CSPA
CIVIL SERVICE PENSIONERS' ALLIANCE

Teesside Group

NEXT GROUP MEETING

The next meeting of our group will take place on Thursday the 3rd December at 2pm at Costa in Morrisons car park, Newmarket Avenue, Teesside Park TS17 7BP. We aim to finish by 3-30pm.

The national AGM took place in Coventry in October. Keith Yallop was there in his capacity as chair of the Standing Orders Committee, and of course I attended as delegate from our group.

A full report on the Coventry meeting will be carried in the next issue of the Pensioner. The meeting in particular decided to move forward with turning the CSPA from an unincorporated association to a company limited by guarantee. Little would change in practice as to how the CSPA acts to protect its members' interests, but the new structure will be more appropriate for an organisation of our size. A final decision may be made next year.

The new travel insurance scheme, offered through the Civil Service Insurance Society to CSPA members at competitive, fixed rates based on age categories on a 'fit to travel' basis, is proving to be popular with our members.

Annual policies, renewable each July, can also now be purchased part-way through the year on a pro rata basis, so members taking out policies in between renewal dates will not have to pay the full amount.

Do get in touch with CSIS directly for further information, either by calling them on 01622 766 960 or go to the CSPA website and follow the links.

I reported a year ago that Capita were about to take over the administration of Civil Service pensions. I don't think anyone foresaw what a disaster would follow. No doubt some of you will have been affected by the poor performance of the portal, and the contact number. However I am not aware of any existing pensioner not receiving their payments. The misery appears to have landed on new claimants. The CSPA has been heavily involved with the Cabinet Office in trying to sort out this totally avoidable mess. And it's not over yet.

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Last month we had the budget. The most significant long-term change is the Government's decision to change the Triple Lock from 2030. The State Pension will rise each year by the highest of inflation, 2.5%, or the amount needed to maintain the State Pension's value relative to earnings over time.

The practical details of how the revised triple lock will operate after 2030 have yet to be fully set out. While the Government says it is committed to protecting pensioners against inflation and maintaining the State Pension's value relative to earnings over time, the absence of a clear mechanism has led to concerns among pensioners and representative organisations that future increases may be less generous than under the current system, potentially leaving some worse off in the long term.

Ministers estimate this will reduce State Pension spending by £15 billion annually by the late 2030s and £50 billion annually by the late 2040s.
Although the Government argues this improves the sustainability of public finances, many older people will be concerned about the impact on the future value of the State Pension and whether future increases will continue to keep pace with living costs.

The proposals are intended to support the creation of a National Care Service in England. However, questions remain about how a policy focused on England will interact with the devolved responsibilities for social care in Scotland, Wales and Northern Ireland.
A Barnett Formula-style funding arrangement is widely viewed as the most likely mechanism for distributing additional resources across the UK, the Government has yet to set out the detailed funding and governance arrangements.

The Prime Minister and Baroness Casey have agreed that the Independent Commission on Adult Social Care will report in 2027 rather than earlier as originally anticipated.

For older people, this means continued uncertainty around some of the biggest challenges facing the care system, including affordability of care, support for unpaid carers, workforce shortages, access to home care services and the long-term funding of adult social care.

The Budget also provides an additional £190 million for NHS services in England to help manage winter pressures and rising demand. Though this additional funding may help alleviate immediate pressures on hospitals and community services, it is not expected to address the wider challenges associated with an ageing population, delayed hospital discharges and increasing demand for health and care services.

The Government will extend the temporary 0% VAT rate on qualifying domestic electricity supplies until July 2027. This is expected to reduce the annual Ofgem price cap by around £50 from April 2027.

A new £2.6 billion Household Energy Payment scheme will provide £100 direct payments from January 2027 to households in Council Tax Bands A-D in England. Up to 20 million households are expected to benefit, including many pensioner households.
The Government has also committed not to add new policy costs to household energy bills before introducing a new Cost Control Framework at the 2027 Spending Review.

In addition, Ofgem has been asked to abolish domestic gas standing charges by the end of 2027, with proposals for electricity standing charge reform to follow. This could particularly

benefit many pensioners and single-person households that use relatively small amounts of energy.

Despite these measures, energy costs remain a significant concern for many older people, particularly those on fixed incomes who continue to face pressures from food inflation, housing costs and council tax increases.

CSPA will study the Budget in detail and continue to press the Government to ensure that older people's interests are protected, retirement incomes remain adequate, and urgent progress is made on social care reform.

Don't forget the winter fuel allowance will be in payment again this year. People receiving over £33000 will have it clawed back in tax, however. You should receive a letter in the next few weeks.

The members benefits scheme continues to be available at the CSPA website www.cspa.org.uk For members without internet access a leaflet is available from CSPA head office providing information on all the benefits that can be accessed by telephone.

Given the relatively small attendance at our meetings, they are now very informal. As a result I have not included minutes or an agenda.

I and the other officers very much hope you can come along. The meeting will obviously be very informal, and some new faces would be very welcome.

If you can't make it to the meeting, I wish you and yours all the best for the coming season.

Yours sincerely
John Butler
Group Secretary.

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