



An update from Later Life Ambitions

Civil Service Pensioners' Alliance Annual General Meeting
Chesford Grange Hotel, Kenilworth | Thursday 8 October 2026

Matthew Boyd – Consultant, Connect Group

In this update...



- About Connect
- The political context
- CSPA campaigning
- About Later Life Ambitions
- Later Life Ambitions in action
- What's next?





The political context

New-ish government, familiar questions

- Andy Burnham became Prime Minister in July and formed a substantially changed Cabinet
- New ministerial teams at HM Treasury, the Department for Work and Pensions and the Cabinet Office create immediate engagement priorities
- The Labour, TUC, Lib Dem and Reform conferences have provided early indications of priorities for the autumn
- The Budget on 28 October will bring renewed debate about pensions, taxation, public services and social care
- A more fragmented political landscape requires engagement across government, opposition and the devolved nations
- Engagement must continue across all parties and across Britain
- New opportunities have also been presented by the return to power of the Scottish National Party at Holyrood and the breakthrough of Plaid Cymru as Wales's party of government



What does the national polling say?

- Polling points to a more fragmented Commons
- Labour would remain the largest party, but fall short of an overall majority
 - Reform UK would increase its representation from five to 84 seats
 - The Conservatives would gain seats despite securing a lower vote share than in 2024
 - The Lib Dems, Greens, SNP and Plaid Cymru would together hold 93 seats
- CSPA and LLA therefore need to maintain relationships across the political spectrum and ensure their priorities are understood by those who could shape the next Parliament
- MRP projections provide a snapshot of current voting intention, rather than a forecast of the next general election.

Party	GE 2024		Predicted Election Result	
	Votes	Seats	MRP Votes	MRP Seats
LAB	35%	412	25%	288
CON	24%	121	20%	165
Reform	15%	5	22%	84
LIB	13%	72	10%	61
Green	7%	4	9%	7
Restore	0%	0	7%	1
SNP	3%	9	3%	18
Plaid	1%	4	1%	7
MIN	3%	5	3%	1

MRP poll September 2026

Source: Electoral Calculus

The National Care Service and the future of the State Pension triple lock

State Pension

- The current triple lock will remain in place until April 2030
- From 2030, the State Pension would rise by at least inflation or 2.5% each year
- An earnings link would seek to maintain its value relative to average earnings over time
- The Government estimates that the change will reduce State Pension spending by £15 billion a year by the end of the 2030s

National Care Service

- Savings from the adjusted triple lock would help fund a phased National Care Service for England during the next Parliament
- The service would provide free personal care based on need, but would not cover accommodation and living costs
- Baroness Casey will recommend how and when the service should be introduced, with her report due in summer 2027





CSPA campaigning

Civil Service pensions maladministration: from casework to campaign

Administration of the Civil Service Pension Scheme transferred from MyCSP to Capita on 1 December 2025 following a two-year transition, but Capita inherited a substantial backlog and the new service quickly encountered serious delays.

- Members have faced delayed retirement quotations, pension payments, lump sums and bereavement cases
- More than 6,700 retirement quotations remained outstanding at the end of June
- The CSPA has supported members, identified recurring problems and escalated urgent individual cases
- The CSPA has held regular meetings with the Cabinet Office and challenged changes in backlog reporting
- The Alliance has pressed for clearer measures of recovery, appropriate compensation and effective support for members facing hardship
- The CSPA continues to argue that any long-term administration model must put scheme members first



Parliamentary pressure on Capita and the Cabinet Office

Administration of the Civil Service Pension Scheme transferred from MyCSP to Capita on 1 December 2025 following a two-year transition, but Capita inherited a substantial backlog and the new service quickly encountered serious delays.

- Members have faced delayed retirement quotations, pension payments, lump sums and bereavement cases
- More than 6,700 retirement quotations remained outstanding at the end of June
- The CSPA has supported members, identified recurring problems and escalated urgent individual cases
- The CSPA has held regular meetings with the Cabinet Office and challenged changes in backlog reporting
- The Alliance has pressed for clearer measures of recovery, appropriate compensation and effective support for members facing hardship
- The CSPA continues to argue that any long-term administration model must put scheme members first



The CSPA in the media

- Working with the CSPA, Connect has helped secure or contribute to 37 CSPA-linked articles and broadcasts so far this year
- Around 16 media hits have focused directly on the administration of the Civil Service Pension Scheme
- Member case studies in *The Guardian*, *The i Paper*, MoneySavingExpert and *Civil Service World* documented delayed payments, financial hardship and the effect on bereaved families
- Further coverage has included *The Times*, the *Daily Express*, the BBC News and BBC national and local radio
- David Luxton appeared on BBC Radio Scotland's *Breakfast* and *Lunchtime Live*, while Jonathan Safir appeared on BBC Scotland's *News at Seven* and BBC One's *Morning Live*
- September coverage on BBC News Gloucestershire and BBC Radio Gloucestershire showed that serious cases remain unresolved

THE **i**PAPER

I lost my wife eight months ago – delay in getting £1,100 pension is destroying me



BBC
SCOTLAND

BBC
NEWS

Capita pension backlog leaves widows 'in tears'



THE TIMES

Capita pension crisis worsens as 30,000 civil servants left in limbo

The
Guardian

Retired UK civil servants failed by pension outsourcing, government says



'Everybody agrees it's appalling, but there's no end in sight': The Civil Service Pension Scheme crisis





About Later Life Ambitions

Later Life Ambitions: speaking up for older people

- Later Life Ambitions (LLA) represents the interests of older people nationwide
- Founded with the support of Connect, which continue to act as secretariat
- A partnership of the CSPA, the National Association of Retired Police Officers and the National Federation of Retired Police Officers
- Now growing its wider supporter base, with the Prison Officers' Association welcomed as LLA's first campaign supporter organisation
- The Budget for Later Life is LLA's core policy platform for this Parliament
- A shared voice on pensions, services, dignity and independence in later life



The Budget for Later Life: LLA's policy platform

- LLA's core policy platform for this Parliament
- Developed from the 2023 *Pensioners' Manifesto* into a broader programme for later life
- Sets out what older people need to live with dignity, security and independence
- Moves LLA from campaign asks to practical policy solutions
- Connects national fiscal debates to the lived experience of older people
- Provides the basis for LLA's parliamentary, media and campaign activity



The Budget for Later Life: launch and public profile

- Launched in Parliament on 28 October 2025
- Parliamentary launch sponsored by Kirsty Blackman MP
- *Crimewatch*'s Sue Cook played a central role in presenting LLA's message
- Secured strong press and broadcast coverage, including the *Express* newspapers and other Reach titles, the BBC, Sky News and LBC
- Coverage helped raise LLA's profile on pensioner incomes, later life costs and access to essential services



The Budget for Later Life: **eight asks for government and opposition**



1. Protecting the State Pension, including the triple lock
2. Reducing the tax on pensions
3. Tackling the gender pension gap
4. Supporting older people in the workplace
5. Introducing a minimum income guarantee
6. Widening access to public transport
7. Making housing safe, secure, accessible and adaptable
8. Supporting health and social care



Later Life Ambitions in action

Campaign impact: access to cash and bank branch closures

- Bank branch closures remain a live concern for older people and local communities
- Many older people continue to rely on cash, in-person support and trusted local services
- LLA has built a cross-party contact programme on access to cash and banking hubs
- Meetings have included MPs such as Wendy Chamberlain MP, Mel Stride MP, Gregory Stafford MP, Esther McVey MP and Lewis Cocking MP
- Parliamentary activity has followed, including questions raised on LLA's behalf
- Work continues with the Athena Foundation and APPG for Fair Banking on engagement with MPs and industry, sponsored by David Burton-Sampson MP



Campaign impact: the Winter Fuel Payment



- LLA raised concerns about the impact of restricting Winter Fuel Payment eligibility
- Political and media engagement kept pensioners' financial security visible in public debate
- LLA has argued for a fair, practical approach reflecting pressures on older households
- The issue showed the importance of assessing policy decisions against real-world impact
- The Winter Fuel Payment remains a key example of why older people's voices must be heard early
- LLA will continue to push for pensioner support through the Budget for Later Life



Campaign impact: media engagement

- LLA has secured regular national coverage on pensioner policy, including social care, older drivers, State Pension age, the triple lock and Winter Fuel Payment
- Coverage has included major titles and broadcasters nationwide
- Through 2026-27, LLA will build on this profile through stronger case studies, clearer spokespeople and continued promotion of the Budget for Later Life





What's next?

Policy priorities ahead: pensions, tax and the cost of later life

- Protecting the value of the State Pension remains central to LLA's work
- The proposed adjusted triple lock will require scrutiny, including how the earnings link would operate over time
- Any change to the State Pension age must reflect health inequalities, caring responsibilities and differences in working lives
- Frozen tax thresholds are drawing more pensioners into paying income tax
- Public sector pension administration remains an important issue for many members
- The Budget for Later Life provides the basis for LLA's future fiscal engagement



Policy priorities ahead: services that support independence



- Independence in later life depends on accessible and reliable services
- The proposed National Care Service for England could represent a significant change in the provision of personal care – and, if implemented with consideration, a major LLA campaign win
- Further detail is needed on its scope, timetable, funding and workforce
- Digital exclusion continues to affect access to banking, healthcare, public services and information
- Accessible housing and transport remain essential to participation in local communities
- LLA will continue pressing for services that reflect how older people live

Engaging the Westminster Government

- Build relationships with new ministerial teams at HM Treasury, the Department for Work and Pensions, the Cabinet Office and the Department of Health and Social Care
- Continue pressing for recovery of the Civil Service Pension Scheme and follow the National Audit Office review of Capita
- Use the Budget for Later Life to brief government and opposition ahead of the Budget on 28 October
- Engage with the Casey Commission on the design and introduction of the National Care Service
- Examine the effect of the proposed triple lock changes on pensioner incomes
- Maintain engagement across political parties and throughout all four nations





Why LLA matters now

- The Government faces difficult decisions about public spending, welfare, taxation and pensions policy
- Pensioner support is increasingly being considered alongside wider fiscal pressures
- The State Pension faces increasing scrutiny
- The Civil Service Pension Scheme crisis shows the consequences of when an essential service fails
- Digital services risk excluding people who rely on telephone, paper or face-to-face support



Thank you

www.laterlifeambitions.co.uk