

GROUP CIRCULAR 988 / 26

To: Branches, Groups and Executive Council

18 May 2026

Dear Colleague

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1) CSPA administration crisis – transition to Capita

CSPA in the media

Officers at CSPA HQ continue to be kept busy assisting members impacted by the ongoing service issues and backlogs at the pension administrators since Capita took over the contract in December 2025. We continue to highlight and escalate the unacceptable situation and detrimental impacts on members via the usual Cabinet Office channels, in communications with MPs and in the media.

We have been pleased to see good media take up recently, including:

- a) **iPaper** – a series of 3 articles highlighting CSPA member cases, with the GS and DGS being quoted – *see copies attached*.
- b) **BBC Radio Scotland** – a CSPA member and the GS were interviewed in a live broadcast at 8:20am on Monday 20 April. The member, Jeanette Maclean, had retired at the end of October 2025 but had not yet received any regular pension payments. Following the interview, several other retirees with similar issues called into the show.
- c) **Civil Service World** – on 13 May, CSPA Northern Ireland Branch Secretary's article on the administration of the Northern Ireland Civil Service Pension in-house highlighted the way this model of delivery protected pensioners from the upheavals such as the current crisis over the transition of providers from MyCSP to Capita. *Please see a copy of the article attached.*

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CSPA webinars – April/May 2026

The Pensions Manager, David Luxton, has presented two webinars aimed at those approaching retirement and recent retirees affected by backlogs and service delays over the transition to Capita. The first online event, hosted by the Charity for Civil Servants on the 8 April 2026, saw registrations capped off at 1,000, with around 470 attendees on the day. The second event, on the 13 May, was hosted by CSPA directly and promoted on LinkedIn, seeing 127 sign up, with 89 attending. Recordings of both sessions are to be made available online, and the email addresses gathered via the directly hosted events are to be used to encourage recruitment. Both events achieved an uptick in new CSPA memberships in the days following on from them.

Angela Macdonald's 7th Recovery Taskforce Update

HMRC's Second Permanent Secretary, Angela Macdonald, who leads the Recovery Taskforce driving the pension administration's return to contractually required service levels, working with Capita, published her 7th Update on the CSPA website on the 14 May 2026. As usual, she thanks members of the Scheme for their ongoing patience and support, going on to provide the following updates:

- Around 1,500 pensions were put into payment in the preceding 2 weeks
- Capita remains committed to having delayed pensions put into payment for all members who had received their lump sum payments since 1 December 2025 (this affects over 8,100 people in the backlog of 8,500)
- Discussions with HMRC are ongoing about the tax implications for delayed payments
- Caller volumes are still high, with an average caller waiting time of 46 minutes
- 2024/25 Annual Benefits Statements (ABS) are now available on the portal
- Capacity building in recent weeks has meant progress is being made on the processing of outstanding full and partial retirement quotes, with over 2,500 being issued in the last week (compared to 400 per week previously) – (there are around 26,000 quotes awaited, which Capita have committed to delivering on – where there is no outstanding information - by the end of June)

A copy of the full Taskforce update is attached for your information. Angela Macdonald is to retire at the end of July 2026. A permanent successor to lead Civil Service Pensions is being recruited to continue to prioritise the

‘intervention’ (this is a newly created post). *Refer to the attached article in Civil Service World (8 May 2026) for further information.*

Next steps – PAC/PACAC to review Capita’s performance

Civil Service World have reported, in an article on 29 April (*see copy attached*), that the Public Accounts Committee (PAC) and Public Administration and Constitutional Affairs Committee (PACAC) are to hold a joint session on the 7 July 2026, to hear from Ministers and senior officials providing evidence on Capita’s performance and whether contractual service requirements have been sufficiently met by the end of June deadline.

CSPA will be in touch with MPs on these influential cross-party parliamentary committees in the weeks leading up to the end of June, offering evidence based on CSPA member experience. You may recall that Clive Betts MP, Deputy Chair of the PAC, cited several CSPA members’ cases at the PAC session with Capita bosses on the stand in late March 2026. You can read more about this on the CSPA website here - [Public Accounts Committee scrutinises Capita over Civil Service Pensions failures - CSPA](#)

The Cabinet Office have advised that the date of the joint PAC/PACAC session is not yet confirmed.

2) Report on CSPA Member Survey and Regional Meetings to Consult Groups and Branches on CSPA Status

GC 981/26, issued in early January, advised of the EC’s intention to consult with members, groups and branches via a survey in *the Pensioner* magazine and a series of meetings with group and branch representatives. The EC considered feedback from both the survey and the meetings at its meeting on 5 May 2026.

Please find attached, for your information and for sharing with members, a copy of the summary Report on the consultation responses, which will also be posted on the CSPA website. Further copies are available on request. An invitation to members who would like to be sent a copy in the post will be included in the next issue of the magazine.

3) LLA press release – “Government right to re-think face-to-face banking” - 14 May 2026

On the 14 May, the Government announced that an independent review will look at how shifts in face-to-face banking services affect people and communities, with new powers enabling the Government to act on what it finds. Economic Secretary to the Treasury, Lucy Rigby KC MP, who has commissioned the review, said it was intended to protect access to face-to-face banking across the UK. The review is to be led by Richard Lloyd,

former Which? director and former board member of the FCA, with its findings being intended to inform new powers for Government to act where access to banking is at risk. The Government announcement said it was taking action to ensure people and communities across the UK could continue to access the banking services they needed.

The review will gather evidence on the real-world impact of branch closures, identify who is most affected, and assess where further action may be needed to protect access to banking services. This follows the announcement of the Financial Services and Markets Bill in the King's Speech, where the Treasury intends to include a power to be able to act swiftly if the evidence supports intervention on access to banking services.

Later Life Ambitions (LLA) has welcomed the Government's decision to review access to face-to-face banking services, having long campaigned on the impact of bank closures on those in later life. The LLA has warned MPs and other decision-makers that bank branch closures and the rapid shift to digital services are leaving too many without practical access to essential financial support, disproportionately affecting older people. LLA has called upon the review to focus on older people and others who are digitally excluded, reliant on cash, living with mobility issues, or unable to travel long distances to reach banking services – saying that it must not treat the growth of digital banking as justification for further branch closures. *Please see a copy of the LLA press release attached.*

The Government announcement can be accessed in full on the link below:
<https://www.gov.uk/government/news/government-reviews-access-to-face-to-face-banking-services>

4) LLA response to Department for Transport - Mandatory Eye Tests for Older Drivers

In **GC 982/26**, we circulated a survey to glean CSPA's members' views on the introduction of mandatory eye testing for older drivers to inform an LLA response to a consultation being run by the Department for Transport. We also shared the survey with CSPA members via email. We were pleased to receive **780 responses** from members, for which we are most grateful. These have formed the basis of the *LLA consultation response paper, a copy of which is attached.*

5) HMRC error - Self-Assessment tax returns for State Pensioners

The Daily Express has reported, on 15 May 2026, that an error has resulted in an auto-populated field in the HMRC's Self-Assessment online form indicating that earnings from the State Pension should be accounted for over 52 weeks, when the correct number of weeks in any tax year should be 51. The attached article provides further information on what to look out for if

you need to complete a tax return. In a press release dated 12 May 2026, HMRC reported that 298,905 Self Assessments had already been submitted at the end of the first week of the new tax year, with hundreds of thousands of filers being quick off the mark with their tax returns for 6 April 2025 to 5 April 2026. More than 12 million taxpayers are expected to submit a 2025 to 2026 tax return by 31 January 2027. However, people do not need to wait, as HMRC encourages millions to get started and file early. This means they know what tax they owe sooner, so they can plan for any payments in advance and avoid the stress of leaving it until January.

Pensioners who received Winter Fuel Payments (Pension Age Winter Heating Payments in Scotland) from the Government in 2025 will need to repay those payments if their total income was more than £35,000 in the 2025 to 2026 tax year. Pensioners who are already Self-Assessment taxpayers will have these payments recovered via their 2025 to 2026 Self-Assessment tax return. Where possible, HMRC will include the charge automatically in online tax returns. It is important to check that HMRC has entered the correct amount of the Winter Fuel Payment on the return, but people can enter it themselves if they need to. Those filing paper tax returns will need to include it on their return, which is due by 31 October 2026.

Further information on HMRC's recovery approach can be found on the GOV.UK website. For those who are not online, help and advice can be obtained by calling the HMRC on telephone: **0300 200 3311** (Monday to Friday, 8am to 6pm, except Bank Holidays).

You can also write to the HMRC at: HM Revenue and Customs, Pay As You Earn and Self-Assessment, BX9 1AS

Useful links:

[298,905 Self Assessment filers quick off the mark - GOV.UK](#)

[Self Assessment tax returns: Who must send a tax return - GOV.UK](#)

[Paying back the Winter Fuel Payment - GOV.UK](#)

6) Pensioner poverty – update on Scottish Widows Report – 13 May 2026

A report by Scottish Widows published recently, has warned that up to 12.2m UK adults will face poverty in later life due to inadequate pensions and savings for retirement.

Key takeaways

- **At-Risk Population:** Around 12.2 million UK adults may struggle to cover basic needs in retirement, down from 15.3 million last year, thanks to higher pay, non-pension savings, and homeownership.

- **Vulnerable Groups:** Higher risk among part-time workers, self-employed, and those with health conditions, with up to 50% facing pension poverty in some groups.
- **Policy & Planning:** Recommendations include raising automatic pension contributions from 8% to 12%, extending auto-enrolment to self-employed, and combining pensions with other savings and housing wealth for better retirement outcome.

You can read more in the attached Evening Standard article.

7) Reminder: Volunteers for Newsletter of the Year Award panel

Further to the update in **GC 983/26**. We are calling for volunteers to a small judging panel of 3 members to select the best Group or Branch Newsletter for 2026. The intention is for the judging panel to meet online to agree the criteria and review Group/Branch newsletters so that the winner can be presented with a Certificate at the 2026 AGM dinner on the 7 October. All active Groups and Branches are invited to nominate one member to the judging panel by sending an e-mail to: jonathan.safir@cspa.co.uk headed "**Newsletter Competition 2026**" to arrive no later than **Monday 8 June**. The names of panel members selected will be confirmed in a Group Circular after the EC meeting on the 16th June.

8) General Secretary's notice of retirement

This is to let you know that the General Secretary is to retire at the end of July following 3 years in post as GS and over 4 years of service at CSPA HQ. It has not been an easy decision to make, but family commitments both in the UK and abroad in South Africa have determined the timing. The EC have put in place arrangements for a successor, with the post being advertised online, via the trade unions and partner organisations. Interviews are to be held in mid-June, with a view to the GS's replacement being in post prior to the 2026 AGM, if possible. Applications are due to close on the 1 June 2026, so please let anyone you know who may be interested in the position know.

9) O&R Recruitment Strategy Working Group

An EC Working Group reviewed CSPA's membership recruitment strategy, from which a new work plan was developed, and the Executive Council (EC) have agreed it should be shared with Groups and Branches.

The ideas within the *attached Work Plan* are intended as suggestions, rather than instructions. Groups and Branches are encouraged to use these suggestions as starting points and to adapt them to local circumstances where they can, recognising that approaches effective in one area may not

be suitable in another. The focus is on identifying practical actions that can be taken at a local level.

This local activity will complement the national recruitment work plan, where work is already underway, with the shared aim of increasing membership and encouraging greater participation in Groups and Branches. HQ will continue to support and co-ordinate ongoing work and if you need any assistance or further information, please contact the Deputy General Secretary jonathan.safir@cspa.co.uk

10) **Reminder: Group Hubs in the Members' Area**

The Members Area of the website now has an area where Groups can share contact information, details of upcoming events and other information. Details of these pages are being sent to all new joiners, as they are a good way to encourage engagement in your local Group. To get this set up, if you haven't done so already, please contact Verity Morrish, our Digital Campaign Manager, via verity.morrish@cspa.co.uk

11) **Group Circular GC 987/26 – AGM 2026 Forms**

Printed copies of the above circular and attached Nomination, Motion and Constitutional Amendment forms were sent to all Groups and Branches on the 1st May, but two Groups have since been in touch as they haven't yet received their copies. This may be due to disrupted postal services over the Bank Holiday weekend. Please let us know if you are a designated recipient of post for your Group/Branch but have not yet received GC 987/26, and we will send out additional copies (enquiries@cspa.co.uk).

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

Yours sincerely

Sally

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