

## **GROUP CIRCULAR 982/26**

**To: Branches, Groups and Executive Council**

**January 2026**

**Dear Colleague**

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### **1. ADVANCE NOTICE OF CSPA ANNUAL GENERAL MEETING (AGM) 2026**

Groups are invited to note that the Annual General Meeting will be held on **Wednesday 7<sup>th</sup> to Thursday 8<sup>th</sup> October 2026**, at Chesford Grange Hotel, Kenilworth, Warwickshire, CV8 2LD. Groups and Branches will be invited to submit Motions for discussion at the 2026 AGM, and Nominations for the posts of members of the Executive Council and Standing Orders Committee, later this year. Groups will wish to note that the deadline of receipt for Motions and Nominations will be **Friday 3 July 2026**.

### **2. CIVIL SERVICE PENSIONS – UPDATE ON TRANSITION TO CAPITA**

The phones continue to be busy at CSPA HQ as we take calls from CSPA members and non-members having difficulties in attempting to contact Capita about their pensions. Some members have told us they've held on for 3 to 5 hours before calls were answered, or even been cut off, as the Contact Centre struggles to cope with high demands and a backlog of cases Capita 'inherited' from MyCSP.

Capita don't intend to publish a contact email address for scheme members, preferring to rely on the online Contact Form, but there have been some issues with this and problems with the members' portal itself in recent weeks. We are collating lists of commonly reported concerns, and we will be raising these with the Cabinet Office for urgent response at our next Quarterly Meeting, due to take place on 20 January 2026.

In summary, members have experienced:

- difficulties with portal logins and little access to help other than by telephone
- missing information on the portal (e.g. beneficiaries' details) and some incorrect information being displayed in the first weeks (wrong tax codes)
- there have been issues with the online contact form, making it difficult for some members to access. The automated message suggests a response time of 10 working days, which is not being realised
- long telephone waiting times (Tel: 0300 123 666), insufficient information about anticipated answering times, and calls being cut off
- a few members, who retired or partially retired in the last 8 months or so, have received no information and no payments since their retirement
- one member received a Lump Sum payment, but it was a third of what she had expected, based on the estimate received prior to retirement. Capita have been contacted but have not yet resolved her complaint
- several members have received letters from HMRC telling them to pay more tax, based on incorrect pension income data from Capita
- some members in receipt of their McCloud 'options', with imminent 12-month deadlines for returning their choices, are waiting for query responses from the administrators, delayed by the backlog
- members calling Capita are now being offered options to select, with those indicating hardship being redirected to a line with advice about what they can do, including contacting the Charity for Civil Servants. Members tell us they don't want charity, just their pensions!

Capita have put a message on their website about certain portal issues, which says they are working to fix them, but such communications are scant and provide no timescales to manage expectations.

The GS has formally highlighted CSPA's concerns in letters to the Cabinet Office and Capita, both dated 8 January 2026, and has followed these letters up by email.

The unions have also been proactively responding to their members' concerns, working with the Cabinet Office and Capita.

FDA, PCS and CSPA were all quoted in a recent Civil Service World article on the subject – *see copy attached* - or you can access it on the link here - ['Unacceptable': The Civil Service Pension Scheme transfer six weeks on](#)

If CSPA is not provided with explanations, the relevant points of contact and assurances by Capita and the Cabinet Office in the coming days, options for further escalation are being considered, with the EC being kept updated. We will keep CSPA members informed via the website, social media pages, e-newsletters and circulars.

### 3. WASPI UPDATE – LETTERS TO MPs

Along with the NPC and other organisations we are urging members to help WASPI campaigners send a million letters to MPs asking them to support the 50s-born women's claim for compensation.

This move, by WASPI – the Women Against State Pension Inequality – comes as the Government reconsiders\* its earlier decision to reject compensation for these women. WASPI argues that they were negatively affected by the way the increases to equalise the state pension age for women and men were communicated. They want supporters to write asking their MPs to back their campaign for justice before the Government is due to report back on their compensation review at the end of next month.

**WASPI chair Angela Madden said: “WASPI women are prepared to fight harder than ever before to seek the justice we deserve over the next few weeks. But we are not just asking 1950s women themselves to help.**

“We need everyone in the country who backs us to get involved in a Herculean effort to make this an issue no MP can ignore.

A 2024 report by the Parliamentary and Health Service Ombudsman suggested compensation of between £1,000 and £2,950 should be paid to those affected. While the Government accepted the ombudsman's findings that the group were not adequately informed about changes to the state pension age, and even apologised, they dismissed recommendations for payouts which could cost taxpayers up to £10.5 billion.

\*A spokesperson for the Department for Work and Pensions confirmed that a commitment was made in November to reconsider the original decision within three months. However, they cautioned this should not be interpreted as an indication that financial compensation will be awarded.

Backing the WASPI bid to send one million letters to MPs, NPC general secretary Jan Shortt said: “The Government's recent promise to revisit the WASPI compensation decision is a welcome step, but justice for 1950s-born women requires far more than words... That's why we are asking NPC members to write to their local MPs in support of WASPI.” *See attached NPC news article on this campaign.*

**You can find information, and a template to write to your local MP on the WASPI website: <https://waspi.co.uk/getting-involved/waspi-map/>**

If you aren't online and cannot access the template letters for WASPI women and their supporters to use to send to MPs, please call CSPA HQ and we can post printed versions of them out to you.

#### **4. GOVERNMENT CONSULTATION – MANDATORY EYE TESTS FOR OLDER DRIVERS**

You may recall an article about older drivers on pages 18 and 19 of the Autumn 2025 issue of *The Pensioner*, followed on by several members' letters in the Winter issue (pages 36 and 37).

As it happens, the Government has just launched, on 7 January 2026, a consultation on proposals to implement mandatory eye tests for older drivers. The LLA partners have discussed this and have agreed to submit a response to the consultation by the deadline of 31 March 2026.

To ensure that the LLA response is based on the views of members, it would be helpful if you could discuss the issues around this with members in your Group or Branch and send your collective views in answer to the 5 questions on the attachment to this circular (addressed to Katrina Hicks) to [enquiries@cspa.co.uk](mailto:enquiries@cspa.co.uk) or post them to the Freepost address below, no later than **4pm on Friday 27 February 2026**.

Freepost RUHB-AGAL-SSUA, Civil Service Pensioners Alliance,  
160 Falcon Road, London, SW11 2LN

NARPO CEO, Alan Lees, and honorary NARPO member Graham Cole (PC Tony Stamp from 'The Bill' TV series) were quoted in the Sunday Express (11 January 2026) in this regard. *See a copy of the article attached.*

Further information about the Government consultation is available on the link here - [Introducing mandatory eyesight testing for older drivers - GOV.UK](#) or a paper copy can be provided upon request from CSPA HQ.

#### **5. PROOF OF IDENTITY**

The following written Parliamentary question has recently been answered:  
**Andrew Ranger (Lab, Wrexham):** To ask the Secretary of State for Transport, what steps the Government is taking to ensure that people aged over 70 who lose their driving licence as a result of medical or eyesight requirements, and who do not hold a valid passport, are able to access an alternative form of official identification that is accepted by banks and other essential services as proof of identity.

**Minister for Local Transport, Lilian Greenwood:** The Government recognises that many people use a driving licence as evidence of identity and that some organisations and businesses accept the photocard driving licence as such. However, the statutory purpose of a driving licence is to convey the licence holder's entitlement to drive, and it is not intended to act as a proof of identity.

All individuals who hold or apply for a driving licence must meet the minimum health standards required for safe driving. Those who do not meet the medical standards cannot hold or be issued with a driving licence only for identification purposes.

For those who no longer require a driving licence or those who not qualify, Local Authorities offer a Voter Authority Certificate as another form of photo identity. Although this is a paper document it can be used as photographic proof of identification. Further information can be found at [www.gov.uk/apply-for-photo-id-voter-authority-certificate](http://www.gov.uk/apply-for-photo-id-voter-authority-certificate).

## 6. CAMPAIGNS FOR BETTER BUSES & FREE BUS TRAVEL

Last September, a **Transport Committee report** called on the Government to reform the way local bus services are funded and to adopt a national ambition for a minimum level of public transport connectivity. This would protect residents in England's towns and villages from becoming increasingly isolated, MPs say. Briefly summarised, the findings and recommendations are as follows:

### The real-world consequences of bus decline

1. One anecdote provided by the charity Sustrans, described how a young man in Pembrokeshire was denied a job because the employer said they wouldn't be able to rely on a bus for their commute.
2. A woman in her seventies from Dorset said she could no longer travel independently after local buses were cancelled. Unable to drive, she now relies on neighbours for lifts and has become "far more isolated, lonely and depressed."
3. Research by KPMG estimated that bus passengers spend £39.1bn annually in local businesses, with over 2.2 million commuters reliant on buses to get to work, generating £72bn in collective income each year. The same analysis suggested that every £1 invested in bus services would yield an economic benefit ranging from £4.55 to £5.

### Safeguarding 'socially necessary' routes

1. The Committee heard that bus firms have been incentivised to cut less commercially viable services and prioritise those that attract more fare revenue, leaving some communities even more isolated.
2. DfT has said local authorities will be left to determine their own socially necessary routes, ensuring that communities are not cut off from vital services, including hospitals and schools.
3. The Government wants councils and bus firms to protect socially necessary services, but the Committee recommended that ministers ensure this by ringfencing local funding to protect socially necessary routes.

## A minimum level of connectivity

1. The DfT should adopt a national ambition for councils to achieve a minimum level of public transport connectivity by the end of this Parliament (2028-29). The Committee called for this to be considered regionally and supported by long-term government funding.
2. Decisions should be made locally about whether this minimum level of connectivity can best be delivered by a conventional, timetabled bus service, or instead by alternative models such as demand-responsive transport (DRT). This is where smaller buses collect and drop off passengers from locations upon request, making them more flexible.

## Five-year funding deals

1. The report notes that DfT said in its written evidence that “investment in measures to improve journey times and reliability [...] promotes patronage and brings down operating costs,” enabling reinvestment in services and creating “a virtuous cycle”.
2. Yet government funding has for years been provided on an annual basis and subject to change, making it difficult for councils and bus firms to plan ahead.
3. In the Spending Review (June 2025) the Government confirmed it would spend £900m a year on bus services for the next three years. The Chancellor also announced funding settlements for city region mayors to spend on all forms of transport, from 2027-28 to 2031-32.
4. The Committee welcomed the Government’s longer-term approach but recommended that it set five-year settlements for both capital and revenue funding to enable transport authorities to make sustainable improvements.

## The bus fare cap lacks a strategy

1. Bus and coach fares in the UK have increased by 505% since 1987, outpacing inflation (280%), rail fares and motoring costs.
2. Between 2022-23 and 2023-24, the bus fare cap helped bus ridership in largely rural areas rise by 10.1%. But the Committee argued that the Government’s bus fare caps, though positive, are only short-term.
3. DfT should develop, with local transport authorities and within 12 months, clear strategic priorities for what bus fares should aim to achieve. It should articulate the strategic purpose of fare structures and guide consistent, transparent fare-setting at a local level.

## Franchising not a silver bullet

1. Franchising can offer a pathway to more integrated and accountable services, but many hollowed-out local authorities currently lack the legal, commercial, and operational capacity to take on the risks and challenges of franchising.

2. DfT's Bus Centre of Excellence should be expanded to provide more targeted support to local authorities considering franchising.

### **Grants should be weighted towards rural areas**

1. Two major sources of state funding, the Bus Service Operators Grant and capital funding for Bus Service Improvement Plans, are calculated in a way that fails to recognise the challenges of running services in rural areas. Operating costs in isolated areas are often higher due to longer journey distances and low population densities, yet the services are just as vital to those residents who use them.
2. DfT should consider including a rural weighting in its revised Bus Service Improvement Plan funding formula to reflect the higher per-passenger costs. This would guard against geographic disadvantage.
3. The Bus Service Operators Grant provides funds based on fuel used. As urban services consume more fuel per mile than rural services, this leaves rural services with relatively less funding for having to travel longer distances. The Committee also said DfT should reform the Grant so that it would instead be based on passenger journeys, to incentivise operators to grow their passenger numbers.

Members in Groups or Branches may wish to write to the local Mayors or Council leaders in this regard. Please find *attached, for your use, a template letter as a starting point.*

You may also wish to follow a more recent House of Commons' Westminster Hall debate on free bus travel for people over 60, led by **Tony Vaughan (Lab, Folkestone and Hythe)**. A summary provided by Connor Whyton of Connect is attached to this circular for your information.

### **7. DIGITAL EXCLUSION – ACCEPTANCE OF CASH**

The last 12 to 18 months, the GS and other Later Life Ambitions (LLA) representatives have had a successful programme of meetings with cross-party MPs on the impacts of bank closures, reduced access to cash and digital exclusion from financial services on older people, especially those who aren't online (see previous updates in circulars and *The Pensioner*). However, the "other side of the coin", if you'll pardon the phrase, is of course fewer local shops and businesses accepting cash in exchange for goods and services.

The Government's position focuses largely on access to cash rather than acceptance, however, they did address the topic directly in their response to **Treasury Committee's report** into the subject in April last year.

The Government do not take responsibility for cash acceptance, instead emphasising the importance that businesses do so, with the Treasury Committee's report emphasising the need for clear, transparent information on payment costs

being provided to help businesses to make informed choices. The Government do not believe a refusal to accept cash extends to a breach of the 2010 Equality Act, *per se*, and did not see a pressing need for annual reporting on cash acceptance, stating that the Bank of England's monitoring on the topic provided sufficient evidence.

The report goes on to say that the Department for Business and Trade, the Ministry of Housing, Communities and Local Government, and HM Treasury must work together to challenge businesses and local government to set out how they are supporting financial inclusion, particularly for people who rely on cash due to their disabilities, in line with the Equality Act 2010.

Following the Treasury Committee's report, the FCA provided [\*\*follow-up evidence\*\*](#) to the inquiry, stating that their powers did not extend to the acceptance of cash by businesses.

Some examples of recent parliamentary contributions specifically related to the acceptance of cash are as follows:

**Dame Meg Hillier (Lab, Hackney South and Shoreditch) – 11 September 2025, [Westminster Hall debate](#) on Consumer Affairs**

- Some big businesses, and others, will not accept cash. That means that the poorest, who budget with cash, have to travel further.
- Sometimes they will not be able to buy in their neighbourhood, have not really got the means to travel and have to pay the higher prices of the shops that will still take cash.
- I should say that the Association of Convenience Stores is clear that it wants to see cash accepted, and many such stores do. As a point of principle, I sometimes go into the big supermarkets with cash and say, “Where can I queue?” There is often a longer queue for the machine that accepts cash, and it marks out those who only use cash.
- Mostly, they are not in my situation—I could pay with a card or a phone. They pay with cash because that is how they budget, and they do not want to risk spending more than they have got.
- We know the challenges with paying in cash for electricity. There has been some progress in making sure that bills are equalised between those paying on a meter and in cash, but that has taken many years.
- I have been in this place for 20 years and, dare I say it, Dame Siobhain—it is hard to imagine—you have been here longer than me, and we know that that was a very big battle to fight.

**Bradley Thomas (Con, Bromsgrove) – 5 June 2025, [Westminster Hall debate](#) on Bank Closures and Banking Hubs**

I recently conducted a cash access survey in my constituency. Some 55% of respondents said that they use cash on a daily basis, and 91% believe the Government should safeguard the acceptance of cash as a valid form of payment.

- It is vital that access to cash and banking services is protected.
- It is important for those who use cash, but we must consider the resilience of the wider banking and financial system too.

You may wish to read the attached article from the BBC, dated 28 January 2025, by Kevin Peachey on this topic [Shops and firms will not be forced to accept cash - BBC News](#)

## **8. DIGITAL INCLUSION – IMPACT OF ARTIFICIAL INTELLIGENCE (AI)**

The following written Parliamentary questions of interest have been answered:

**Victoria Collins (LD, Harpenden and Berkhamsted):** To [ask](#) the Secretary of State for Science, Innovation and Technology, what assessment she has made of the potential impact of AI on digital exclusion; and what steps her Department are taking to ensure that (a) people without access to devices or data, (b) disabled people, and (c) those with limited digital literacy are not left behind as AI becomes integrated into essential services.

**Minister for AI and Online Safety, Kanishka Narayan:** Everyone should be able to benefit from the digital world – from saving on everyday bills to finding better jobs and accessing vital services like the NHS. AI has the potential to transform the economy, how public services are delivered and people's lives, and the government is committed to ensuring people understand and benefit from this.

Last February, we published the Digital Inclusion Action Plan, setting out the government's first steps to ensure everyone in the UK – no matter their background – can fully participate in our digital society. Since then, we have launched the £11.7 million Digital Inclusion Innovation Fund, helping more people across the UK get the access, skills and confidence to get online. This supported a number of projects specifically focused on older and disabled people, and AI training and awareness.

We recognise that some people, including older or disabled people, may face barriers to building AI skills. DSIT is working with DfE and Skills England to assess the AI skills gap and map pathways to fill it... (*etc*).

## **9. BT LANDLINE SWITCHOVER – ALL YOU NEED TO KNOW IN 2026**

The LLA partners have been updated on the landline phone switchover to broadband (digital) connections in the coming year by BT. Your members may wish to read the *helpful summary LLA has put together attached*.

## **10. SOCIAL CARE UPDATE – CSA AND NCF**

Previous circulars have updated on some of the work we have supported on the provision of social care services as affiliates of the Care and Support Alliance. The *attached overview of the CSA's work in 2025* may be helpful.

The National Care Forum (NCF) is also affiliated with the CSA. The NCF has shared their response to the Provisional Local Government Finance Settlement with us, and it is available on their website here - [NCF responds to Provisional Local Government Finance Settlement - National Care Forum](#)

Whilst welcoming the publication of the first multi-year settlement in a decade, NCF CEO Vic Rayner said that although this should enable authorities to adopt a more strategic approach to the commissioning of adult social care services, there were concerns around the redistribution of funding and the “very real risks present in the delivery of social care, particularly in parts of the country where people are already finding it difficult to access care and support services”.

Despite these concerns, moves towards implementing a fairer funding system for local government, based on updated data on needs and costs, were positive steps. Vic Rayner went on to say that the NCF's chief concern in relation to the announcement was “...the decision to unringfence the majority of adult social care grants to local government, including the £500m committed specifically for the Fair Pay Agreement for care workers”. She said that without further details of how performance against ‘notional allocations’ was to be determined, it was difficult to take comfort from the figures announced in the face of the ongoing financial challenges facing local authorities.

### **Other Attachments – Recent NPC Newsletters**

- 1) *NPC Campaign!* Winter 2025 – Issue 190
- 2) NPC Digital Working Party Newsletter: *Connections for All* – Issue 20, Nov 2025

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](mailto:sally.tsoukaris@cspa.co.uk) or by telephone on **020 8688 8418 (Office)**.

Yours sincerely

*Sally T.*