Liverpool & District Group

August 2026 Newsletter

Editors Update

Dear all,

Welcome to all new and current members. The committee hopes everyone is well. It is with deep regret that we must announce that Carole Rimmer has died. Carole, together with her husband, always supported the Group meetings. She will be sorely missed.

Please remember to notify HQ if you want these newsletters received by post, as I believe they are cutting costs by issuing them by email unless requested. The HQ contact is below.

If you also wish to receive regional and other local updates, then please send your email address to Harry Brett, our treasurer, at h_brett@sky.com.

You will continue to receive The Pensioner Magazine by post, on a quarterly basis.

I will get on with Recent and Future meetings.

Sue Munro, Newsletter Editor.

Email: munroofseaforth@blueyonder.co.uk

Change of Address/Details

CSPA HQ print and circulate this newsletter for us, so if there are any address or membership changes please contact CSPA Membership Enquiries by phone, email or post.

Freepost RTRX-RKUY-SELT
Civil Service Pensioners' Alliance,
Grosvenor House, 125 High Street,
Croydon, CR0 9XP.

Tel: 020 8688 8418
Email: enquiries@cspa.co.uk

Location of Meetings

Our Group meetings are held at the Lime Street Central Restaurant/Pub, on Lime Street, not far from the Station. Meetings will start at 1 pm (NEW START TIME).

It has easy access – all on one floor, even the toilets.

Coffee/tea and alcohol are available as well as snacks/meals.

Recent events

Monday 1st June 2026 – Group Meeting was a very well-attended meeting with 11 members present. The main purpose of the meeting was to determine motions for conference which were:

This AGM thinks that it is fundamentally unfair that those who reached state pension age before 2016 do not receive the full uplift of their pension entitlement under the triple lock agreement. The current practice of only increasing any additional state pension paid (formerly known as SERPS) being uplifted by CPI further disadvantages them over those who reached state pension age after 2016 and receive a larger pension, which is wholly increased by the triple lock agreement. The current weekly difference is £60 per week and growing annually.

It therefore demands that the EC make representations to the Government on this matter.

2) This AGM is of the view that, with the demand for mandatory eye testing for those over 70 years of age likely to become law, this is likely to mean that some pensioners who are currently driving will lose their licences. It therefore asks the EC to ensure that the Government is made aware of the need to improve transport systems, especially in rural areas, to ensure that older people can still access activities outside the home.

3) Further to AGM Motion A25, which was passed at last year's conference and which demanded that the personal tax threshold should be increased in 2026. As this did not happen, it now demands that the EC argue for an additional allowance for state pensioners only, on the basis that their income is fixed and, as such, they have no way to offset any increase in the cost of living.

It was also decided that future Group meetings will commence at 1pm.

Monday 15th June 2026 – Boat Trip in Chester – Over 30 members from all Groups in the Northwest Region went on a Boat Trip on the River Dee from Chester on the Lady Diane. It was a very enjoyable experience with the weather lovely and a very interesting explanation on the history of the River Dee and some of its more interesting residents, both present and past.

Future events

Monday 28th September 2026 – Group Meeting @ 1 pm
Monday 7th December 2026 – Group Christmas Lunch @ 1 pm

We hope you will come to our meetings; all members are very welcome.

There are a few matters that have been sent to me via EC notices, which I thought may be of interest to you.

The first thing that I would like to bring to your attention, which I am sure you already have much information on, is the performance of Capita. For those of us who are long retired and, as such, have not seen much disruption with their pension, the same cannot be said for those who have retired in the last few months, or perhaps worse, lost their partner and had their pension arrangements altered. The performance by Capita can only be described as deplorable. On July 8th, they appeared before the Parliamentary Accounts Committee and the Public Administration and Constitutional Affairs Committee. They were given a real grilling, and it was made very clear to them that their performance was unacceptable. £9.9 million in transition payments have been withheld because they did not meet 16 of the 21 KPIs set. To give you a flavour of the problem – Angela MacDonald (who has been sent in by the HMRC with 120 support staff to assist) stated that when Capita took over from MyCSP on 1 December, there were around 90,000 inherited pieces of work, with a further 287,000 received since 1 December, creating a total workload of around 377,000 items. Around 111,700 remain outstanding, with a normal working level of around 55,000. She said around 5,700 pension quotations remained outstanding. There were 3,127 payments outstanding. On bereavement, she said there were 16,876 cases in the queue, and nearly 2000 of those had been waiting more than 4 months. She also identified 618 outstanding death-in-service cases and 429 ill-health retirement cases.

I am sure you agree that is a deplorable state. The date now set when Capita believes normal service will be resumed has moved from June to September. Officers and staff at CSPA HQ have been trying to help and pursue cases on behalf of new members who have since joined the CSPA.

The membership position remains challenging with 595 new members recruited against 1,196 losses, resulting in a net decline of 601 members. The recruitment is a great improvement on the same time in 2025, but unfortunately, we are still losing more than we are recruiting. Deceased members account for 51% of the losses. Those who have resigned have generally fallen into the categories of moving into a care home, declining health, financial pressures and change of circumstance. The total membership now stands at 32,864

You will no doubt be aware that there has been much discussion as to whether the triple lock agreement for the state pension continues to be affordable, and whilst we believe it is safe for this Parliamentary session, we need to keep an eye on any attempt to reduce its effectiveness. And whilst the Institute for Fiscal Studies and the Office for Budget Responsibility have highlighted the growing cost of the policy and pressure on public finances, there is no one questioning the daily amount paid to members of the House of Lords (which per day is £100 more than the weekly amount paid by the state pension) for just attending.

There has been much talk about the fact that, because of the freezing of the personal tax allowance, many pensioners could be paying tax on their state pension in the next 2 years. It is worth noting that pensioners paying tax have increased from 6.47 million in 2020/21 to 8.70 million (estimated) in 2025/26.

You will be aware that the state pension age is to gradually rise to 67 by April 2028, and it has been reported that the Office for Budget Responsibility have proposed that the next rise to 68 should be brought forward to 2037, rather than the current proposal of 2044. This is despite recent information that there is a stalling in life expectancy, and perhaps more importantly, healthy life expectancy. At the same time, the Pensions Commission has declared that 15 million people are under-saving for retirement. The future does not look bright, I'm afraid.

SUE MUNRO
Secretary

HARRY BRETT
Treasurer