Autumn 2026 / Issue 306 / **www.cspa.co.uk**

the Pensioner

THE MAGAZINE FOR MEMBERS OF THE CIVIL SERVICE PENSIONERS' ALLIANCE

Taking on the world

Travelling solo with confidence

PM pledges action on social care

One of the key early moves of new Prime Minister Andy Burnham has been to pledge action on social care:

- Baroness Casey's independent review of social care will now conclude in 2027, one year earlier than originally planned.
- The government will explore expanding the proposed fair pay agreement to bring social care careers closer to NHS standards by improving pay, training and professional development.
- Cross-party talks will begin in an effort to build long-term consensus on the future of adult social care.

Burnham has said that if there isn't fundamental reform, the NHS could face crippling demands.

Recognising that social care has been the subject of repeated reviews over many years, he said this time "must be different". This was also a personal mission for him, he added, as his father has Alzheimer's.

Baroness Casey has started the Big Conversation, a nationwide exercise to give the public a voice in shaping reforms. There will be a new ministerial group to drive improvements to the care system and workforce, alongside the appointment of a dementia tsar later this year.

Baroness Casey said her commission conducting the review of social care had already spoken to many people across the country about their experiences of social care. Unlike previous reviews, she said this work would place the public at the centre of the conversation to help identify solutions that command broad support.

Later Life Ambitions (LLA) said the Prime Minister's announcement was a key step forward that must lead to meaningful action. It has called for a National Social Care Framework with consistent standards across England, backed by a sustainable funding settlement to give those receiving care, as well as providers, more certainty.

LLA has also highlighted the need to invest in the social care workforce through improved pay and training, while ensuring health and social care services work more effectively to deliver joined-up support.

Baroness Casey is placing the public at the centre of the conversation

Andy Burnham and Baroness Casey launch the Big Conversation at Jewish Care in Golders Green

LAUREN HURLEY / NO 10 DOWNING STREET

Capita problems continue

The severe problems in delivering the civil service pensions scheme by Capita have continued, with an estimated 17,000 claims not yet settled and 13,000 bereavement cases not yet dealt with.

Many claimants have faced long waits with little or no explanation. One woman, who was widowed last October, was promised payment of her husband's pension by December 2025 and was still waiting in August as *The Pensioner* went to press.

CSPA head office continues to deal with a large number of people wanting help with their claims, raising the worst cases with the Cabinet Office.

Capita has said it is developing a modelling system to help alleviate the backlog, which should be completed by October.

It is expected that MPs on the Public Accounts Committee and the Public Administration and Constitutional Affairs Committee will take another look at the issue this autumn.

- **David Luxton, the CSPA's Pensions Manager, reports on the long-running problems on page 12.**

Many claimants have faced long waits with little or no explanation

Vote for your Executive Council

CSPA members have the chance to elect members of the Executive Council for the first time.

Ballot papers are included in this copy of *The Pensioner*. Members whose email addresses we hold will also receive a secure link so they can vote online.

Whether you vote by post or online, we encourage all members to have their say.

This ballot is the first stage of a two-year trial approved by members at the 2025 AGM.

Changes at the top of the CSPA

The CSPA has a new general secretary after Sally Tsoukaris retired in August. Below, our new GS introduces herself.

Staff and our partner organisations have paid tribute to Sally, who led the CSPA for three years and worked for us for four years. Sally helped lead the CSPA through change while championing the interests of civil service pensioners. Representing members in meetings with ministers and MPs, or working with branches and volunteers, she has been a committed advocate for pensioners.

"It has been an immense privilege to serve CSPA members over the past three years, which have been filled with challenges and opportunities," she said. "I can't honestly say it has always been easy, but it has been an honour and a privilege to work with so many incredible people who go above and beyond to help others."

Sally has always been a committed advocate for pensioners

Hello!

My name is Josie Irwin. I'm delighted to be your new General Secretary. I'd like to pay tribute to Sally Tsoukaris for her leadership, particularly her work to address the treatment of civil service pensioners by Capita. Sally has also been very helpful preparing me for my new role. Best wishes for a long and happy retirement.

Everyone at work should be able to look forward to a decent retirement. Civil servants who have devoted their working lives to public service should be paid the pensions they have saved.

But too many of today's pensioners face financial insecurity, healthcare burdens and social isolation. And debate about intergenerational fairness feels weighted against older people, often unjustly stereotyped as leading lives of luxury while their children struggle.

I am excited to bring to my new job many years' experience on behalf of public services staff. I was the chief negotiator for the Royal College of Nursing for over 25 years and led national pay negotiations as Staff Side Secretary of the NHS Staff Council for 14 NHS trade unions, 2004 to 2018.

More recently, I was National Women's Officer for Unison, and from 2022 Head of the union's Equality Unit. My job was to ensure equality remained central to Unison's operations, and to drive up participation of disadvantaged groups in the union. I have also been responsible for encouraging Unison's 170,000 retired members to take part in union campaigns.

I am proud of campaigns on the winter fuel allowance, personal independence payments, maternity rights and sexual harassment, and of increasing the number of retired members involved in the union.

Outside work, I have experience as a London borough councillor and as a charity and pension fund trustee.

I am a keen walker, enjoy yoga and opera and am a longstanding member of Chelsea Football Club.

I look forward to meeting many of you in the coming months.

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Making the news and facing Count Binface

The CSPA has been making the headlines recently, mainly through increased media interest in our work helping pensioners hit by the problems with civil service pension scheme administrator Capita.

CSPA staff including General Secretary Sally Tsoukaris, Deputy General Secretary Jonathan Safir and Pensions Manager David Luxton have appeared on BBC Scotland and been quoted in the *Daily Mirror*, *The Sun*, the *iPaper*, *Daily Express*, *Which?*, *GB News*, *Civil Service World*, *This is Money*, *Birmingham Live* and *Ilkeston News*.

From April to July, we appeared in 22 news stories and features. Public affairs consultancy Connect has helped us get our message across and raise our profile.

David Luxton was also lined up for a live interview on the influential Radio 4 *Today* programme. But unfortunately he was stood down at the last minute in favour of an appearance by the intergalactic star of the moment – Count Binface.

David Luxton missed out to Count Binface on Radio 4's *Today*

General secretary's

Report

Sally Tsoukaris

As I write, I'm contemplating my own retirement, which seems surreal even though I have planned for it for some time. You will remember how this feels! I will miss my role as General Secretary, but I move on to my life's next chapter reassured that you are in the best of hands, and proud of what we have achieved. We have a dedicated, capable team at CSPA HQ and I am confident that Josie Irwin will be a fantastic General Secretary. I wish her every success.

Looking back and forward

2022

I initially joined the HQ team in a supportive role in June 2022. General Secretary Lisa Ray and others had faced tremendous hurdles bringing the CSPA through Covid. The steady trickle of group closures increased when it was impossible to meet in person. But the EC responded by conducting a membership survey to establish views on what the organisation had to offer, subsequently rebranding under the strapline 'Protecting what you've earned'.

The CSPA celebrated its 70th anniversary with a gala AGM dinner featuring Sue Gray (now Baroness Gray of Tottenham) as guest speaker, followed by a Parliamentary event hosted by Clive Betts MP. We entered a new era of digital communications, with online joining via an updated website and a new membership database.

We were committed to improving our offer to those on the brink of retirement, while maintaining more traditional postal communications for longstanding members without access to emails and websites.

The CSPA celebrated its 70th anniversary with a gala AGM

2023

The year got off to a rocky start. We were beset with technical issues for the new website and database – experiencing first hand some of the problems that have added to Capita's woes with the civil service pension scheme.

As I took on the General Secretary role in early August, several members of the HQ team had departed, so I had to recruit team members with appropriate skills to manage our new operating systems.

It was not an easy time, but we worked through it gradually and things got better. In preparation for the general election that year, we launched the Later Life Ambitions (LLA) pensioners' manifesto *Standing by pensioners* at a Parliamentary event in November, hosted by Sir Stephen Timms MP. The manifesto would turn out to be a useful tool for lobbying cross-party MPs and setting out our core campaign priorities.

2024

The early months were dominated by pre-election speculation, followed by Keir Starmer coming to government in July. The media was full of reports of a 'fiscal black hole' and pensioners were stunned when Chancellor Rachel Reeves removed winter fuel payments for all but the poorest, reducing the number of recipients from 10.8 million to 1.5 million.

The CSPA worked with the NPC, Age UK, Independent Age and LLA partners to oppose this vociferously. I had the opportunity to address a protest outside the House of Commons organised by the NPC and Unite union in October.

Labour's election manifesto had committed to the delivery of a national care framework, but we were frustrated by the apparent lack of urgency and lobbied behind the scenes on this with campaign partners.

Autumn brought multiple consultations and opportunities to influence: the Health and Social Care Select Committee's inquiry into adult social care reform; the Treasury Select Committee's review of access to cash; the Transport Select Committee's investigation into buses connecting communities; and the government's digital inclusion action plan.

The year concluded with a successful pre-Christmas Parliamentary event to celebrate LLA's 10th anniversary, hosted by Lord Davies of Brixton.

2025

Work with LLA continued, feeding into letters to the Chancellor and ministers, a submission to the Spending Review, the third review of the state pension age and other consultations.

Baroness Casey was appointed to review adult social care in England, but got off to a slow start. We welcomed the winter fuel payment reinstatement for all pensioners with incomes under £35,000 in June, despite concerns this may herald other means testing. To combat this, LLA's *Budget for Later Life* launched in October – a hook for media coverage, building pressure on the Chancellor to deliver for those in later life.

We also held LLA meetings with MPs on access to cash and digital exclusion – this led to me presenting evidence on LLA's behalf to the All-Party Parliamentary Group in June 2026.

On 1 December 2025, Capita took over administration of the civil service pension scheme – you will have read how this has affected members. The CSPA has made a robust response to the crisis in the first half of 2026, but the debacle has brought stress and hardship for too many. Read more about this on page 24.

Baroness Casey's review into adult social care in England had a slow start

2026

The Capita crisis has silver linings: most established pensions continue unabated; and the crisis has allowed the CSPA to engage with the Public Accounts Committee, Cabinet Office and the media, and attract many new members.

The year has also been taken up by our all-member survey on the CSPA's status, regional meetings to consult with groups and branches on this and possible incorporation, and the first all-member ballot to elect the national EC.

With members' support, the EC will move to the next stage of incorporation with a motion to progress incorporation after the 2027 AGM.

Summer has been filled with Prime Minister Andy Burnham prioritising the cost of living, devolution and social care reform. And work with LLA continues to defend the triple-lock and to campaign against frozen personal tax thresholds.

As a member of the Care and Support Alliance, the CSPA has been able to influence the Casey team reviewing social care in England. This was to report interim recommendations this year, with conclusions in 2028. The CSPA welcomes Burnham's moves to make this earlier.

Casey is to gather feedback from care providers, charities and campaign groups, and those caring or receiving care. Please contribute – visit https://caseycommission.co.uk/ or contact your CSPA group or HQ for details.

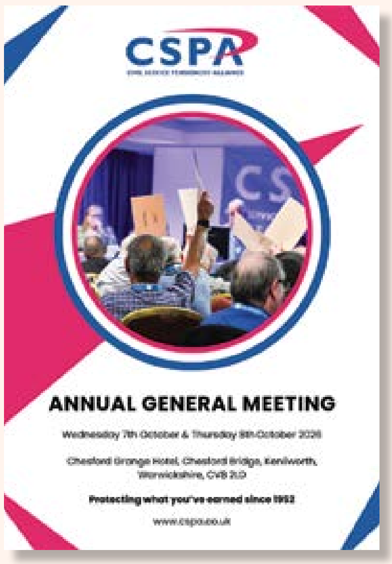
CSPA AGM priorities

This year's Annual General Meeting, on 7-8 October, is fast approaching and CSPA groups and branches have again drawn our attention to issues concerning members. We have received motions on topics varying from the civil service and state pension, to pensioner taxation, health and social care, and digital exclusion.

We appreciate the work of members who participate in the CSPA, nationally and locally, and look forward to coming together in Kenilworth for lively debates.

If you would like a copy of the AGM booklet containing the agenda, nominations, motions for debate and much more, please visit the members' area of the CSPA website or contact CSPA HQ to be sent one.

We are excited to be giving you all a chance to elect members of the Executive Council this September, and I hope you will have your say by returning your ballot paper. If you have any queries or did not receive your ballot papers with the magazine, contact independent ballot provider Mi-Voice by emailing support@mi-voice.com or calling 02380 763987.



Community chest

Branch closures, fewer banks offering community accounts, new fees from those who still provide them. It's a perfect storm. Many non-profits, charities and voluntary organisations are struggling to find a good-value community account.

To the outside world, the sums may seem small – a monthly charge for a community bank account and various costs for transactions and deposits. But for CSPA groups, these fees quickly mount up. It's particularly galling when, shortly after finding a new plan, the bank introduces new charges.

David Owen, the CSPA London Regional Representative and Chair of the South London Group, is a back-up authoriser for Kingston Group's bank account. The group had banked with Lloyds but last summer switched to Metro Bank. Owen explains why. "Metro was advertising community accounts that were free of charge, whereas Lloyds was going to charge a monthly fee plus transaction fees, particularly for cheques or cash deposits.

"[Kingston Group] joined Metro Bank and within a couple of months, the bank introduced a community charge of £3 a month. Yes, it's a relatively small amount, but a small CSPA group budget may only be £300 or £400 a year. So for them it's a significant percentage."

Kingston is not alone. In an article by UK consumer champion Which? last year, the treasurer of a local private badminton club with 10 members said he had been forced to keep changing the club's bank account as branches closed or fees were levied. At the time, only one bank would offer free banking to a non-registered community club: Metro Bank. He commented at the time: "I'm not holding my breath for how long this new account will last."

When *The Pensioner* called Metro Bank, a spokesperson said: "We contacted customers last year to inform them that from December 2025 we would be introducing a small account fee of £3 a month to our Community Current Account.

"This ensures we can continue to service these accounts while keeping costs as low as possible for customers, who continue to receive 200 free transactions a month. We provided customers with as much notice as possible in advance of these changes."

According to Metro Bank, existing customers were told in September 2025 and any new customers opening accounts after that were told that a fee would be introduced from 1 December 2025.

This was cold comfort to organisations relying on existing accounts. Owen says: "When you consider that people with personal current accounts pay nothing, and probably have a couple of dozen direct debits going out every month, I'd say the new charge probably is unfair."

> "While many accounts are free, others charge monthly fees from £2.50 to £45"

Community pros and cons

So, why open a community account? Adverts publicise their ability to meet the needs of charities, clubs and societies. Campaigns advocate for useful, easy-to-understand accounts, allowing groups to stay on top of their finances, whether that's through online banking, in store, over the phone or on an app. But none of that unveils the real picture. Like so many financial products, the devil is in the detail.

As well as monthly fees for community bank accounts, there are charges for cash and cheque deposits. Typically, there's a cap on the number of free transactions in a calendar month, and some banks levy fees for sending money abroad. Like personal accounts, organisations can also expect fees for unarranged overdrafts.

Adam French, Head of Consumer Finance at comparison website Moneyfacts, says community bank accounts can be a huge help to charities, clubs and voluntary groups, making it easier to manage funds with a clear separation between personal and group finances. Unlike standard business accounts, they are designed for non-profits, often with lower fees and features tailored to committee-run organisations.

"One of the most obvious perks is

Helen Nugent finds out why community bank accounts matter

good governance," French says. "Many community accounts allow multiple signatories and dual approval for payments, which can cut fraud risks and stop any one person from having sole control over funds. They can also help organisations look more credible when applying for grants, collecting donations or managing membership subscriptions."

Moneyfacts gives five-star ratings to several community and charity bank accounts (see table). However, French cautions that choosing the wrong account can quickly turn practical low-cost banking into a financial headache.

"While many are free, others charge monthly fees ranging from £2.50 to £45, but some 'free' accounts may come with higher transaction, deposit or cheque-handling charges instead.

"Branch closures are also creating practical challenges for groups that rely on cash fundraising and cheque deposits. It all means groups need to look beyond the monthly costs and compare the overall package, including turnover limits, cash deposit fees, direct debit charges, authorised user numbers, online banking quality, dual authorisation controls and cheque-processing costs. Eligibility criteria can also vary between providers."

Choosing an account

Finding the best community bank account isn't easy. A Which? Connect survey of 15,000 people in October 2024 found that 30% of respondents who had managed a community bank account had lost access to a local branch, 20% had struggled to pay in cash, 10% reported rising fees, and 3% said the bank had closed the account.

Many respondents also said making changes to a community bank account, including adding signatories, was difficult.

Bill Hudson has been Treasurer of the CSPA South London Group for about a decade. The group has been with Lloyds for many years. "We never used to pay fees on our [group] bank account until the start of last year," says Hudson. "Last year, our first full year paying fees, we paid £77 in bank fees, including a monthly fee of £4.25. Each time I pay in cash, they charge 75p per £100. If we pay cheques into the account, they charge 50p per cheque.

"The £77 is a significant sum. I'm trying to take steps to lower that figure. The most obvious way is by not paying in cheques."

When *The Pensioner* contacted Lloyds, a spokesperson said: "We're proud to support around one million business customers and are a leading provider of clubs and societies accounts in the UK.

"Last year, we made some changes, which sees our community account customers able to use our app for day-to-day banking services, as well as 100 free e-transactions per month with access by multiple key account parties to help make managing finances easier. We continue to significantly discount our community account compared to our standard business current account."

Under Lloyds' terms and conditions, clubs and societies with a turnover under £250,000 per annum are eligible for a Community Account, which has a monthly fee of £4.25. Lloyds' standard Business Current Account levies a monthly £10 fee.

Hudson says: "So many banks have charges, it's difficult to escape the fees."

Top rated community accounts

Moneyfacts has given the following accounts a five-star rating. Charges for CHAPS, international payments and other services may apply on all accounts.

Account	Eligibility	Notes
Barclays Bank – Charity Impact Account	Registered charities; 'excepted' charities (no need to register or submit annual returns); federated associated charities; community interest companies (operate to benefit broader society)	Maximum annual turnover limit of £100,000. No maintenance or monthly account fees applied to the account.
Santander – Treasurer's Current Account	Not-for-profit organisations, clubs, societies and charities	Maximum annual turnover limit of £250,000. There is a £4.99 fee per month, but it is waived for charities.
Ulster Bank – Community Bank Account	Not-for-profit organisations, clubs, societies and charities	Two years of free banking on everyday transactions if annual turnover is less than £250,000.
Virgin Money – Charities Choice Account	Registered charities with an annual turnover of less than £1 million	No monthly fees or charges apply to cash or cheque deposits and withdrawals, direct debits or automated transactions if annual turnover does not exceed £1 million.

SOURCE: MONEYFACTS

A new chapter

Jonathan Safir on changes at the top of government and the CSPA

At the CSPA and Westminster, a new era has begun. In July, we bid farewell to General Secretary Sally Tsoukaris after more than four years of dedicated service to the CSPA. Although I worked with Sally for only a short time, I greatly valued her professionalism, expertise and commitment to members. I thank her for her service and wish her a long, healthy and happy retirement.

I warmly welcome Josie Irwin as our new General Secretary. I am confident she will build on the CSPA's strong foundations and help guide the organisation through the opportunities and challenges ahead.

The theme of change extends beyond our own organisation. Following Sir Keir Starmer's resignation, Andy Burnham became Prime Minister, promising in his first speech a political and economic 'circuit breaker' tackling the cost of living, devolution and long-term national renewal. For our members, the question is simple: what could the changes mean in practice?

Cost of living focus

The Prime Minister has described his administration as a 'cost of living government' focused on improving people's day-to-day finances.

Among the measures announced are a reduction in the national bus fare cap, the removal of VAT on domestic electricity bills from October, lower business rates for pubs and an accelerated timetable for the Casey Commission's review of social care.

For pensioners, lower energy bills could bring welcome relief after several years of higher costs. Older households often spend a larger proportion of their income on heating and electricity, particularly those with health conditions or who spend more time at home.

LAUREN HURLEY / NO 10 DOWNING STREET

More affordable bus travel could benefit many, helping people remain independent and connected to their communities.

Perhaps the most ambitious proposal is the accelerated focus on social care and the possible creation of a National Care Service. Burnham has long argued that social care should receive attention comparable to the NHS, given that many people rely on both services.

> Experienced civil servants know that major reforms often bring uncertainty

The Casey Commission is examining how to put adult social care on a more sustainable footing. Care home costs, support for unpaid carers, funding arrangements and access to services affect millions and are increasingly important as the population ages.

However, there is reason for caution. Social care reform has challenged governments of all political colours; meaningful change will require significant investment, long-term planning and political consensus.

Impact on civil servants?

Civil servants will be watching developments closely. One of the most significant institutional reforms announced by the new administration is the creation of 'Number 10 North' to support economic growth and strengthen the government's devolution agenda.

This reflects Burnham's long-held belief that power remains too concentrated in London. The objective is to strengthen regional decision-making and support local economic development UK-wide.

For civil servants, the changes could create opportunities. More policy teams may be located outside London, collaboration with regional authorities could increase and there may be more emphasis on place-based policymaking.

At the same time, experienced civil servants will recognise that major reforms often bring uncertainty. Much will depend on how these proposals develop.

The new Cabinet

Cabinet appointments are often the clearest indication of a Prime Minister's priorities. The appointment of John Healey as Chancellor suggests an attempt to balance fiscal discipline with a more interventionist approach to government. The aim appears to be easing pressure on household finances while maintaining economic credibility.

Meanwhile, Louise Haigh's role in driving Cabinet Office changes and Number 10 North underlines the importance being attached to government reform and regional growth.

Ed Miliband becoming Foreign Secretary, alongside wider ministerial changes, also signals a desire to establish a distinctive political identity rather than continue the previous approach.

Taken together, the themes for the new Cabinet are clear: regional development, public service reform, social care and reducing pressure on household budgets.

Taxation remains an important issue for pensioners. Under the triple-lock, the full new state pension rose to £241.30 a week in April, increasing concerns that more pensioners could be drawn into income tax as personal allowances remain frozen.

The triple-lock may also become a key political debate. While it has helped improve pensioner incomes and protect living standards, some commentators question whether it is affordable as pension costs rise. Supporters argue it is a vital safeguard against pensioner poverty and helps ensure older people share in rising living standards.

At the same time, concerns are growing about future retirement income. An interim

FACING PAGE: Andy Burnham arrives at 10 Downing Street
L-R: John Healey becomes Chancellor, Ed Miliband Foreign Secretary, Louise Haigh Minister for the Cabinet Office

report from the Pensions Commission warned that around 15 million people are not saving enough for retirement, potentially rising to 19 million without further action. The report highlighted the challenge of ensuring adequate retirement incomes for future generations.

Many pensioners are concerned about taxation. As state pension payments increase while personal tax allowances remain frozen, more pensioners could be drawn into the income tax system despite relatively modest incomes.

Reports suggest the government is considering ways to ensure those relying solely on the state pension do not pay income tax. However, for many civil service pensioners, the bigger issue remains fiscal drag, with frozen tax thresholds gradually increasing the proportion of their retirement income that is taxed.

The winter fuel payment has been the subject of considerable debate in recent years. Eligible pensioners are expected to receive payments of £100 to £300 again this winter depending on age and circumstances. Those with incomes above £35,000 will effectively repay this through the tax system. At present, there is no indication that the new government intends to make further changes before winter. For many pensioners, that certainty alone will be welcome.

Many members continue to follow the WASPI campaign. At present, there is no approved compensation scheme, no application process and no timetable for payments. The government's January 2026 decision rejecting compensation remains, although campaigners continue to pursue legal remedies.

Reports suggest Burnham may meet WASPI Chair Angela Madden, raising hopes among campaigners that discussions could continue. However, no formal compensation arrangements have been announced. For now, the position remains unchanged and the CSPA will watch developments closely.

For CSPA members, the immediate outlook is one of cautious stability

Since the transfer of civil service pension scheme administration to Capita in December 2025, many pensioners and their families have experienced significant delays and uncertainty. While efforts have been made to improve performance, serious concerns remain.

Particularly troubling are delays in bereavement cases, leaving families waiting for pension benefits at a time when financial certainty and support are stretched. Such failings continue to cause distress and hardship.

The CSPA will continue to press for improvements and hold those responsible to account until members and their families receive the service they deserve.

Cautious optimism

It is still early days for the Burnham government and, as with any new administration, success will depend on delivery rather than promises.

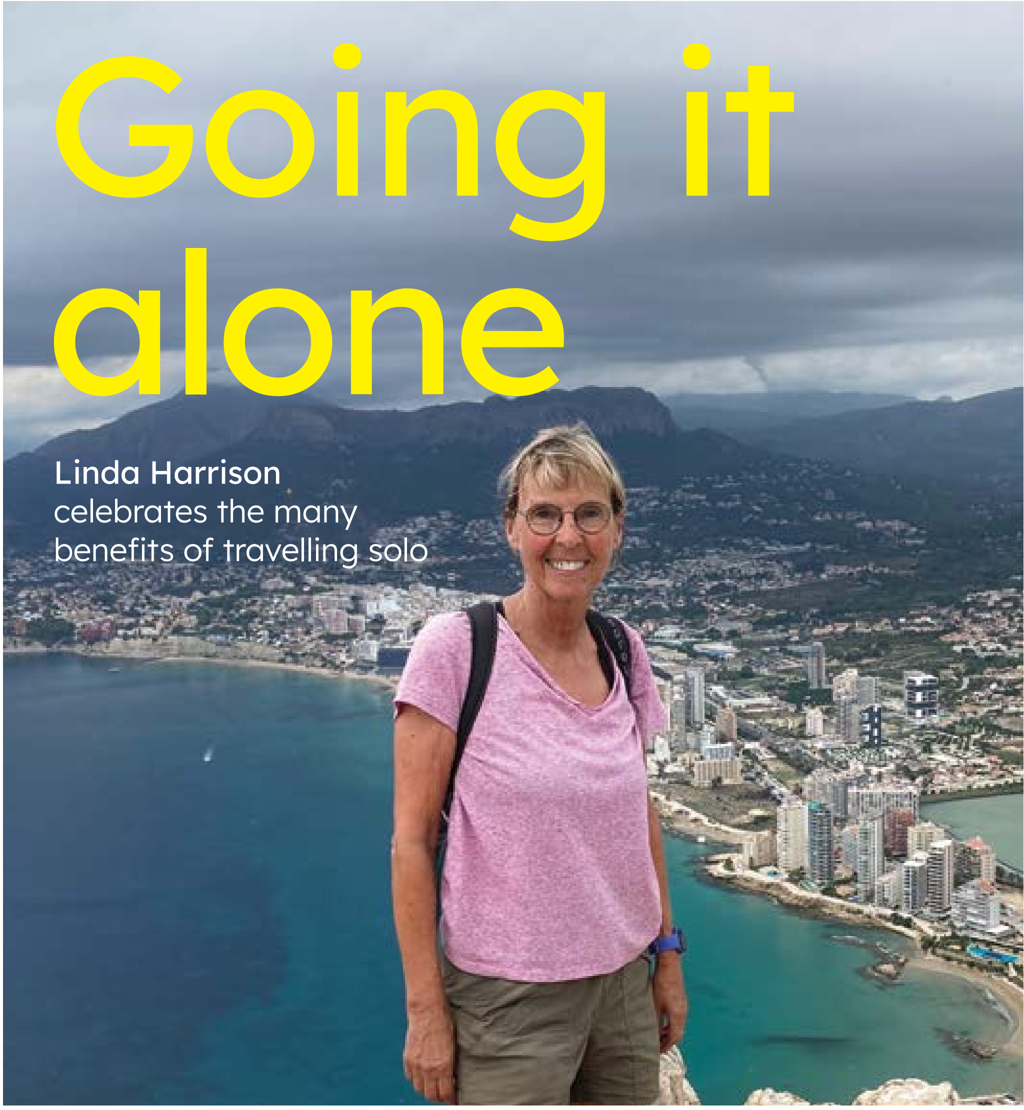
For CSPA members, the immediate outlook is one of cautious stability. The triple-lock looks to be in place until the end of this parliament, winter fuel payments appear unchanged, and the government has signalled a commitment to addressing concerns around taxation, energy costs and social care.

As we also thank Sally for her service and welcome Josie into her new role, we can be confident that the principles that matter most to the CSPA remain unchanged: fairness, dignity in retirement, respect for public service and ensuring older people have a strong voice.

The months ahead will provide a clearer picture of the government's direction. For now, pensioners and civil servants alike will be watching closely as the government's early promises begin to face the test of delivery.

Going it alone

Linda Harrison
celebrates the many benefits of travelling solo



Fancy a grown-up gap year? Retirees are putting solo travel firmly on the map. One in five of Saga's customers now holiday alone, with women leading the way. Retired teacher Sue Allen (pictured right) first travelled solo after divorcing in her early 30s. At the age of 67, her next trip will swap life in Derbyshire for three months in South East Asia.

One of the many benefits of travelling alone, says Sue, is that it's much easier to talk to people – and chance conversations have led to extraordinary experiences. "I was invited to a boxing match in Cuba after chatting to locals," she says. "I once ended up staying in a convent in Sri Lanka after sharing an overnight train with a nun. In Bangladesh, I drank rice wine with a woman who wanted to show me her home.

"People are curious. They're open. Often all it takes is being brave enough to say, 'Hi, can I join you?' or 'What book are you reading?' One restaurant recommendation in Thailand – Cabbages and Condoms – even inspired a school project on safe sex that won a National Schools Award. Travel has a funny way of coming full circle."

Sue recommends getting out early to explore a new destination. "I often go for a run first thing," she says. "It's the best way to understand a place and see it waking up, with all its unique morning rituals."

For her upcoming adventure, Sue has opted for an organised trip with travel firm Decades. "For longer, more immersive travel now that I'm retired, I wanted something that offered independence but also community and support," she says. "This gives me the freedom I value, without being on my own all the time.

"When I hesitated because my dad is 93, [dad] said: 'Just bloody go, Susan.' So I'm going. For three months. I can't wait."

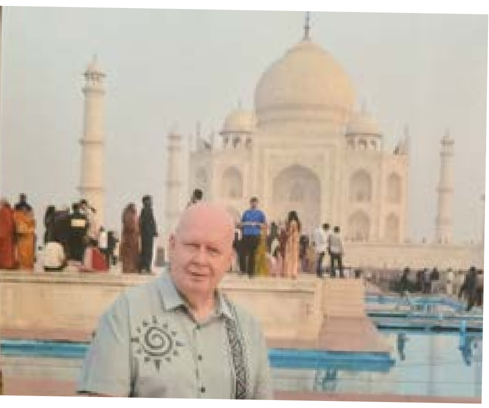
Specialist help

Decades specialises in long-form, slow-travel gap years for retirees (visit www.thisisdecades.com). Founder Laura Cannon says: "Our trips are designed for solo travellers in their 50s, 60s and 70s who want adventure without the clichés of traditional tours. Many of our pioneers choose Decades because they love travelling alone but don't always want to be alone. They talk about the freedom of having their own rhythm, the joy of meeting like-minded people, and the confidence that comes from exploring the world with a small, curated group."

Alex English, who runs Reigate Luxury Travel (visit www.reigateluxurytravel.com), a private firm specialising in tailor-made trips, agrees. "Since the pandemic, I've seen more of a 'you only live once' attitude. A lot of retired clients want to make the most of their freedom, break out of their routine, experience new cultures.

"After years focused on career and family, travel shoots up the priority list. Going solo also means they can do exactly what they want, when they want, without having to compromise."

Alex is seeing more and more women choosing to travel solo – sometimes because they're single, but often because they simply have different travel tastes to their partner, and are "happy to go



off and do their own thing". Women-only tours, especially for long-haul and more adventurous destinations, are particularly popular. "These tend to attract women who love the idea of exploring somewhere a bit more off the beaten track but don't necessarily want to do it entirely alone," says Alex. "The mood is usually very relaxed and sociable.

"For many of my retired female clients, women-only tours hit the sweet spot: they feel safe and supported, but still have the freedom to try new things and push themselves outside their comfort zone."

Cruises are particularly popular, especially smaller ships, which can feel more personal and make it easier to meet people. Small group tours are another

Often all it takes is being brave enough to say, 'Hi, can I join you?'

favourite, as they provide companions to explore and have dinner with, but flexibility to follow your own interests.

Alex's advice is to start with what excites you. "If you love art, sport, wildlife, gardening, photography or astronomy, there will be a specialist trip built around it. When you choose a holiday that taps into your interests, you're far more likely to meet like-minded people and feel comfortable, even if you're on your own."

Tony McMullan, a retired trade union official of NIPSA (the Northern Ireland Public Service Alliance) and a member of the CSPA's Executive Council (EC), is a huge fan of solo travel. As a young man, he travelled on his own to the USA, Australia and Japan, and he's travelled alone to join bigger tour groups.

He recently returned from a trip to Vietnam and Cambodia designed for single people.

"What are you waiting for?" he says. "There's a whole new world, new people, new food, new culture and new experiences waiting to welcome you. Just be positive, bite the bullet and you'll have the time of your life – and, like me, you'll wonder why you didn't do it before.

"I tell others I'm in the departure lounge of life but still far enough away from the departure gate, so I only like to visit countries I haven't seen before!"

Tony, the CSPA's Northern Ireland Branch Secretary, EC representative and newsletter editor, suffered a spinal injury in 2014 that affected his mobility. He finds organised tours let you go exactly where you want but without having to suit others.

The path to unretiring

Former financial adviser George Jerjian helps retirees "unretire" and is a big advocate for solo travel.

George retired at 52 after being given six months to live. Thankfully, the diagnosis was wrong, and a decade later, he became a bestselling author and international speaker who helps retirees find a new beginning. At 69, he embarked on a Jules Verne-inspired travel adventure.

"I'd always wanted to travel the world, but life got in the way," he says. "I finally mustered the courage, ignored the inner dialogue that tried to stop me, and proceeded with a bespoke travel agent.

"I selected five countries I'd not visited: South Africa, Australia, New Zealand, Japan and Canada. I left on 21 March 2024 and returned on 10 June 2025. I travelled with the intention of learning new things, keeping an open mind and experiencing the unfamiliar."

His journey included a safari, swimming with dolphins and visiting Hiroshima, the Great Barrier Reef and the Rocky Mountains. He later turned his journals into a book, *Odyssey of an Elder: Around the World in Eighty Days.*

Asked whether travelling alone feels lonely, George says: "I loved most of the holidays I had with my ex-wife and two daughters, but solitude was one thing that was missing for me. Holidaying alone means you only have yourself to please.

"This is not about being selfish," he adds. "It's about nurturing oneself without guilt or blame. I can explore places I want, and take as much time as I want, without anyone else taking priority. And that's a luxury I intend to enjoy."

Sue Allen concludes: "Loneliness can happen – I think it's important to acknowledge that honestly. But I've realised that I'm just as likely to feel lonely at home as I am when I'm travelling.

"Earlier on, I felt embarrassed about travelling alone, as if it was somehow sad. I laugh at that attitude now. I'm much more confident these days. I feel stronger, I feel more resilient and I feel at ease in my own company."

Travel tips

- **Do your research but don't overthink it. Try booking accommodation for the first few nights, then plan ahead.**
- **Check local Facebook groups and social media for tips.**
- **Travel light. Take a multi-currency debit card and have a credit card as back-up.**
- **Start with an organised small group tour – you'll meet people, and a guide will help you stay, and feel, safe.**
- **Meet up with friends or family en route or join walking groups as part of your trip.**
- **Be open-minded – talk to people and trust yourself.**

BELOW L-R: Tony McMullan at the Taj Mahal; a Cambodian folk concert; and the Mahatma Ghandi memorial
BELOW: George Jerjian in Japan; New Zealand; and Alberta, Canada

Sorry seems to be the hardest word

Pensions Manager **David Luxton** takes stock of recent developments in the Capita pensions administration scandal

Capita Chief Executive Adolfo Hernandez and other senior executives appeared before MPs in July to give evidence to a joint session of the Public Accounts Committee (PAC) and Public and Constitutional Affairs Committee (PACAC) about Capita's administration of the civil service pensions scheme. He apologised "to all the members who have been receiving a very poor service at a very difficult and challenging time in their lives". He apologised not once but five times.

Yet despite five apologies from Capita chiefs, by the end of July thousands of pensioners and bereaved widows were still waiting for payments, eight months after Capita took over the running of the pension scheme. It might as well have been the Kaiser Chiefs giving evidence – at least they accurately predicted a riot!

In response to the repeated apologies, PACAC Chair Sir Simon Hoare MP, visibly irritated, said: "Let us park the apology... It is not a substitute for clear answers to specific questions, which I would like to turn to in forensic detail."

Sorry seems to be the hardest word for Capita to say to the thousands of individuals who have suffered more than six months without any retirement income. Or to the 4,500 widows of bereaved civil service pensioners who have suffered months of distress and financial hardship due to their widow's pensions not being paid, and no indication of when they will be paid. And all this despite Capita acknowledging that they had all the necessary information to pay the pensions.

The CSPA has been helping many affected members. We have briefed the PAC on the experiences of members and met PAC officers prior to the July hearing, highlighting our delayed payment cases.

Widows' experiences

One widow has been waiting for her pension since October 2025. Miriam Cartwright, whose husband John had given many years' service to the British Council before his retirement in 1996, sadly passed away in October 2025 aged 90.

Miriam applied for her widow's pension in November 2025, and her original documentation was returned to her by Capita in December – so clearly it had been received and processed. Yet by late July she had still not received any pension payment, but instead was sent forms on four separate occasions to apply for her widow's pension – with no explanation or communication from anyone in Capita.

Capita's failure to communicate with individual scheme members, and to provide meaningful or consistent updates to those telephoning – other than "your case has been escalated" – has been a source of frustration for the many members contacting CSPA HQ for help.

Another widow I spoke to was Pauline Irvine, whose husband Daniel, who had worked at the National Savings Bank, passed away in March aged 79. Despite Pauline's repeated calls to Capita, and having to send the required documents twice by recorded delivery, she has been left with no income for over four months and is having to borrow from friends to survive. She told me it had "stripped her of her dignity", adding: "It's hard enough to grieve without this additional strain for me and my family."

The CSPA has taken up both cases highlighted here, and many others, with the Cabinet Office, which remains the responsible authority for the civil service pension scheme. Our representations have led to successful resolution for some members after months of delay and incorrect payments.

In July, following our representations on behalf of Jeanette Maclean, whose case was highlighted in the media, Jeanette said: "I can't praise the CSPA highly enough for all the support I have received.

"The level and quality of communication have been excellent and it is so reassuring to know you are there fighting for all the civil service pensioners affected by the continuing failures in the delivery of the pension scheme since Capita became involved. It really is so impressive how the CSPA has handled this whole situation."

Delayed retirement plans

As well as the backlog of delayed pension payments and widow/er payments is a backlog of 22,000 requests for pension quotes, forcing thousands of individuals to either postpone retirement or go for months with no income. At the end of July more than 9,000 were still outstanding.

Deborah Williams, for example, has put off her retirement from the MOD three times since January, due to the continuing delay in delivering pension quotes.

The Cabinet Office's deadline of all outstanding payments and pension quotes being completed by the end of June was not met by Capita. The revised deadline is now the end of September for all outstanding payments and pension quotes and a return to 'business as usual'.

In early July, the then Cabinet Office Minister announced to Parliament that Capita was required to produce a 'rectification plan' by 17 July. This is being evaluated by remediation adviser Grant Thornton, which will make recommendations on the plan in September prior to a further Parliamentary announcement by new Paymaster General Louise Haigh in October.

In addition, the Cabinet Office has set up a quality assurance function within the Cabinet Office to provide a forensic review of a small sample of cases each month to check on quality and adherence to process.

All of this is welcome news in holding Capita to account for delivering a contract that it had two years to prepare for but has clearly failed to meet. The enormous stress to thousands of scheme members should have been avoidable; saying sorry does not help deliver the outstanding payments and quotes.

We have been holding weekly meetings with the Cabinet Office to review the ongoing problems and to highlight the lived experiences of so many of our members.

At our CSPA AGM in October there will be a debate on the policy of outsourcing the administration of the civil service pension scheme.

In the meantime, our immediate priority is to resolve the outstanding cases for our members and to ensure that the service is restored to normal standards of delivery, as we have for our members in Northern Ireland.

- **The Parliamentary PAC/PACAC evidence session can be viewed online using this link: https://www.parliamentlive.tv/Event/Index/f3d3fc71-5f7e-4178-a06d-139ec0fe17f6**

Your member benefits

Here are some of our most popular benefits – find out more in the members' area of the website at **members.cspa.co.uk**

• Help and support with your pension

Our pensioner case worker can help if members have problems with their civil service or related occupational pensions.

How to claim: email enquiries@cspa.co.uk with a brief outline of your query and your membership ID

• Free initial legal advice

Consultation for 30 minutes maximum, membership number must be provided.

England and Wales: Lyons Davidson Solicitors, 01752 300 584 quoting **CSPA**

Northern Ireland: McCartan, Turkington & Breen, 02890 329801

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

• Discounted conveyancing

Gordon Brown Law Firm offers discounts in England and Wales.

How to claim: email sales@gblf.co.uk or call 0191 389 5160

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

• Pet insurance

CSIS, in association with ManyPets, is offering a range of lifetime vet fees cover from £3,000 to £20,000 – one of the UK's highest. For more details, visit https://csis.co.uk/additional-insurance-products/pet-insurance

• Free initial consultation on wills, trusts and powers of attorney

Solicitor Harvey Howell is offering members a free private consultation by phone or video. View the Harvey Howell video podcast by logging on to the CSPA website and members' area.

How to claim

In England and Wales: email cspa@harveyhowell.co.uk or call 0330 175 9959 quoting **CSPA**

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

In Northern Ireland: email marie-anne.mcveigh@mtb-law.co.uk or call her at McCartan, Turkington & Breen on 02890 329801

• Financial services you can trust

Free initial consultation with an expert from Quilter Financial Advisers to find out how you can benefit from financial advice.

How to claim: Members can book their free, no-obligation initial consultation by calling 08000 858590 quoting **CSPA** or find out more on our website www.quilter.com/cspa

• IT help and support

Free help and support on personal computer problems.

How to claim: call BC Technologies on 01369 706656 quoting **CSPA**

TRAVEL

• Fred. Olsen

Fred. Olsen Cruise Lines offers up to £200pp free on-board spend. Call 0800 0355 108 quoting **CSPA26A** or visit fredolsencruises.com/affinity/cspa

• Wendy Wu Tours

Tours and cruises cover Asia and the Far East, with a 5% discount on all trips and up to 10% off Mekong River cruises. Visit www.wendywutours.co.uk or call 0800 035 5091 quoting **CSPA5**

• APT

CSPA members get a discount of 10% on APT and Travelmarvel cruises and tours departing in 2026 and 2027, when booked by 31 December. Visit www.aptouring.com/en-gb/discover/cspa-and-apt or call 0800 012 6683 quoting **CSPA10**

• Lovat Parks

Lovat Parks operates across UK beauty spots. Book at www.lovatparks.com. For a 10% discount call 0333 200 1010 quoting **PRCSPA10UN** for a static holiday home or **PRCSPA10PL** for camping and touring breaks

TRAVEL INSURANCE FROM CSIS

• Designed specifically for members

This annual travel insurance plan from the Civil Service insurance Society (contact details below) 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) and comply with the eligibility criteria.

SAVINGS HUB

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

FIND OUT MORE

• Have a listen to our podcasts with guest speakers from CSIS and Harvey Howell by visiting cspa.co.uk/listen

• Home and motor insurance*

CSIS offers a 10% discount to members taking out a home insurance policy over the phone and 10% off car insurance for those in England, Wales and Scotland.

• For all insurance offers visit: csis.co.uk/partners/cspa or call 01622 766960 (option 5 for a dedicated line)

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

What Manchesterism will mean for you

Can Andy Burnham's success in the North be replicated nationwide, asks **Matthew Boyd**

A new Prime Minister usually brings a new language to government. In Andy Burnham's case, one word has followed him to Downing Street: Manchesterism. The term describes the approach Burnham developed as Mayor of Greater Manchester. It places greater emphasis on local decision-making, public control of essential services and closer co-operation between councils, transport bodies and health services. So can that model can be applied nationally and what will it mean for older people?

There are early grounds for reassurance. Days before entering Downing Street, Burnham reiterated a commitment to the triple-lock on the state pension for at least this Parliament, as in Labour's manifesto.

That matters. The triple-lock remains an important safeguard against pensioner incomes falling behind wages or the cost of living. After a period in which older people have faced higher household bills, frozen tax thresholds and uncertainty over support such as the winter fuel payment, maintaining it provides some stability.

But questions remain. Burnham has reappointed Torsten Bell as Pensions Minister, despite Bell repeatedly expressing scepticism about the long-term future of the triple-lock. His return does not signal a change in policy, but it means older people and organisations will need to watch the government's approach to pensions.

For Later Life Ambitions, the test will be whether government decisions match commitments. Much of Manchesterism aligns with priorities in LLA's *Budget for Later Life*. Greater Manchester's Bee Network, for example, has brought buses under greater local control and removed time restrictions on concessionary travel for older and disabled passengers. And a more integrated system could make a big difference to independence in later life.

But the Manchester model cannot be copied everywhere. Local areas have different populations, funding pressures and transport networks. Any national expansion will need adequate resources and clear accountability.

Bee Network buses in Manchester

VIVID BRANDS / SHUTTERSTOCK.COM

Social care may prove a tougher test. Burnham has begun cross-party talks on reform, saying the issue can no longer be postponed. He is expected to accelerate Baroness Casey's review, whose final recommendations had been due in 2028 but are now expected in summer 2027.

This is welcome. For too long, families have had to navigate a system that is difficult to understand, inconsistently funded and often poorly connected to the NHS. Many older people face uncertainty over how much they will have to pay and whether care will be available for them.

Underlying problems

Manchesterism suggests councils, health services and community care working more closely. That could help older people get support in their own homes.

But integration alone will not resolve the underlying problems. Decisions must still be made on funding, eligibility, workforce capacity and the balance between national standards and local delivery.

There is also the question of who provides public services. Burnham has used Capita's much criticised administration of the civil service pension scheme as an example of the risks associated with outsourcing.

For CSPA members, this isn't an abstract debate about public versus private. It's about income that people have earned over a lifetime in service, which they need to depend upon in retirement. The Cabinet Office is reviewing the future administration of the scheme, including whether it should come back in-house. Whatever decision is taken, restoring an acceptable service remains the priority.

The arrival of a new Prime Minister and an overhauled Cabinet is an opportunity to reset the government's relationship with older people. LLA has already written to ministers to set out its priorities and offer constructive engagement. That will continue, but so will scrutiny.

Manchesterism may offer useful ideas, but its success will be judged by whether pensions remain secure, social care fairer, transport more accessible and services better for those who rely on them.

- **Matthew Boyd is a Senior Account Executive at the CSPA's public affairs consultancy, Connect.**

Something else that annoys me...

Chris Proctor mourns the demise of some pointless jobs and says - bring them back!

I can't see why we want to get rid of jobs just because they are unnecessary. They're good things, jobs. My lady, a tennis fan, was enraged when she discovered there are no longer linespeople at Wimbledon. I enjoyed seeing those figures at the end of the court, bent double like they were having hernia problems and staring like myopic chickens. They were part of the fun, the highlight of their day shouting 'Out!' with the vigour of a Test umpire.

No one gains from the absence of human linesmen and women. Yes, it might be more accurate, but tennis is meant to be a game, not mathematics. It also takes the fun out of arguing about whether a ball was in or out, and removes another opportunity for a good moan.

I'll tell you what else I miss. Typing pools. Years ago I had a contract as a journalist in a civil service department. I hauled my manual typewriter to the desk, slipped in a sheet of A4 and began striking keys. The resultant din assured authority that I was there and working.

I'd only completed a few lines when I was aware of a presence wearing a twill top and displeased expression. She asked my grade and I confessed that, as a temp, I didn't have one. It was her belief that everyone, at all times, had a grade, and mine, even if not precisely identified, was unquestionably Non-Typing. I should halt my noisy practice instantly. If I wanted something typed, I was required to send it to the typing pool.

The impasse was solved by me agreeing that I could continue to write in accepted journalistic fashion using my machine, but once I had finished a piece, I was required to send it to the typing pool to be typed again. I could see nothing wrong with this system then, and I still don't.

Another job we have allowed to wither and die is cinema usherette – otherwise unemployed folk who examined your ticket on entry and led you into the auditorium. You followed her into the darkness until she shone a torch at the seat you were to occupy. Later we made these workers redundant by agreeing to look – ourselves – at the seat number on the ticket we had bought; and proceeding unaided to our allocated space. It might have been more efficient, but for me it was a harbinger of the end of the glamour of cinema.

There was a tale about a straight-backed ex-military type who had been recruited to one of these posts. One evening he appeared at the end of a row holding at arm's length an item of female underwear. "Do these belong to you, madame?" he asked a flighty looking lady wrapped around her consort. "No," she assured him. "Mine are in my handbag."

Then there are milkmen, a species now rarer than the northern white rhino. I liked them. For one thing, you knew you'd had a good night if you saw one on your way home. And it gave someone a job.

But although I'm in favour of milkmen, I was never sure why we needed them. We were all happy to haul home sacks of spuds, tins of brass, silver and floor polish, vats of dandelion and burdock and batteries of eggs, but somehow drew the line at milk. Milk required a specialised delivery method – and still does, I'd argue. I'd like every street to flaunt a float.

And what about those splendid women shoving tea trollies round offices, dispensing tepid drinks, biscuits and bad grace? Their favoured cleaning method – bleach (86%), water (14%) and minimal rinsing – did little for public health but they broke up a morning.

I personally regret the passing of the bookie's runner. In youth, I visited pubs to gather semi-legal betting slips, which I then ferried to the unregistered turf accountant behind the gas works. My education was expanded by understanding RTC/DOS (a round-the-clock multiple bet with a doubling of out-stakes for successful punts); weary drinkers did not need to visit a betting office; I was tipped and able to contribute to the economy or sweetshop; and I became highly competent at mental arithmetic.

We will regret casting aside pointless professions in our pursuit of efficiency. How much benefit has 'efficiency' brought to haberdashers, wax chandlers, fletchers, coopers and loriners?

I remember writing articles using my own manual typewriter, but once I had finished it I was required to send it to the typing pool to be typed again