knowledge to other areas, such as academia or the media.

"There's a growing market for this – for example, giving talks or going on podcasts. It's about keeping that identity alive in one shape or form."

Craig adds that we should focus on



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using our time wisely and productively and not just being a babysitter when convenient or just 'a pensioner'.

The value of hobbies

Research shows that keeping active and having hobbies, be it line-dancing or lunch clubs, can really help.

"The more hobbies and interests people have, the better their quality of life usually is," Craig says. "In global studies, this tends to lead to longer life expectancy."

"There have also been studies to show that having an open attitude, being optimistic and living in harmony with nature are all linked to happiness. And happiness is associated with longevity."

Frances Jackson, a retired primary school teacher from Manchester, says preparing for her retirement 16 years ago helped create the right mindset. "I knew I had to retire at 60 as teaching is exhausting and I couldn't have gone on any longer," she says.

"People thought I would be bad at retirement, so I decided to plan for it. I started putting together a booklet of ideas for things to do once I stopped working. I saved leaflets for activities that looked

interesting, thinking about opportunities for learning, keeping fit, meeting people – and for pure pleasure! In the end, I didn't ever look back at it – but I think that in putting it together I had got myself into the right headspace.

"I also knew that I had to find opportunities to earn a bit of extra money to top up my pension, so I did things like invigilating exams at schools for the first couple of years. I was even an extra in the TV show *Shameless* – I played a nun in a scene at Gorton Monastery!

"I made the decision that I didn't want to just exist in a world of older people, so I sought out activities where I could be with people of different ages and from different backgrounds.

"Every week, I do dance, fitness and yoga, and I volunteer at a stay-and-play session for mothers and toddlers. I walk most places, sometimes ride my bike in the spring and summer, and I spend a lot of time gardening.

"Some of my happiest hours are at a local community arts centre in Old Trafford, called OT Creative Space. It is run by a lovely lady called Lynda. I've done everything from drawing to embroidery, – even making a diorama that was displayed in a wheelie bin gallery!

"Some of their sessions run weekly, others are one-off workshops run by practising artists. It's such a friendly place, filled with people of all ages and different backgrounds. I am very lucky to have such a special place to spend some of the most joy-filled hours of my retirement."

Positive mindset

Mindset is very important in retirement. Lyndsey points to studies showing that internalising negative age stereotypes can reduce our lifespan. She describes these as "those little put-downs you give yourself: 'I can no longer get away with wearing that', 'I'm having a senior moment', 'I can't take up running in my 50s'".

Lyndsey says this highlights "the urgent need to dismantle harmful age-related biases and cultivate a society where every stage of life is valued and celebrated, ensuring we all have the opportunity to live our fullest, longest lives".

Tina Boden is a coach specialising in work-life blend and making midlife matter. Based in

North Yorkshire, she's also the founder of the Making Midlife Matter collective, a co-founder of Accepting Who We Are (AWWA) and a later-life model.

Her advice for anyone retiring is to use this time as an opportunity to step out of your comfort zone. "I became a model in 2024 at the age of 56," she says. "And I decided to enter a pageant and became Mrs North Yorkshire Galaxy 2024/25. As a naturally grey woman, with no Botox, fillers or other aesthetic additions, I am proud to promote that you are never too old, and it's never too late to do something new.

"When you retire, it's easy to slip into a routine where you don't leave the house every day, or you stop trying new things. You have lots of spare time and might not be sure what to do with it all. At this point you're at risk of losing your identity.

"The key is remembering you're never too old to try something new. I recommend creating a fun, happiness and adventure bucket list – less about going on expensive cruises and more about looking at what you want to achieve."

You have lots of spare time and might not be sure what to do with it all

Tina says it's also important to surround yourself with people who are going to build you up and help you to achieve your dreams. She recommends seeking out what brings you joy in life and going for it – because life is short.

For Andrew Kent, what brings him joy these days is his passion for yoga, which he used to help build up a network before retiring the second time round. He practises it several times a week and enjoys going on yoga retreats.

Andrew's final piece of advice is: "Find your passion and pursue it. For me, that's yoga. And seize the day, especially in your early retirement years when you're more likely to have good health.

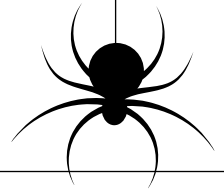
"If you want to travel, that's great. But don't forget that you will always need to come back home from travelling, and you need something – a purpose – that fills your time from Monday to Friday between trips.

"And it needs to be something that isn't just daytime TV." 📺





Trick or treat?



Deputy General Secretary David Luxton shudders at the prospect of a Halloween Budget

Early September always feels like the start of a new term. It evokes memories of going back to school after the long summer holiday or starting a first job after leaving school or college. There is a freshness about September and the feeling of a new start – back to the grandchildren’s school run in the mornings.

September also marks the return of MPs to Parliament after their holidays as they prepare for the party conference season. Mind you, there’s not much to party about at this year’s conferences. For the government, the fiscal forecasts have got worse over the summer, with no growth and U-turns on winter fuel payments and disability benefits costing about £5 billion. It all adds pressure on Chancellor Rachel Reeves as she prepares for her Autumn Budget statement at the end of October... just before Halloween.

It is now much more likely that the Chancellor will have to raise more revenue by tax increases as there is little room for borrowing to stay within her fiscal rules.

How will this affect anyone retired? Reducing the tax breaks on savings ISAs was widely forecast, and would be controversial, but thankfully the Chancellor confirmed in July that there would be no change to the ISA tax arrangements. However, it is likely the freeze on income tax thresholds, which is having an impact on pensions, will continue beyond 2028, despite earlier assurances it would end.

The current basic tax rate threshold of £12,570 has been frozen since April

2021 and has been taking a larger slice of pension income each year as pensions increase. If the threshold had risen in line with CPI inflation, according to the Bank of England, it would now be £15,518, allowing more pension income to be kept.

There has been renewed speculation that the Chancellor may reduce the amount of pension that can be taken tax-free. Currently 25% of the total accrued can be taken tax-free up to the lump sum allowance limit of £268,275. This limit may be reduced to £100,000, which would affect many people planning retirement, but would raise a lot of revenue for the Exchequer.

So “tough choices” ahead yet again, but where is all this leading the economy? In July, the Office for Budget Responsibility

The Treasury has maxed out on its credit card and the problem is worsening

(OBR) published a report, *Fiscal risks and sustainability*. It highlighted the worsening position of the UK’s public finances, pointing to “public debt now at its highest levels since the early 1960s, and projected to rise further” and that “borrowing is above the level needed to durably stabilise debt”.

In other words, the Treasury has maxed out on its credit card and the problem is worsening, despite tax levels relative to GDP now at their highest.

Of the UK pension system, the report argued: “The cost of the state pension is the second largest item in government spending after health.”

The OBR focused on the cost of the state pension triple-lock, which since 2012 has been the mechanism for uprating state pensions by the higher of inflation, earnings growth or 2.5%. The report states that

“due to inflation and earnings volatility since 2012, the triple-lock has cost three times more than initial expectations”.

Despite improvements to the state pension, the OBR reported: “A significant proportion of the population may not be saving enough through private pensions to achieve an adequate retirement income.”

Commitments to the triple-lock

There are good reasons why we have the state pension triple-lock. After derisory increases over a few decades, the value of the state pension has fallen well behind average wages growth, putting many pensioners in poverty.

The Labour government has committed to retaining the triple-lock for the duration of this Parliament. But it is clear that changes are being considered.

One option given widespread press coverage over summer was to raise the state pension age to 74 to reduce pension costs. However, as the Institute for Fiscal Studies (IFS) pointed out in a recent report: “Relying only on raising the state pension age to rein in spending would hit those with lower life expectancy, disproportionately including many on lower incomes.”

The IFS said what we all suspected: “The rising state pension age has substantially pushed up the risk of income poverty among those in their mid-60s.”

Its report instead proposed a four-point guarantee for the state pension:

- Set a government target level for the new state pension expressed as a proportion of median full-time earnings (currently the new state pension of £230.25 per week, £11,973 per year, is 30.2% of average earnings)
- Before and after that target is reached, increase the state pension in line with inflation
- Ensure that the state pension is not means-tested
- Give some certainty to people on their





negative impact on retired members and is “business as usual”.

We have had assurances from the Cabinet Office that the telephone number for the contact centre will remain the same and full information about the change will be communicated to retired scheme members in October.

The CSPA has been liaising with the Capita team, and we have a meeting with them in August to establish lines of communication so that we can assist individual members with any queries.

In June, the National Audit Office published a report on the administration of the Civil Service Pension Scheme. It highlighted problems members were having with MyCSP, and said that three transitional milestones had not been met by Capita.

This led to us having further discussions with the Cabinet Office.

The CSPA then submitted our own evidence to the Parliamentary Public Accounts Committee in late June, based on a membership survey. The report and conclusions of the PAC were due to be published in the late summer. [P](#)

CSPA: always there for you

This article highlights the importance of having CSPA membership – so we can be at your side campaigning on pensions and tax issues, and helping you individually if things go wrong with your pension.

In the meantime, enjoy the freshness of September and look forward to the vibrant colours of autumn... which may help to take your mind off the Autumn Budget as we wait to find out what tricks or treats the Chancellor has up her sleeve.

50th birthday what the state pension age will be when they retire, and guarantee that the stated pension age will not increase within 10 years. So, a lot of options for the government to consider, as their fiscal dilemmas continue to get worse in the run-up to the Autumn Budget at the end of October, just before Halloween. What could be scarier?

Civil service pension increase

In the meantime, we will know on 15 October – when the ONS publishes the September CPI inflation figure – the amount by which civil service pensions will rise from 6 April 2026. We should also know by then how much the state pension will increase next April, as it will be the higher of: the CPI figure; the earnings growth figure published in August; or 2.5%.

So how much pension do you need to get by in retirement? According to the Pensions and Lifetime Savings Association (PLSA), a ‘minimum’ standard of income for a pensioner living outside London is a post-tax income of £13,400 for a single pensioner, and a £21,600 combined income for a couple but after housing costs (rent or mortgage).

The average civil service pension in payment is currently £9,900 a year, according to the Cabinet Office. But this conceals a wide gap between men and women. The current average civil service pension in payment for men is £14,656, and for women £8,140 – a 55% difference in average pension incomes, which is £6,516 a year less pension income (based on data in the Cabinet Office Civil Superannuation Report 2023).

The disparity between the pensions of men and women in the civil service is part of a wider pension gap highlighted in a report by the Prospect union in July, entitled *Tackling the gender pension gap*.

The report estimates that the percentage difference in pension income across the private and public sector for female pensioners, compared with male pensioners, is 36.5%. This means that women have on average £7,600 less

Women have on average £7,600 less pension income a year than men

pension income a year than men.

The reasons for these differences are well documented: part-time working due to raising a family or caring responsibilities; pay disparities in the workplace; and other reasons including women receiving on average less state pension than retired men.

Prospect’s report proposes a series of changes in the workplace that could deliver better pension outcomes for women to reduce the gap.

Capita takeover

From December, responsibility for managing the Civil Service Pension Scheme will transfer from MyCSP to Capita – a decision first announced in November 2023 – affecting all 1.7 million members of the scheme.

The CSPA has been liaising closely with the Cabinet Office about the transition to Capita to ensure that it does not have a

Do we need a

If you have a frail, elderly parent who insists on continuing to drive, you may be forgiven for being concerned about their safety - and for the safety of pedestrians and other road users.

On the other hand, dear reader, you may be of a certain age yourself and seeking to maintain your independence.

For the moment, there is no upper age limit for driving in the UK, or compulsory tests for those of us who are getting on a bit (I'm 77). I say 'for the moment' as some people think the current state of affairs is positively dangerous.

The RAC Foundation reports there are 5.97 million full licence holders aged 70 or older in Great Britain. This includes 510 individuals aged 100 or more, the oldest reportedly being a 110-year-old woman.

Although licences expire at 70, they can be renewed every three years by 'self-certifying' you are fit to drive. The renewal form asks about your health, medication and whether you've had any recent accidents. Some of us may be tempted to adopt a Trumpesque approach to the truth, or at least to 'misinterpret' the questions. More seriously, people with dementia may be unaware of their condition and/or their limited driving ability. So how can older motorists, or anyone else for that matter, be stopped from driving?

There are court-imposed bans for dangerous driving and persistent offences (12 or more penalty points within three years). But, the argument goes, many more people continue to drive with worsening eyesight - especially at night and in the rain - or with spatial awareness and hand-eye co-ordination no longer up to the task.

Father-daughter concerns

One person who's deeply concerned about the safety of a parent is CSPA General Secretary Sally Tsoukaris. Although her father lives in South Africa, her anxiety will be familiar to many in the UK. Sally's father is 97 and "still determinedly driving".

She says: "My brother and I are scratching our heads - he may have an accident and harm himself or others.

"With the benefit of modern laser technology, his eyesight remains relatively good and his GP does little more than 'tut' a bit and ask him if he thinks he should be driving at his age - to which his unhesitating response is yes!

"Dad has always been a very keen, safe and excellent driver. During his long engineering career, and throughout my childhood, he drove literally hundreds and hundreds of thousands of miles

Licences can be renewed every three years by 'self-certifying' you're fit to drive

across Africa and Europe, all very safely.

"Dad currently lives on his own, in a friendly retirement community about half an hour's drive from Cape Town. He has stopped using the dangerous motorways in recent years, thank goodness, but his independence and autonomy are supported in no small part by being able to nip to the shops, go to church or attend local events in the car.

"He frequently offers lifts to his friends and neighbours as well, being an active member of his community, which helps maintain his interest in others, a social calendar and a general sense of purpose.

"How and when do we, as his loved ones, intervene to take this away from

him if he fails to take such a decision, in good time, by himself?

"We have always skirted around the issue when talking to him directly. My brother and I live much too far away from him to be of any help in driving him to medical appointments and the like, so he would be forced to rely on the kindness of friends or use the somewhat irregular community bus or local taxis.

"So here we are - unless we are forced to intervene, or he decides to relinquish his beloved car himself, or (heaven forbid) something drastic happens... Dad has just recently renewed his licence for another three years."

Ways to intervene

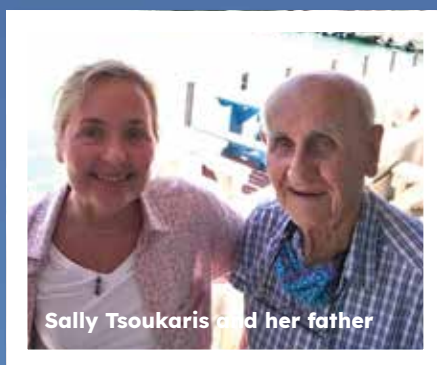
So clearly there are people who have legitimate concerns about their loved ones. Apart from asking them to give up motoring, there are ways in the UK of forcing them to do so.

If you feel someone is not fit to drive and they refuse to stop, you can report your concerns in confidence via the DVLA helpline - 0844 453 0118 - or the complaints team at DVLA, Swansea SA6 7JL. The DVLA may contact the police or insist on medical assessments and can revoke a driver's licence if they are deemed medically unfit to drive.

But are older drivers more prone to accidents and driving offences than younger ones? The evidence is equivocal. According to the insurance industry, which clearly has a financial interest in knowing what's what, there are essentially two peaks.

The Association of British Insurers reports that the value of individual claims is at its highest after the age of 66, although the figure starts coming down for those aged 91 plus. And the total number of insurance claims is at its highest between the ages of 18 and 25, and gradually comes down thereafter.

Research funded by the RAC Foundation estimates that one motorist in 10 aged 70-plus is not fit to drive and should give up their car.



Sally Tsoukaris and her father

stop sign?

Barrie Clement
considers the pros
and cons of driving
as an older person

The investigation, carried out by the Transport Research Laboratory for the foundation, was sparked by a spate of crashes involving elderly motorists, prompting calls for a more thorough assessment of older licence holders' driving ability.

On the other hand, police data collated by the government-funded Older Drivers Task Force suggests that elderly motorists are less likely to be involved in crashes than young ones.

The problem for us older drivers is that we are more fragile and four times

Police data suggests elderly drivers are less likely to be in crashes than young ones

more likely to die or be seriously injured. Deaths through road accidents among the 70-79 age group is forecast to surge by 40 per cent over the next 20 years due to the country's ageing population.

A report by the Older Drivers Task Force, *Supporting safe driving into old age*, points out that older drivers have reduced ability to judge and adapt their speed and read complex driving situations. Vision, reaction times and manoeuvring skills decline with age, it says.

However, as drivers age, self-regulation is common. Older drivers make fewer journeys and avoid demanding situations such as motorways, driving at night, in peak periods and at difficult junctions. And I would add that, despite the anger it elicits from younger drivers, most older motorists drive at slower speeds.

Fitness to drive

The task force says assessments of driving skills should be offered to all motorists aged 70 and above who have committed offences – instead of facing legal penalties. 'Fitness to drive' evaluations, during which abilities are

assessed by qualified occupational therapists and driving instructors, are currently only run by a few police forces.

If any driver is found to be unfit to be behind the wheel, the DVLA is notified and considers whether to remove their licence. In some instances, drivers are referred for more lessons and offered a reassessment within three months.

Those offered an assessment as a first response to careless driving or driving without due care and attention would then avoid the usual £100 fine and three penalty points.

According to the task force, rolling out fitness-to-drive assessments nationally would help to reduce deaths and serious injuries among older drivers.

RAC Foundation director Steve Gooding comments: "Allowing older

drivers to remain mobile is critical to their mental and physical wellbeing, but so is safety. A system that helps people address their shortcomings rather than simply penalising them could help maintain this balance."

Advanced driver-assistance systems – technologies that enhance safety while driving – can help. They use sensors, cameras and software to monitor the vehicle's surroundings, provide assistance and warnings, and even take corrective action. Much of the technology is available in new cars, but the degree of sophistication and efficiency depends on price and model.

At some stage, there will be widespread use of completely driverless vehicles. As you read this, however, that still seems to be some way off. 🚗



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WASPI women demonstrating outside the Houses of Parliament last year

In Politics

WESTMINSTER

by David Hencke

The government faced demands from MPs of all parties for compensation for the 3.5 million surviving women born in the 1950s who faced a six-year delay in getting their pensions. This linked to the government's decision to refuse to implement the partial maladministration findings of the Parliamentary Ombudsman's report, which recommended up to £2,900 compensation for the women. The motion said:

"This House notes the Parliamentary and Health Service Ombudsman (PHSO) report on women's state pension age... which found that maladministration in the Department for Work and Pensions (DWP) communication about the *Pensions Act 1995* resulted in complainants losing opportunities to make informed decisions about some things and to do some things differently, and diminished their sense of personal autonomy and financial control; further notes that there will likely be a significant number of women born in the 1950s who have suffered injustice because of maladministration in DWP's communication about the *Pensions Act 1995*; and also notes that, given the scale of the impact of DWP's maladministration, and the urgent need for a remedy, the PHSO took the rare but necessary step of asking Parliament to intervene... and asked Parliament to identify a mechanism for providing appropriate remedy for those who suffered injustice."

Rebecca Long-Bailey, Labour MP for Salford and chair of the All Party Parliamentary Group on State Pension Inequality for Women, spoke on the issue covered by WASPI, who are seeking permission for a judicial review against the DWP, and broadened the debate by including CEDAWinLAW and 1950s Women of Wales. "CEDAWinLAW and 1950s Women of Wales strongly support a mediation route towards redress, via an early neutral evaluation of groups' asks towards mediation with the [secretary of state] via mediators," she said.

"We are not going to give up until justice is done"

Rebecca Long-Bailey MP

"More broadly, they raise concerns that discrimination needs to be factored into any redress mechanism, stating that the roll-out of state pension ages potentially conflicts with the UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) treaty, which the UK signed in 1981. As such, the government should implement a temporary special measure to guarantee an adequate, non-discriminatory pension."

She suggested alternatives on how the government could raise the money. "There are options to make sure schemes are financially sustainable. WASPI has calculated that HM Treasury has saved a whopping £181 billion by increasing the

state pension age alone. Other options include applying a 1%-2% wealth tax on assets over £10 million, which would raise up to £22 billion a year, or equalising capital gains tax with income tax rates, which would raise £15.2 billion a year. Applying National Insurance to investment income would raise £8.6 billion a year. Ending stealth subsidies on banks could raise... £55 billion over the next five years."

She was backed by John McDonnell who as shadow chancellor was prepared to put £58 billion on the table in compensation.

Cross-party support for compensation included Stephen Flynn, former Scottish National Party leader; Democratic Unionist Party MP Jim Shannon; and Lib Dem MPs including women and equality spokesperson Christine Jardine and deputy party leader Daisy Cooper.

Tories backers of some form of compensation included Julian Lewis, John Hayes and Danny Kruger, who said: "I pay tribute to Labour members for their campaigning on this. They are the heroes of the movement."

But pensions minister Torsten Bell was unmoved. "Simply playing a flat rate to all 3.5 million women born in the 1950s, irrespective of any injustice, is hard to justify. Fundamentally though, our decision was not only driven by cost but... that we do not agree with the ombudsman's approach to injustice or remedy."

Rebecca Long-Bailey said: "We are not going to give up until justice is done, and neither are the women."

WELSH PARLIAMENT

By Martin Shipton

A report published by the Older People's Commissioner for Wales revealed policy and legislation was "largely inadequate" in responding to the needs of people growing older without children in Wales.

The report highlights that growing older without children can bring many benefits, including strong social lives and connections with friends, neighbours and community organisations; opportunities to build rich, diverse support networks and engage in community activities and volunteering; and financial stability.

However, people without children can also feel invisible, marginalised and ignored during discussions about ageing within a family-orientated society.

The report also found that many policies and services assume the presence of some form of family support, which can create barriers in terms of accessing services and support such as health and social care, transport, social activities, education and cultural activities.

In addition, people growing older without children may also find themselves at greater risk of issues that can affect their ability to age well.

The report sets out why action is needed to address these issues, given that the number of older people without children is expected to increase significantly in the years ahead. This action includes more targeted interventions, improvements to social support and innovative approaches to delivering care, building upon good practice that is already being piloted and delivered.

The Commissioner will be holding an event later this year that will bring together key policy-makers and decision-makers in Wales to hear from older people about their experiences of growing older without children. It will also examine the evidence within the report in more detail and explore practical ways to tackle the issues identified.

Older People's Commissioner for Wales Rhian Bowen-Davies said: "It is crucial that Wales responds effectively to the demographic changes we are seeing to ensure that we can access the services and support we may need as we grow older and have opportunities to live and age well, regardless of our circumstances.

"That's why I commissioned this research, which examines people's



experiences of growing older without children and the kinds of action required to ensure that their needs are better reflected across policy, planning and public service delivery. Publishing this report is an important step forward in ensuring that the issues often faced by older people without children are recognised and addressed, and I will be sharing the findings with the Welsh government, public bodies, service providers and other key organisations.

Older people without children can feel invisible, marginalised and ignored

She continued: "I will also use this important evidence to support my work to influence policy and service design across Wales. To create services and communities that are inclusive and fit for the future, Wales must move beyond policy and practice based on outdated assumptions, recognising the needs of all older people – including those without children – something I will support and enable through my work."

Meanwhile, protests have been taking place in Wales against public sector pension funds that continue to invest in companies linked to Israel's occupation of Palestinian territories.

In June, activists from west Wales lobbied Dyfed Pension Fund to divest £235 million from companies said to be

complicit in the Israel Defence Force's attacks on Gaza and the occupation of the West Bank.

The activists said they had been "deeply disappointed" by a letter received from the fund's trustees stating that, while it was acknowledged that all companies have a responsibility to respect human rights and uphold international standards, they preferred to take independent advice from experts.

The trustees had pointed out that the fund's Responsible Investment Policy states: "Engaging with investee companies is important and is likely to be more effective than divestment in improving desired outcomes.

"Additionally... such divestment would contradict the fund's belief that engagement is more effective than divestment in improving desired outcomes. If the fund were to divest from these holdings and sell them to individual investors, they would have no leverage to influence the actions of the companies."

A spokesperson for the protesters said: "We haven't won yet – but with growing public support and continued pressure, we believe divestment is within reach.

"The chair of the Dyfed Pension Fund board also chairs the Wales-wide [public sector] pension funds.

"If we can convince Dyfed to divest, it could set a precedent for the entire nation, marking a powerful stand by the people of Wales in solidarity with the people of Palestine."

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Forth Valley Royal Hospital

make enormous efforts to ensure the best care for patients. As a government, we want to support the NHS workforce and ensure they can continue to develop new skills that benefit patients.”

The Chief Medical Officer’s speciality adviser for cardiology, Dr Ross McGeoch, said: “Clinical nurse specialists are integral to the delivery of timely, safe and effective cardiology care in Scotland. The Specialist Nursing in Cardiology Framework further strengthens these roles for the benefit of both practitioners and our patients.”

In May, health secretary Neil Gray visited Gartnavel General Hospital to see how Scottish government investment is supporting increased capacity in orthopaedic services to deliver faster care for patients. The investment is part of the government’s commitment to strengthening the NHS and ensuring timely access to essential treatments.

During his visit, Mr Gray toured Gartnavel’s theatre complex, where he met staff involved in the expanded orthopaedic services.

NHS Greater Glasgow and Clyde is to be allocated funding to support the delivery of additional orthopaedic procedures through extra elective theatres at the hospital.

In June, it was announced that plans to transform social care across Scotland will be progressed after the Scottish Parliament approved the *Care Reform (Scotland) Bill*. Thousands of people with experience of accessing, delivering and receiving social care, social work and community health services have helped to co-design the legislation.

Alongside the Bill, an advisory board will be established to drive progress and scrutinise reform, replacing an interim board that met for the first time in May.

Social care minister Maree Todd said: “More than 200,000 people across Scotland access care each year. Anyone may need care during their lives and that

care should be high quality and delivered consistently across Scotland.

“That is why we have been so determined to bring forward much-needed reform, alongside the work that we are already doing through the near £2.2 billion total investment in social care and integration in 2025-26.”

SCOTTISH PARLIAMENT

By Christine McGivern

It was announced in May that more than 105,000 appointments and procedures were delivered by health boards last year through £30 million in extra investment, exceeding a pledge to carry out 64,000 appointments by the end of March.

The funding was targeted at the longest waits and, according to published data, there have been reductions in waiting lists across several specialities. Between March and December 2024 there were:

- 71% fewer waits for endoscopies in Ayrshire & Arran
- 52% fewer imaging waits in Fife
- 28% fewer ophthalmology waits in Lothian
- 23% fewer urology waits in Lanarkshire
- 10% fewer orthopaedic waits in the Highlands.

Recent statistics also show improved waiting times, with diagnostic waits at their lowest since October 2021. In April 2024, the Scottish government funded NHS boards to deliver 64,000 procedures within 12 months including 12,000 surgeries and 12,000 outpatient appointments. By March 10,700 surgeries and 15,800 outpatient appointments had been completed.

First Minister John Swinney unveiled the Programme for government 2025-26 in May, under which the NHS will deliver 100,000 additional GP appointments.

Among other commitments, Swinney

said the NHS will deliver 100,000 enhanced service GP appointments by March 2026 for key health risks such as high blood pressure, high cholesterol, high sugar, obesity and smoking.

There will also be more than 150,000 extra appointments and procedures, including a 50% increase in surgical procedures such as hip and knee replacements, and diagnostic tests, as well as a target for cancer pathways to tackle backlogs against the 62-day referral to treatment standard.

Cardiology nurses are to be supported to develop advanced skills.

The national Specialist Nursing in Cardiology Framework will set out how nurses can develop advanced skills and expertise through university-level qualifications and clinical experience.

This will support advanced-level practice including interpreting diagnostic tests and prescribing medications, leading teams and mentoring colleagues. The aim is for nursing professionals and cardiology services to be better able to align with the needs of the people they are caring for.

Public health minister Jenni Minto, who visited Forth Valley Royal Hospital in Larbert to launch the framework, said: “Cardiology disease is a leading cause of serious ill health and death, and nurses across the country



Jenni Minto

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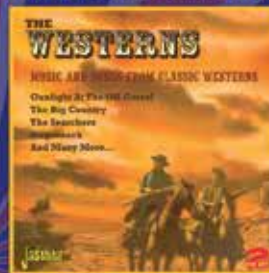
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NORTHERN IRELAND

By Tony McMullan

Following the dramatic U-turn of the Labour government to restore the winter fuel payment to more than nine million pensioners in England and Wales who had the payment withdrawn last winter, CSPA NI wrote immediately to the Department for Communities seeking clarity on what would be happening in Northern Ireland.

The Department responded in June indicating that communities minister Gordon Lyons had obtained the support of his colleagues to reinstate the winter fuel payment to all pensioners in Northern Ireland subject to the following criteria:

- Everyone over state pension age in Northern Ireland receives a payment
- There is an option to opt out
- Pensioners with an income at or above £35,000 a year have their payment automatically recovered by HMRC.

The payments will be £200 per household or £300 per household including someone over 80. It is anticipated payments will be made in November and December 2025. Minister Lyons said 86% of pensioners in Northern Ireland would be eligible for the winter fuel payment this year – an estimated 288,000 pensioners.

Nineteen years ago, the Northern Ireland Executive promised to bring forward anti-poverty strategy. There has been much criticism levelled at ministers from different political parties who have held the portfolio for bringing this forward.

Whilst some civil service pensioners are in receipt of healthy pensions, many are not. According to Department of Finance figures, in 2023 62% of Northern Ireland civil service pensions were less than £10,000 a year. Given that the British state pension is one of the lowest in the developed world, many retired civil servants struggle with their finances.

In early July, Gordon Lyons launched the Anti-Poverty Strategy for public consultation. He said the strategy “seeks to minimise the risk of people falling into poverty, helping people deal with the impacts of poverty and, importantly, assisting people out of poverty”.

There was an immediate and forceful response from more than 50 charities and anti-poverty organisations, who called on the minister to withdraw the draft strategy, saying families “deserved better”.

Groups including Save the Children, the



Northern Ireland Council for Voluntary Action, the Ulster Farmers Union, Barnardo's and trade unions were among the signatories of a letter sent to ministers that said: “It is more harmful to have a strategy that will not address poverty than having no strategy at all.”

When the Anti-Poverty Strategy was first agreed by the Executive in May, First Minister Michelle O'Neill said it could probably “go further” – but she denied that there was a row between Sinn Féin and the DUP over it.

Moving onto the issue of age discrimination legislation, CSPA NI along with others in the pensioner movement in Northern Ireland have been campaigning for many years for laws that forbid discrimination on grounds of age in the provision of goods and services. Such laws already apply in England, Scotland, Wales and the Republic of Ireland.

We were delighted to learn that independent MLA Claire Sugden intends to table a Private Members Bill in the Northern Ireland Assembly to bring in such laws. Claire decided to open up her intentions for the public to consider and respond to.

We said we strongly believed it is both unjust and unfair for older people in Northern Ireland to face discrimination outlawed in all the neighbouring

countries. We argued that as we had awaited legislation for such a long time it should receive priority in the NI Assembly.

We said the law needed to protect older citizens and we could foresee no reasonable justification for the law to be changed and that it should be enforced as soon as possible.

We finished our response by strongly endorsing her campaign to finally end the very long time that Northern Ireland pensioners have been treated as second class citizens.

As reported in the Northern Ireland Branch report, the newly appointed Commissioner for Older People, Siobhan Casey, attended the CSPA NI AGM in May.

In addition, Ms Casey has taken the opportunity to set out her clear and bold vision on what she hopes to do in the job.

As the third person to hold the post since it was created in 2011, she says she wants to advocate for a society that not only understands the needs of an ageing population but is also fully prepared to

support it. She has also spelled out her commitment to taking a strong stand against ageism, challenging discriminatory attitudes and relentlessly championing the rights of older people – ensuring that their voices are heard and their contributions valued.



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Conference tensions

The upcoming party conferences are likely to stoke existing problems, says Matthew Boyd

Rebellion is brewing ahead of conference season, with thoughts of a long, hot summer recess fading as party members gather across the country.

For Labour, the honeymoon is certainly over. Last year's conference was a victory lap for the leadership, a massive majority and the promise of five years to deliver their plan for national renewal. This year's in Liverpool will be very different. Huge numbers of MPs opposed the benefit cuts and welfare reforms for disabled people prior to the summer break. This followed anger over the scrapping of the winter fuel payment and the subsequent U-turn.

Ministers may find solace in the Westminster village, but party conferences bring them back down to earth with a bump. It's when those who deliver leaflets, fill the coffers with local fundraising and play active roles in their communities, alongside nervous councillors, mayors and MPs, have their say.

Keir Starmer's global interventions have been well received, as he's deftly managed the chaos of the Trump presidency, rebuilt relations with Europe and navigated tough diplomatic lines in the Israel-Iran conflict. But it is internal reactions to his domestic agenda that could decide his fate.

Tory and Lib Dem prospects

Kemi Badenoch's Conservatives face a conference where their continued relevance is the major challenge. With electoral challenge from Reform in much of the country and the internal struggle of rebuilding a shredded brand with fewer MPs, the clock is ticking for the leader. A successful party conference can give an opposition under new leadership a bounce.

In reality, Badenoch will hope to avoid

major rows – shadow justice secretary Robert Jenrick's ambition is clear. Which fringe events will he speak at? What will he say to journalists about the leadership? How many fair dodgers can he apprehend on Manchester's tram network?

Manchester has not been a particularly welcoming city to the Tories and there is a sense their trip could be a subdued affair with few members deciding to go. Lots of ex-MPs and councillors still want to let off steam, however, so rebellion never seems far away from Conservative leaders.

Lots of Tory ex-MPs and councillors still want to let off steam at the conference

Sir Ed Davey is at the helm of a steady ship on calm waters and will sail into Bournemouth with his 72 Liberal Democrat MPs making their presence felt in the House of Commons.

The Lib Dems often fly under the radar – with their leader's next photo stunt the only thing cutting through the noise of the other major parties – but their presence in Parliament is positive for pensioners. The party committed to Later Life Ambitions' manifesto pledges and has been a force for good in tackling issues that matter to those in later life.

No rebellion or dissent abounds for the Lib Dems, and the infamous Glee Club at conference is likely to be genuinely gleeful. The party just needs to raise its voice.

What next for Reform?

And what of Reform's conference in Birmingham? It is something of an unknown quantity – an American-style


convention and rally perhaps, with members and supporters desperate to see Nigel Farage speak. With the party's recent success in local and mayoral elections, what they say matters.

Recent policy announcements such as scrapping the two-child benefit cap show a clear desire to chase Labour, having already made an impact on the Tories. Farage would not commit to the state pension triple-lock but has pledged to bring back the winter fuel payment in full.

As leaders go, Farage is safe as houses. In many ways, he is the party. But in just a year, Reform has lost an MP in Rupert Lowe and seen party chair Zia Yusuf resign via X (formerly Twitter) and then reinstate himself a few days later.

The party has new councillors in charge in Kent, Lancashire and Durham, with Reform mayors leading Lincolnshire and Hull. The decisions they make will also be scrutinised as indications of how Reform could govern nationally – and potentially as soon as next May in Wales.

Party conferences can be make-or-break moments for leaders, parties and members. The jamboree feel can quickly turn, with the potential benefit of addressing a captive audience in the country becoming a nightmare that endures into the rest of the political year.

A week is a long time in politics – but for parties with rebellion in the air, that week away from Westminster can feel like an age. 

• **Matthew Boyd is a senior account executive at the CSPA's public affairs consultancy, Connect.**

When you become disabled or you are a companion to someone who has disabilities, you will notice how exclusive the world is. Physical and/or sensory barriers are everywhere, and can make planning an outing challenging.

A lot of people face this, with one in four having a disability that needs to be accommodated, according to the Office for National Statistics.

This article aims to help you find places to go and feel comfortable. An important message is to give feedback, both to venues themselves and on the websites mentioned here, to help others. Becoming disabled shouldn't result in you missing out. With some planning and support, you should still be able to get out and about.

Catherine Grinyer, consultant and director at Attendable, a business she created to arrange accessible events, says: "Venue accessibility is about far more than just installing a wheelchair ramp; it's about creating welcoming, inclusive spaces where everyone, regardless of age, mobility or sensory needs, can participate fully and with dignity."

Accessibility means that, by design, products, environments, services and content can be used and understood by the widest possible audience. Local councils have a duty to make things relatively easy to access – such as making mobility scooters and wheelchairs available at shopping centres. But not all disabilities are visible, so less obvious adaptations may need to be made.

Grinyer adds: "In the UK, the Equality Act requires all venues to make reasonable adjustments to ensure their premises are accessible to disabled people. But accessibility shouldn't stop at legal compliance, it should be part of a venue's ethos and embedded into every aspect of how it operates."

So how do you know if somewhere is suitable? Have you ever made plans to go to the cinema or go to a local event and found it isn't accessible physically – for example, by a wheelchair – or that performances haven't been adapted for those needing a calm, relaxed setting? Here are some tips on what to look for.

Venue accessibility is about far more than just installing a wheelchair ramp



Cinemas

In many modern cinema chains, wheelchair users have designated spaces and companions can sit nearby. Audio description is available and subtitles are provided for the hearing impaired. Assistance dogs are welcome.

The cinemas generally also offer sensory-friendly screenings for neurodiverse audiences. Some of these are specifically dementia friendly.

A CEA Card is generally accepted to ensure disabled guests receive necessary adjustments. The card, developed by the UK Cinema Association, aims to ensure that people with disabilities and their companions can get all the help possible



– a free seat for the person assisting, for example. If this might help you or someone you know, contact them for eligibility and details:

- **Telephone:** 01244 526 016
- **Textphone:** 18001 01244 526 016
- **Email:** info@ceacard.co.uk
- **Website:** www.ceacard.co.uk



Theatres

Depending on where you live, theatres can be harder to access as they are generally older buildings that are more difficult to adapt. But once again, there is a card available that opens the door to special help.

London West End theatres have an Access scheme offering discounted tickets and special seating for disabled people and their companions, ensuring a comfortable theatre experience.

To book Access tickets, customers should register on the theatre's website or call the box office – but ensure you have proof of disability ready to speed up the booking process.

London theatres also offer wheelchair spaces, assistance for dogs and sign language interpretation.

Outside the capital, theatres may have bespoke schemes or use a ticket outlet.

Despite theatres putting in place 'accommodations', a 2021 report on theatre access by VocalEyes states: "The onus should not be on disabled people. If we are to live up to the values enshrined in the Equality Act, it should be the urgent collective duty of everyone working in the arts and creative industries to take ownership of embedding and enforcing the social justice that it represents."

It adds: "[Theatre organisations'] duty is 'anticipatory': they cannot wait until a disabled person wants to use the service but must think in advance, and on an ongoing basis, about what

The onus should not be on disabled people... but on everyone working in the arts



disabled people with a range of access requirements might need.

"However, frequently it still falls to disabled people and their organisations to proactively ensure that access is available, identify gaps and problems, and suggest solutions to these, in order to experience theatre."

Performances made accessible are often only for a small number of shows in a long run, which limits attendance.

Here are some theatres that the website AccessAble says have good accessibility:

- Unicorn Theatre, London
- Barbican Theatre, London
- Birmingham Hippodrome
- Bristol Hippodrome
- The Lyceum Theatre, London
- Mayflower, Southampton
- Royal Exchange Theatre, Manchester

The website has produced a detailed accessibility guide for more than 250 theatres at www.accessable.co.uk.



Where to get support

- **The AccessAble website** – www.accessable.co.uk – covers the UK; search by postcode and the nature of the place you want to go. The results have been checked by trained surveyors and the user community. The site has symbols representing different needs, which can be used as a search feature. You can set up an account to make things easier. It is very comprehensive.
- **Euan's Guide** – www.euansguide.com – is a small charity working to make it easier, safer and more rewarding for disabled people, their friends, families and carers to find and visit accessible places. The website is easy to use but it relies on user reviews, which can be hit and miss. There are many ways to get involved by submitting reviews of places and getting involved in Euan's access survey.
- **The Sociability app** – www.sociability.app – has a mission to change the way the world thinks about accessibility to make it more sociable for all. It has maps and information about venues, and also relies on user reviews. However, the emphasis is on its role as a social group, with days to go out and review places together.

Help around the UK

- Some sporting facilities and concert venues have card schemes. These cards are mainly free but some charge an annual fee.
- Registering with **Nimbus Disability** – www.nimbusdisability.com – allows you to use its Access card across many venues and facilities, not just theatres.
- A cross-border Irish initiative, the **JAM ('Just a Minute')** card and phone app, indicates discreetly that the holder needs time communicating. The Northern Ireland Tourism Board is among the promoters urging businesses to use the JAM sticker to show they have had inclusivity training in hidden disabilities. Visit

- www.jamcard.org or email hello@jamcard.org or call 02890 436400.
- In Scotland, **Disability Scotland** – www.disabilityscot.org.uk – gives guidance on free transport for people with disabilities. And for theatres, **Access Scottish Theatre** – www.accessscottishtheatre.com – gives a summary of venues. @

Our work with others

Brian Sturtevant on one aspect of the CSPA's work

One of the most important working parties of the National Pensioners Convention (NPC), to which the CSPA is affiliated, is on pensions and incomes. The CSPA has a key role in supporting its work – I am its Chair, and Pensions Officer Chris Haswell takes a lead part in its work.

The working party submits reports and recommendations to the NPC national committee, which then takes appropriate action. Our Vice Chair, Clare Wilkins from PCS, represents us on the committee. We thought you would appreciate a flavour of its work by highlighting some of the key issues we have discussed.

The year has been dominated by the government decision to abolish the winter

We were pleased our campaigning over the fuel allowance brought success



fuel allowance; we were pleased our campaigning brought some success.

Our work supporting the WASPI women continues.

We have been seeking to eliminate the difference between the old and new state pension.

We have also been arguing for the NPC policy about a living pension of 70% of

the TUC's living wage to be introduced, highlighting the problems of pensioner poverty, which still sadly exist.

We invited a representative from the RMT to attend one of our meetings to follow up areas of common interest, especially the state pension and closure of railway station ticket offices, a frustrating problem for many members.

The work on the NPC document *A decent state pension for all generations* was completed and we appreciated the CSPA's offer to finance the printing.

We were pleased our campaigning on retention of the triple-lock was successful.

But we are aware that we need to be vigilant to ensure this is maintained. At the same time, we must closely monitor the rate of RPI/CPI increases and argue for one rate of inflation to be applied to all pensions and benefits and all consumer inflation-related charges.

We fully participated in the '68 is too late' campaign led by Unite, to prevent the state pension age being increased, and invited two excellent Unite speakers to the convention in Blackpool to make the case.

Annuity risks

The NPC briefing *Your annuity at risk* has been circulated to all MPs and the TUC and is available from the NPC office. And we continued to alert everyone to the risks associated with the selling on of annuities, especially as they were a fundamental part of auto-enrolment. We continue to argue for a rebalancing of auto-enrolment schemes to make them fairer.

We supported the PCS members who were taking strike action at the pensions regulator as they had been denied even the civil service pay increase. We were concerned that a poorly paid and understaffed pensions regulator would severely weaken the protection given to members of pension funds.

We continued to monitor age-related benefits, especially in transport and prescriptions, to ensure their continuation, and a return to the free TV licence for the over-75s.

The working party continued to liaise with the TUC Pensions Committee. Marion Wilson, Vice President and our representative, reported back to us.

Happily, we were able to liaise with the previous NPC national officer, Neil Duncan Jordan, who had been elected MP for Poole and continues to be interested in pensioner issues.

As you can see, this is just a flavour of our work and help that we can give to CSPA members and all pensioners. [P](#)

• Brian Sturtevant is President of the CSPA



MARK THOMAS PHOTOGRAPHY

Your member benefits

As part of your CSPA membership you get access to a range of membership benefits, one of which is this magazine. Here is a quick snapshot of the most popular – but to see the full range visit the members area of the website at members.cspa.co.uk



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How to claim: email info@harveyhowell.co.uk or call 0330 175 9959.

• Free initial legal advice

Free initial legal advice is available for all members. Consultation is for a maximum of 30 minutes and members must provide their membership number prior to advice.

How to claim in England and Wales:

contact Lyons Davidson Solicitors, 01752 300 584, quoting 'CSPA'.

In Northern Ireland: contact McCartan, Turkington & Breen, 02890 329801.

In Scotland: contact Thompsons Solicitors, email advicecentre@thompsons-scotland.co.uk or call 0800 801 299.



• 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.



How to claim: book a free, no-obligation initial financial consultation by calling 08000 858590, quoting CSPA, or visiting www.quilter.com/cspa

• Discounted conveyancing

Gordon Brown Law is offering discounted conveyancing services for CSPA members.

How to claim: telephone 0191 389 5160 or email sales@gbllf.co.uk for a quote.



INSURANCE



• Fit to travel – annual insurance scheme

Designed specifically for CSPA members, this fit to travel annual travel insurance plan from CSIS offers a European or worldwide option for an individual, couple or family. You must be medically fit to travel, UK-resident and a CSPA member (and remain so for the life of the policy), aged between 50 and 79 at the time of joining (thereafter no upper age limit will apply).

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** Only available when calling CSIS for a quotation. Discount only applies when cover is offered with provider Salvation Army General Insurance Corporation.*

SAVINGS HUB

• For great deals on shopping, motoring, travel, lifestyle and high-street discounts, visit our Savings Hub: members.cspa.co.uk/discounts/



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How to claim: to book, call 0800 0355 108, quoting code 'CSPA25'. For full info and T&Cs visit: fredolsencruises.com/affinity/cspa

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How to claim: Call 0800 035 5091 and state you are a CSPA member.

• 15% off National Tyres

A 15% discount is available for items purchased at a National Tyres garage, by quoting account number 870814*. This includes tyres, batteries, exhausts and work on brakes, steering and suspension and reduced MOT costs.

** Not available to redeem online; cannot be combined with other discounts.*

In Your Area



ENGLISH REGIONS: NORTH WEST REGION

Manchester & District

The group continues to thrive and would welcome new members. At the March AGM, Linda Martin stood down as chair and Colin Elderkin has taken up the mantle. The group thanked Linda very much for the work she put in and we hope she will continue to attend group meetings.

Pam Flynn was re-elected as secretary and Peter Sanger as membership secretary, and I was re-elected as treasurer.

The next group meeting will be on Wednesday 17 September, again at the Methodist Hall, Oldham Street, Manchester, at 11am. The purpose of the meeting will be mandating our delegate on the motions submitted for the CSPA conference in October.

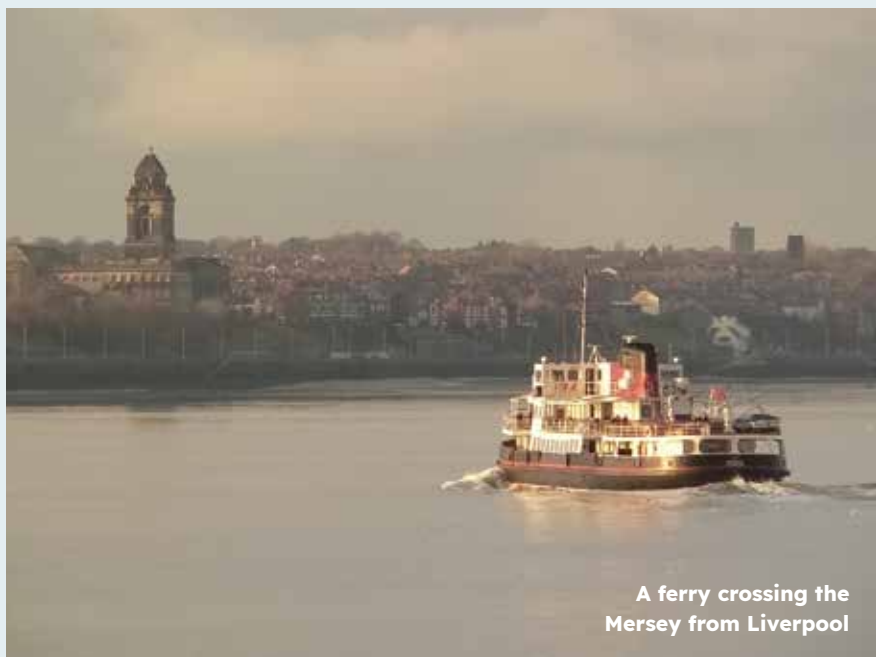
Meetings will be held on Wednesday 22 October, when a report from conference will be given to members. The Christmas lunch will take place 17 December and if anyone wishes to attend, please contact me.

A further meeting will take place on Wednesday 14 January, which is a kind of wash-up meeting and preparation for the AGM in March.

We also have a social lunch at The Old Rectory in Stockport every three months, on Thursday 25 September, Thursday 11 December and Thursday 8 January, commencing at 12 noon, to which all are welcome.

A regional meeting was held at the Central Library Liverpool on Wednesday 25 June. CSPA Deputy General Secretary David Luxton attended and gave us a report on the work done by the CSPA over the past 12 months.

Thank you very much for all the kind donations, which allow the group to



A ferry crossing the Mersey from Liverpool

function effectively. We also run a monthly 200 Club (£12 per year), commencing in March each year. Anyone who would like further information should contact me.

Regional Representative: Harry Brett
Email: h_brett@sky.com
Tel: 07999 874864

Liverpool & District

It is with great sadness that we inform members of the death of our chair, Gillian Hill. She died on Friday 4 April and her funeral took place at Southport Crematorium on Thursday 24 April. Our condolences go to her family and friends.

Mike Stankiewicz agreed to take on the role of chair and Dave Evans has volunteered to become the new membership secretary.

Thanks to both, as we need volunteers to keep the group healthy.

I would like to thank very much members who have donated to our group funds

The next scheduled meeting will be Monday 15 September, when we will be mandating our two delegates, Sue Munro and Dave Evans, on the motions that have been submitted to conference. Our meetings take place at Lime Street Central, Lime Street, commencing at 12.15pm.

The next two meetings will be Monday 8 December for the Christmas lunch, and Monday 5 January, same venue. If you would like to attend the Christmas lunch, please let me know.

A regional meeting was held at the Central Library Liverpool, on Wednesday 25 June. We are pleased to say that Deputy General Secretary David Luxton attended and reported on the work done by the CSPA over the past 12 months.

I would like to thank very much those members who have donated to our group funds, which look much healthier now.

Regional Representative: Harry Brett
Email: h_brett@sky.com
Tel: 07999 874864

MIDLANDS REGION

Former Oxfordshire Group

Missing meetings in your area? Come for a chat and to hear CSPA updates from the Midlands regional representative. The next meeting is Thursday 13 November at noon in the Wig & Pen pub, 9-13 George Street, Oxford OX1 2AU, about 10 minutes' walk from Oxford station. Contact Mike Warner – email: mytrain14@proton.me tel: 07443 614 771 – if you'd like to come.

Regional representative: Kevin Billson

Gloucestershire

We have had to change the date of our next meeting from 4 to 18 September. Apologies to anyone inconvenienced.

The group's last meeting was well attended, with 34 present and a speaker from Kier Construction. Our 18 September meeting will be mandating how our delegate should vote at the AGM. The speaker will be from the Star Centre at



Bridge of Sighs, Oxford

Ullenwood, where young people with disabilities are trained for work. Our final 2025 meeting will be on 4 December, with a photography show by Cheltenham Camera Club and mince pies provided.

Our meetings take place at 10am for 10.30am at the Civil Service Sports Club, Tewkesbury Road, Cheltenham GL51 9SL.

Chair: Alastair Goldie Tel: 0779 634 1104

Leicestershire & Rutland

We meet quarterly at the Royal British Legion Club, 4a Wigston Road, Oadby LE2

5QA at 1.30pm for a 2pm start. Our July meeting heard from Les Priestley, chair of the Executive Council.

Our June newsletter included a report of our group AGM and a list of contact details for the newly elected group committee. If you live in the Leicestershire and Rutland area but are not receiving our newsletters, please call or email me so I can check your contact details.

New members are always welcome at meetings. We are a relaxed and friendly group and will be very pleased to see you. The next, on 29 October, will see the return of popular speaker Dave Andrews (former BBC Radio Leicester presenter) with a talk on 'Richard III: the man and the mystery'. For more information, please get in touch.

Secretary: Kevin Billson

Tel: 07827 320413

Email: kevinbillson@ntlworld.com

EASTERN REGION

Bedford & District

Bedford & District Group meets four times a year in The North End Club, Roff Avenue, Bedford. It currently has 1,134 members and now includes the Cambridge Group, which has recently folded. But despite the large numbers, only 25-30 people regularly attend the meetings, which includes a free lunch.

The venue is quite close to the train and rail stations and has a free car park. The meetings start at around 12.30pm until somewhere in the region of 3pm. The format of the meeting has been similar for many years: members are given breathing space to reunite with friends, during which time a quiz paper is handed out and raffle tickets sold for a free raffle. This is a self-funding exercise, which regularly raises £50 to £60.

In the past, we have had guest speakers, but this is quite difficult to organise, particularly for the small amount of attendees, and if a fee is charged, it turns out to be quite an expensive function to host.

A buffet lunch is then available, followed by the business of the day.



Mute swans on the Great Ouse at Bedford

At the AGM in March we usually have a speaker from headquarters. This year General Secretary Sally Tsoukaris visited us and informed us of plans for the coming year, including the national AGM in October.

At the meeting in June, we had a couple of new members, who were warmly welcomed to our group, and we hope they will come again.

The next meeting will be held on 12 September and if we hear of anyone wishing to attend and who may need further information, they should contact us.

Romy Neeves Tel: 07484 741116

Email: raneeves@gmail.com

Membership secretary and chair John Abington

Tel: 07954129749 Email:

johnabington1582@gmail.com

SOUTHERN REGION

Liberated from London Region!

Crawley & District Group members will be pleased to hear that we have been liberated from the London Region. In the last edition of *The Pensioner*, our report was published as part of the London Region. The tentacles of Greater London spread far and wide but the citizens of Sussex have bravely resisted being absorbed into it. Our group remains firmly in the Southern Region.

We held the regional meeting in Crawley in June, joined by friends from Eastbourne and Worthing and guest speaker Charlie Cochrane from the EC, who led an interesting talk on the future of the CSPA.

Most of our members live in mid-Sussex, with some in Surrey and Kent. When you read this we will have had our summer lunch in East Grinstead and will be planning our autumn schedule, which can be found on the national website. Join us if you fancy a lively discussion and a friendly lunch in a local pub.

Chair: Brian Sturtevant Email: brian.sturtevant@cspa.co.uk

GREATER LONDON REGION

Harrow

Our group is still functioning, but we really need new people to join and come to our meetings.

At our AGM, all officer and committee posts were filled, but by the same loyal though reluctant people. Deputy General Secretary David Luxton also gave an interesting insight into national CSPA matters.

Our next meeting will mandate Flo Lewis for the national AGM. I am also hoping to have a speaker. It will be on Tuesday 23 September at 2pm in the meeting room at the rear of Wealdstone Library, The Wealdstone Centre, 38/40 High Street, HA3 7AE.

Last year we held a very successful and enjoyable festive meal. This year's will be held on 11 December, with the venue yet to be decided. If you are interested, please email me.

Secretary: Alan Blann

Tel: 020 8861 3696

Email: althebike@outlook.com



Scarborough & District

The group AGM was held on 28 April at Westborough Methodist Church. Five members attended and five sent apologies. Full details of the meeting were given in the group's April newsletter.

We will meet again on 27 September at 11am in the Belle Vue Room, Westborough Methodist Church, Scarborough YO11 1T. Further meeting dates will be arranged at that meeting, provided the group has sufficient funds to continue.

Committee members are always available to help or point you in the direction of help if they can.

Please do try to come along to our

meetings, where you will be assured of a warm welcome and a cup of tea or coffee and a biscuit or two. Our contact details are as follows:

Chair: Joyce T'Anson

Tel: 01723 360519

Email: j.ianson360@gmail.com

Treasurer: James Howie

Tel: 01751 475659

Email: jpearsonhowie@gmail.com

Minutes secretary: Richard Kilsby

Tel: 07783941589

Email: richkilsby@live.co.uk

Pensioner publicity: Sheena O'Connell

Tel: 07702 060063

Email: oconnellsheena@gmail.com

SOUTH WEST REGION

Plymouth & District

Hello from the South West. The group meets on the second Tuesday of alternate months at the Raffles Club, Mutley Plain, Plymouth, from 1pm. The next meetings are 16 September and 11 November.

We desperately need new members if we are to survive. If you live in an area where there is no group, you will be more than welcome to come and join us. So call in for a cup of coffee or tea or, if you are not driving, a pint of beer and a sandwich.

Secretary: Geoff Ferguson, 4 Mount Pleasant, Back Road, Calstock, Cornwall PL18 9QL

Email: geoff.ferguson47@gmail.com

Dorset (DT) postcodes

At a recent regional meeting that I, as regional representative, arranged for our three remaining groups in the South West, the subject of enhancing representation

for members who live in closed group areas was discussed at length.

My article on page 32 of the summer edition of *The Pensioner* showed the positive action taken by East Devon Group, which I chair, and Bristol, Bath & West, chaired by Stuart Tarr, in trying to solve the problem by enlarging both group areas to supply further representation.

On this occasion, we looked at those who live in the now closed groups of Bridport and, more recently, Weymouth. These cover closed group members living within the Dorset postcodes of DT1 to DT9.

Whilst we would be happy if these groups could at any time reopen by finding sufficient volunteers to run them, we would like to offer representation and

Positive action has been taken by East Devon and by Bristol, Bath & West

contact now by surveying members within DT1 to DT9 as to which group they would like to be associated with.

The two South West groups for consideration are East Devon, currently covering the EX and TQ postcodes, or Bristol, Bath & West, which covers postcodes BA, BS, SN, SP and TA.

If you live in the areas of DT1 to DT9 please let me know, if you wish, which of these two named groups you would prefer to feel more closely connected to by area.

Any other views on the subject, or on other matters, can be expressed if you wish. The South West groups will then reassess the subject once more.

Please let me know your thoughts. I can be contacted by telephone, email or post. My full details can be found on page 46 of this edition of *The Pensioner* or on the CSPA website.

Regional representative: Les Calder

Email: landmcalder@btinternet.com

Tel: 01626 830266

NORTHERN IRELAND BRANCH

The branch AGM took place on 7 May in the Presbyterian Assembly Buildings. We were delighted to welcome Commissioner for Older People Siobhan Casey and CSPA national chair Les Priestley.

Siobhan set out her priorities for the role, which includes health, environment, social care, public transport, housing and public toilets for older people. She explained how she wanted to work across the range of organisations representing older people and looked forward to working with CSPA NI. Les said he could understand why some members had lost hope in these difficult times. It was important to work to get the government to lift the freeze on the income tax

Commissioner for Older People Siobhan Casey was welcomed to our AGM

threshold, which would soon pull all civil service pensioners into the threshold.

The same nine people were elected to the branch committee as last year. However, there was one change: Stan Blayney stood down as chair and became a committee member, while Harry Baird did the reverse, moving from committee member to chair.

A limited number of branch annual reports are available. If you'd like a copy, please email tony.mcmullan@outlook.com.

All Party Group anniversary

The Northern Ireland Assembly All Party Group celebrated its 10th anniversary in May. The CSPA NI has observer status and branch secretary Tony McMullan attended the event.

Specsavers deal

Since the last edition of *The Pensioner* a further 40 requests for vouchers have

been received from members. This brings the total to 315 vouchers requested since the scheme was launched, saving members £6,300.

If you would like one of our exclusive CSPA NI Specsavers £20 vouchers either for yourself, your family or your friends, please send your/their details to tony.mcmullan@outlook.com.

CSPA NI AGM 2026

Not wanting to waste time, the newly elected branch committee has already organised the 2026 branch AGM. It will be held on Wednesday 22 April at 2pm in the Boardroom, Presbyterian Assembly Building, Fisherwick Place, Belfast.

Two great keynote guest speakers have already confirmed their attendance: Claire Sugden, Independent MLA and chair of the NI Assembly All Party Group on Older People; and Chris Haswell, CSPA pensions manager. Get the date in your diary now!

SCOTLAND BRANCH

Meetings continue to be held at The Griffin, 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 at 1.30pm.

The branch newsletter issued in August announced that the 4 September meeting would be an Extraordinary General Meeting after the chair stepped down in May, as matters requiring discussion could not wait until the 2026 AGM. It was agreed that the remaining branch officers would continue to deal with day-to-day business.

The EGM and all other meetings are open to every Scotland Branch member regardless of where they live, with a virtual option to attend also available.

Glasgow Children's Hospital Charity will be, as usual, invited to be guest speaker at the 6 November meeting, a popular event to which they bring Christmas cards and gifts not available on the high street.

Membership matters

If you have any membership matters to update, such as a change of address, please contact Michael Kirby – email:



michael.kirby@cspa.co.uk or tel: 07969 405263. Branch newsletters have helped keep members informed, especially those in remote areas who cannot attend meetings. Members are also reminded to check out the Scotland Branch website at www.cspascotland.org.uk.

Word of mouth is one of the best ways to recruit members, so if you know anyone who would like to join, please contact Michael Kirby to see if they are eligible.

Creating a new group

All groups in Scotland have closed. However, should any members wish to make further enquiries about creating a new group in their area, please use the contact details below.

Branch administrator: Christine McGiveron, 12 Benmore, Prestwick, Ayrshire KA9 2LS

Tel. 01292 891033

Email: Christine.McGiveron@cspa.co.uk

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Your views



GET IN TOUCH

Write to us at CSPA head office, 160 Falcon Road London SW11 2LN or email editor@cspa.co.uk

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

ACTION AGAINST MYCSP

I was interested to read John Nisbet's letter in Spring 2025. I have the same issue. MyCSP failed to action my request to discontinue a voluntary deduction.

Mr Nisbet asks for a formal, effective, complaints route, but Chris Haswell dodges that request.

This has gone beyond "getting the situation improved". Besides ignoring written correspondence, pensions administrator MyCSP has a nightmare call-handling system that tests callers' endurance beyond the limit, and their X (formerly Twitter) account, opened in July 2012, has been dormant ever since.

Several other pensioners are voicing exasperation via X. If there is indeed no formal effective complaints route (which of course - there should be), perhaps the answer is to consider action to recover losses via the Small Claims Court.

Paul Backhouse MBE, Lancashire

CSPA replies:

Apologies for 'dodging the issue'. While I appreciate the voluntary deduction issue is important to the members concerned, we know there are massive issues with MyCSP with inaccurate or delayed pension payments (see page 7).

The CSPA has talked to the Cabinet Office about priorities and I am afraid the voluntary deduction issue slips down the list. We are also aware that at least one organisation will refund deductions made because of these delays. So, I'm sorry, but we are unable to prioritise it.
Chris Haswell, CSPA Pensions and Personal Cases Manager



BLUE BADGE CHALLENGE

When my carer popped into my local library in Ryde, Isle of Wight, to ask for a Blue Badge Application form for me, I wondered why she'd been asked if I would need help filling it in?

After seeing all 27 pages of it, however, I'm not surprised at the question! I'm not surprised that many people just give up!

Joan Parry, Isle of Wight

THANKS TO BC TECHNOLOGIES

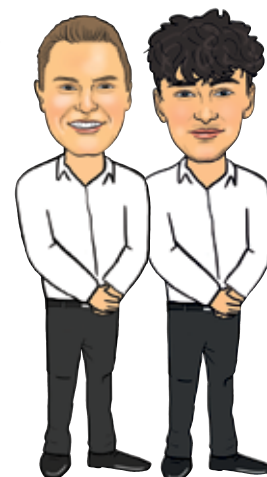
Over the past few months, I have had cause on two occasions to call BT Technologies' helpline. It has proved a lifeline to me - in addition to the informative Helpdesk in *The Pensioner*.

Please pass on my grateful thanks to BC Technologies for their excellent service. Long may this feature of the magazine continue as I'm sure there are many others who benefit from the expert advice offered to CSPA members trying to cope with new technology.

Doug Roberts, Torfaen

Please accept my heartfelt thanks to the very kind, helpful and patient gentleman called Charlie who helped to sort out a gmail problem on my laptop this afternoon.

Jeewan J Matharu, Middlesex



PRESSURE ON PENSIONS

I found Chris Haswell's article in the Summer edition on relative pension rates interesting. I have just been to Liverpool to chair the PCS ARMS forum. One debate was entitled 'How much should the state pension be?'

As Chris says, Britain has traditionally relied on contractual arrangements and whilst in some way this continues with auto-enrolment, these entitlements earned will be low

I believe that the state pension now needs to pick up the slack

and, in any case, precarious workers won't be covered.

I believe the state pension needs to pick up the slack. Not to do so will lead to an increase in pensioner poverty. Most support the triple-lock of inflation, wages and a minimum of 2.5% to lift both the lower and higher state pensions, but to what level? Do we link it to the national minimum wage, currently at £12.21 per hour. For, say, a 30-hour week, that equates to more than £366, compared with just over £230 per week for the higher state pension. It is a question we must now debate.

Tony Conway, Penzance

Many of us, after buying a product, conscientiously register it with the manufacturer so as not to void the warranty, or we take out an extended warranty at an extra cost. Increasingly, I am being asked to advise what you can do when the warranty does not fulfil expectations, so I thought it may be helpful if I set out some general points.

Guarantee v warranty

A guarantee is usually a promise to repair, replace or offer a refund for a specific period of time, if a product or service proves to be faulty. A guarantee is offered free of charge on purchase.

A warranty provides extra cover if a product or service is defective, usually after the manufacturer's guarantee has run out. There is often a charge to take out a warranty. Having a guarantee or a warranty does not remove any legal rights you may have, for example under the *Consumer Rights Act 2015*.

Terms of a warranty

It is very important to read the terms and conditions as often there are exclusions. Common exclusions include normal wear and tear or accidental damage, or a warranty may cover parts but not labour.

Also watch out for whether the warranty will provide a replacement if your item cannot be repaired, or you have to use an 'authorised' repairer or there's a limit to the amount you can claim for.

Each warranty will be different, so do read the small print.

Legals

In legal terms, when you take out a warranty, you are making a contract with the company. Again, it is important to understand who the contract is with – the manufacturer or the retailer. If you believe the company is not paying out when it should, then there is a breach of contract.

If you have contacted the company and



Warranty warning

Is extra cover really worth it, asks **Bernard Seymour**

they are refusing to honour the warranty, and you believe you are covered, you can pay for the repair yourself and ask the company to cover the cost.

If you do decide to do this, it would be best to obtain more than one quote, so you can demonstrate you have been reasonable in the cost of the repair.

It is also advisable to notify the company that you are planning to have the item repaired and will be seeking the cost of the repair from them.

In any correspondence, make it clear what you want and always put a time limit on when you wish to receive a response. Fourteen days is a reasonable time to wait. If the company fails to pay, you can make a claim through the Small Claims Court.

Financial Conduct Authority

Some warranties are contracts for insurance. Providing insurance is a regulated activity, which means the company offering it must be authorised by the FCA. If the warranty is governed

by the FCA, you can contact the Financial Services Ombudsman and ask for help.

Consumer Credit Act Section 75

If you have paid with a credit card, your credit card company will often refund you the cost of the item or the cost of repair.

Company no longer trading

If your warranty is with a company that's no longer trading, and no company has taken over the business, you'd have to make a claim under the *Consumer Credit Act* if you paid by credit card. Or if the agreement is regulated by the FCA, you may be eligible to make a claim from the Financial Services Compensation Scheme.

In some cases, you may be able to make a claim on your household insurance.

As with all transactions like this, however, do be alert to scammers. Check the firm is genuine. If you are being offered a warranty that looks like insurance, you can check the FCA register to find out if a firm is authorised. ⓘ

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 hours.

To access the service, the member first needs to register online at 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



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BC Technologies' Finlay Anderson has some trouble-shooting tips for misbehaving printers



Printers can be pretty annoying – they seem to break or stop printing for absolutely no reason. Here's how you can combat neverending printer purgatory.

Usually it's something to do with the drivers not working, so it's important to know how to update them. But first, what is a printer driver?

Drivers are little bits of software your computer needs to enable it to communicate with the printer. Other devices, such as cameras and microphones, have their own unique drivers too. Not having the drivers installed

Not having the drivers installed on your printer may render it unusable

on your printer may render it unusable, so make sure they are always up to date and installed correctly.

Updating drivers is relatively simple and there are multiple ways to do it. Note that some drivers will have different versions depending on the OS (operating system) you are using. Most websites will keep the different OS versions next to each other when you go to download them – MacOS for Apple computers and Windows for everything else.

The most consistent way to update your drivers is to go to the manufacturer's website. There are other ways of getting

them, but I believe this is the most efficient method. You will need to know the model of your printer, so you can be directed to the correct drivers. Then select the drivers for the OS you use.

If you are given the option of x64 or x32, choose x64. This will download the drivers into your downloads folder in file explorer, and you will then be able to start installing them onto your computer.

Once you double-click on the driver file, it should do most of the setup itself. After it is finished, it will automatically add the printer to your computer, and you will be able to start using it.

When updating your drivers (rather than installing it for the first time), I would recommend removing the printer you are trying to update from your printer first.

If you are unsure which OS you use, ask someone you know for advice or search for it online. There are many different types of printers too, so make sure you go to the correct website – if you have an HP printer, go to the HP website for the driver.

Other printer problems

Driver updates can't fix all printer issue though. Here are some more trouble-shooting steps you can follow if a driver update does not resolve your issue:

- Rebooting your printer is a simple yet effective way to get it working again. If it's telling you it's offline and cannot connect to your computer, try

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unplugging it for 10 minutes and then plugging it back in. This effectively refreshes the printer's 'mind' and allows it to reconnect to the network.

- If you have items stuck in your print queue, try deleting all the items and then having another go. You can do this by going into the Control Panel, finding the 'Devices and printers' option, then right-clicking and selecting Open (sometimes it will open a different menu if you double click on it instead). From there you can right-click on your printer and click on the 'See what's printing' option. Once in there you can delete queue items and unclog your printer.

I hope you will now be fully equipped to tackle the next printer issue you come up against. And if you encounter anything not mentioned here, look for a solution on the internet or get in touch with us. [P](#)





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

Closing date: **31 October 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 **David Ansell, Witney**

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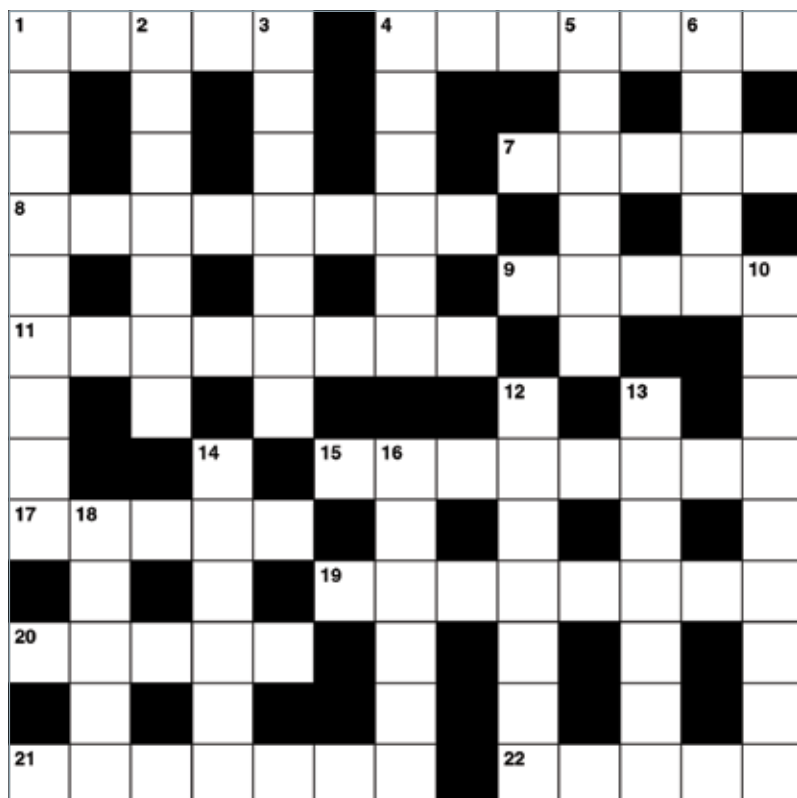
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Last issue's solution

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

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Across

- 1 ____ Meir: fourth prime minister of Israel (5)
- 4 E.M. ____ : author of *A Room with a View* (7)
- 7 Biblical figure and father of Methuselah (5)
- 8 Language in George Orwell's *1984* (8)
- 9 Italian fashion brand (5)
- 11 Home to the University of Michigan (3,5)
- 15 A whale, dolphin or porpoise (8)
- 17 Muppet character (5)
- 19 Plant such as a cabbage or swede (8)
- 20 Roman general who revived the office of dictator (5)
- 21 1571 naval battle (7)
- 22 Church council (5)

Down

- 1 Tailless rodent of the cavy family (6,3)
- 2 Bird also known as a peewit (7)
- 3 Dallas-Forth Worth or Luton, say (7)
- 4 *The Marriage of ____* : Mozart opera (6)
- 5 ____ Bullock: US actress (6)
- 6 Castilian knight and ruler in medieval Spain (2,3)
- 10 Organic compound and building block of proteins (5,4)
- 12 ____ Clay: birth name of Muhammad Ali (7)
- 13 Bird that symbolises Jesus in Christian iconography (7)
- 14 Iggy ____ : Australian rapper (6)
- 16 ____ Fermi: Italian-American physicist (6)
- 18 Location of the female germ cell in seed plants (5)

Last issue's solution



Something else that annoys me...

Foxes are not cute little creatures, fulminates Chris Proctor, they're filthy menaces



Three people in our street feed foxes. They stand outside their houses in the evening making cooing noises and tapping spoons on tin cans. One of them – Gladys – told me one of the foxes is a special friend. She calls him 'Foxy', she says, because she doesn't know his real name. You just have to take a deep breath with Gladys. At least she's not violent.

All manner of normally decent and sane people are struck with the fox bug. Show them a picture of one of these creatures and they emit sounds like: "Aaaaah" and "Ooooooh". They gush: "Isn't he sooooo sweet?" They drool over his cute little black-tipped ears and snowy white chest.

What is the matter with them? I'd like to invite this fox-fancying fraternity round to my garden first thing in the morning. (Actually, not first thing. Half-ten, say.) Let them cast their eyes upon the devastation wreaked by their cute little pals.

Not a blade of grass is to be seen. The entire area is knee-deep in offal: assorted rotting vegetables, polystyrene takeaway containers, torn wrapping paper, babies' nappies, mango chutney, wet wipes, savaged pizza boxes, chewed yoghurt pots... And these are only the hors d'oeuvres for these ginger vermin. These are the tasteful exhibits.

And rather than the summer bloom or blossom, the nose is assaulted by choking wafts of week-old detritus from prize-winning curry houses (have you noticed all curry houses are 'award winning'? That annoys me, but... another time).

"Approach! Come closer!" I'd urge the gathered spectators. "Walk towards the tip. There. Have you noticed what you've stepped into? Try getting that off your

shoe, then see how much affection you feel for the lice-ridden vandals who put it there. Even if they do have velvety ears."

I don't want to give the impression I'm anti-fox – I don't want to antagonise half the readership of *The Pensioner*. I'm just anti-fox-in-my-garden. I am a great fan of Basil Brush, I liked the Wes Anderson film, and I am more than content to see these animals trotting round the countryside.

But I draw the line at starting each morning with a view of devastation rivalling Chernobyl and the reek of Tower Hamlets' waste tip.

I sometimes wonder if the species has a grudge against me. They seem to take pleasure in irritating me. A few weeks ago one went to the absurd lengths of dying in the garden. Right on top of the refuse, stiff as a cabaret singer's shirt-front. I was enraged. Why? Why my garden? There's the whole of Hampstead Heath down the road. But no: it decides to expire in my garden.

I rang Pest Control and was told: "The council doesn't treat foxes."

"It doesn't want treatment," I told her. "It's dead. And what do you mean by 'not treating foxes'? Are you saying you don't take them for a slap-up dinner at the Cafe Royal before

a performance at the South Bank?"

There was a silence before she spoke again, quietly asking if I might like to be transferred to another council department. Social services, perhaps?

Eventually she said she'd get someone to take it away and though we both knew she wouldn't, I felt I'd got somewhere.

I am now intent on taking matters into my own hands and have plans to form a local hunt. I accept that, as I live in Camden Town, there are likely to be practical difficulties. They've got noise regulations, so I anticipate complaints about the Tally Ho horn.

I also imagine that it will not be easy to fashion a well-turned-out pack of hounds from the ill-tempered mongrels to be found in our vicinity.

Oh, and horses. I've asked about renting some I saw down Whitehall, but no response so far.

I have to say, my plan has had little encouragement, even from the family. My elder daughter says foxes are entitled to live as much as I am. She suggests I join the three neighbouring fox feeders and put out cat food, then they'll stop nosing round refuse bags. I worry about her. I think she's got less sense than I have.

She is of the opinion that urban foxes swallow rats by the bucketful and that without them the garden would be awash with rats. Which would I prefer? 🐾



I draw the line at starting each morning with a view of devastation rivalling Chernobyl and the reek of Tower Hamlets' waste tip

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