

GROUP CIRCULAR 980

To: Branches, Groups and Executive Council

December 2025

Dear Colleague

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1. CSPA AGM 2025 REPORT

In accordance with a motion carried at the 2024 AGM, intended to reduce the number of costly magazine supplements, we have printed our 2025 AGM Report 'in-house' and we are pleased to enclose 2 copies for you to share with your Group or Branch members. Please feel free to contact HQ should you wish to request any additional copies, but please be advised that for those online the document can also be accessed to view or download on the CSPA website at this link –

https://members.cspa.co.uk/wp-content/uploads/2025/12/TP303_00_AGM_ROD2025-FINAL_LO.pdf

2. AUTUMN BUDGET 2025 – UPDATE ON STATE PENSIONS, PENSION CREDIT AND OTHER SUPPORT

In answer to a written question from Gregory Campbell (DUP, East Londonderry) about *“whether the (a) new style and (b) old style State Pension payable in 2027 where both categories have a gross income of £13,000 as a result of the old style pension recipient having a small personal pension”* would be precluded from paying income tax, Pensions Minister,

Torsten Bell (Labour, Swansea West) has responded as follows, “... *the Chancellor has said that over this Parliament those whose only income is the basic or new State Pension without any increments will not have to pay income tax. The government will set out more details next year.*”

In answering another parliamentary question on what steps he is taking to tackle pensioner poverty, Minister Bell said that the State Pension “*remains the foundation of support for pensioners*”, and that the Government’s “*commitment to the Triple Lock throughout this Parliament*” would ensure its value increased over time.

Both the basic and new State pensions will increase by 4.8% in April 2026, which Minister Bell said would benefit over 12 million pensioners by up to £575. He also said that Pension Credit would continue to provide vital support for pensioners on low incomes by guaranteeing a minimum income level, also due to increase by 4.8%, to protect the most vulnerable.

Receipt of Pension Credit is a gateway to other support including Housing Benefit, Council Tax support, help with NHS costs and fuel bills, and a free TV license for those over 75. The Government has said maximising Pension Credit take-up remains a key priority and that they are to continue with the biggest ever awareness campaign to promote it to eligible pensioners, their families and friends. The latest campaign started in September and has included newspaper, television, radio and social media advertising, as well as digital screens in GP surgeries and Post Offices. The Household Support Fund, for households facing financial hardship, has had its funding extended to March 2026.

3. INSTITUTE FOR FISCAL STUDIES (IFS) COMMENT ON THE NEED TO RE-CONSIDER THE TRIPLE LOCK

An article by Heidi Karjalainen, featured on the IFS website on 25 November and also published in the Financial Times, refers to the Office for Budget Responsibility’s estimate that the State Pension will cost £15.5bn more per year by the end of this Parliament that it would have done had it been linked to average earnings alone since the early 2010s.

The article goes on to say that, whilst moving away from the Triple Lock would not necessarily address the challenges and pressures on public finances due to growing demands for health and social care, rising NATO defence spending and elevated levels of debt interest, a continued Government commitment to it would mean other aspects of state spending would need adjustment, through increased taxes or spending cuts on other priorities.

This is just one example of the growing pressure on the Government to announce a move away from the Triple Lock after the next General Election to something deemed more sustainable, with this article recommending reliance on a target of 30% of average earnings through a “smoothed earnings link” based on earnings growth and the rate of inflation.

You can read the article in full here - [We need to reconsider the triple lock | Institute for Fiscal Studies](#)

We continue to campaign with our partners in Later Life Ambitions (LLA) and others for the Triple Lock to be maintained, with our LLA “Budget for Later Life” promoting this along with a link to the Minimum Income Level required to sustain as basic but healthy and decent standard of living in later life.

4. CENTRE FOR AGEING BETTER RENEWS CALLS FOR A COMMISSIONER

The Centre for Ageing Better has renewed calls for Commissioners for Older People and Ageing in England and in Scotland following a recent Office for National Statistics (ONS) report that shows that life expectancy has only marginally increased in England for the 2022-24 period compared with 2021-23, now standing at 83.3 years for women and 79.5 years for men. Their website at <https://ageing-better.org.uk/news> says that a commissioner would help to ensure older people's needs are considered within measures to build a healthier nation.

The ONS report refers to data indicating that there is a 10-year gap in life expectancy between the richest and the poorest in this country. Dr Aideen Young, Senior Evidence Manager at the Centre for Ageing Better, said that the latest life expectancy data continued “*to paint a concerning picture*”, as it had stagnated and remained well below pre-pandemic levels.

Dr Young said the differences between life expectancies in the poorest parts of the North of England and those in the more prosperous areas of the South of the country needed to be addressed, and that the growing ageing population didn't necessarily have to be seen as “*a looming and unaffordable crisis*” as a more preventative approach would enable people to enjoy better health in later life and age well. Improvements could be made by tackling the wider reasons for ill health which included a lack of access to good work, poor quality housing and social isolation.

5. LLA MEETING WITH ADAM JOGEE MP

On 8 December, Later Life Ambitions, represented by the GS, and CEOs from NARPO and the NFOP, had a very positive meeting with Adam Jogee MP (Labour, Newcastle-under-Lyme), who had showed a keen interest in the concept of an Older People's Commissioner and wish to keep an open dialogue with LLA. He was particularly interested in learning about practical examples of where Commissioners had worked well in Wales and Northern Ireland, and he indicated an interest in pushing for a Westminster Hall debate on the topic, or indeed on the wider issues outlined in the Pensioners' Manifesto.

Connect will be sending him further information, as well as a list of some of the MPs LLA has recently met with, to aid him in co-ordinating these efforts in Westminster.

He has also shown an interest in tabling parliamentary questions on LLA's behalf, and we will keep you updated on further developments.

6. UK'S ENERGY COSTS SET TO HALVE IN THE NEXT 25 YEARS DUE TO SHIFT TO RENEWABLES

In an article by Malcolm Moore in the Financial Times (11 December), he highlights cost estimates in reports from the National Energy System Operator (NESO) showing how the UK could meet its 2050 net-zero target. NESO's scenarios point to a sharp fall in energy-related spending as a share of GDP, which should be welcome news for ministers committed to maintaining net-zero targets introduced by the previous Government in 2019.

7. CSPA HQ TEAM CHANGES

In circular GC 978/25, issued after the AGM in late October, I provided a list of our HQ team members and outlined some of their areas of responsibility. As we approach Christmas, there are some forthcoming changes to update you about.

The end of December will see our Finance & AGM Manager, Marion McAuliffe, retiring after being part of the CSPA team for almost 13 years. Marion partially retired, stepping down to 2 days a week, in 2024 but it's hard to imagine the office - and even more so our AGM - without her. We salute Marion for her tremendous contributions to CSPA over the years, and we wish her a long and happy retirement.

Our Pensions & Personal Case Manager, Christine Haswell, will be moving on after Christmas to take on challenges new after supporting CSPA members, the EC and her fellow Officers with her expert advice for over 4 years. We are so fortunate to have benefited from her considerable knowledge and

experience in the field of Civil Service pensions, and Chris will be greatly missed as a valued colleague. We wish her everything of the best.

Our Deputy General Secretary, David Luxton, will be partially retiring in the New Year, when he will transition into the role of our part-time Pensions Manager. In this way, we are fortunate to be retaining his sound knowledge of Civil Service pensions and positive working relationships with colleagues in the Cabinet Office to good effect. We are grateful to David for his work as CSPA's DGS since 2019, and we are pleased he is to remain an important part of the team, working in support of CSPA members.

We are in the process of recruiting David's replacement as Deputy General Secretary, and I hope to be able to update you on our progress on this front early in the New Year.

8. CHRISTMAS OFFICE CLOSURE DATES

Please note that the CSPA Head Office will be closed from 4pm on **Tuesday 23rd December** and is due to re-open on **Monday 5th January 2026**. Thank you for bearing with us over this period – all our staff appreciate having this time to rest after another busy year and to spend time with their families.

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

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

All that remains is to wish you and yours a very happy Christmas and everything of the best for the coming New Year.

Yours sincerely



Sally Tsoukaris, General Secretary