

SCOTTISH PENSIONERS' FORUM

Annual Report 2021-2022

Established 1992



CAMPAIGNING FOR A BETTER DEAL FOR OLDER PEOPLE SINCE 1992



Chairperson's Foreword

Since our last annual report there has been a significant change in the Covid pandemic which, over the past two years, has caused utter chaos to the social interactions in our daily lives. However, as restrictions slowly ease, we are hopeful that we are seeing a return to some semblance of normality but we are also acutely aware that many people will still be hesitant to engage in social pursuits due to the sense of fear and isolation that has become commonplace during lockdown. This is an area which we know must be given priority moving and we hope to remedy this by delivering a programme of outreach and information events across Scotland.

Over the past two years, our work may have taken on a different shape, but we have continued to campaign on issues that are important to you: the TV licence campaign for over 75's, the suspension of the triple lock and fuel poverty amongst many others.

We continue to be involved in several Scottish Parliamentary cross-party groups and Scottish Government bodies ensuring the voices of older people are relevant in decision and policy making. We have embraced Zoom, in all its forms, however nothing can beat face to face engagement and we are thankful that this is no becoming a reality once again.

Thanks must go to our Executive Committee for their support to me as well as their valuable contributions at so many meetings and events over the past year and to our Administrator for her hard work and enthusiasm in ensuring that our members have been kept up to date on our work.

Sadly, we lost a valuable member from our community this year, former Executive Committee member Tommy Brennan, who worked tirelessly throughout his time with us on pensions issues and older people's rights.

We know that so many people will have felt a loss during this time and our deepest condolences go out to them.

I just wish to end by thanking you all for your continued support and belief in our organisation and I look forward to seeing more of you all over the coming year.

Rose

Rose Jackson
Chairperson

SPF DIGITAL ANNUAL CONFERENCE 2021



Due to the recommended safety guidelines relating to the pandemic, the Scottish Pensioners' Forum held our first digital annual conference in June 2021 and, albeit digitally, it was great to meet up with our members and affiliates to discuss the many issues affecting older people across Scotland. Our guest speakers included **Lynne Campbell** from **Glasgow's Golden Generation**, who gave a passionate speech on the charity's work on behalf of older people during the pandemic and **Eireann McAuley**, STUC Equalities Policy Officer, who spoke on the need for generations to work more closely together. We also heard from our long-time affiliate and Executive Committee member **Surjit Singh Chowdhary** who spoke on the remarkable work carried out by **Sikhs in Scotland**, who took their daily charity work out into the community to help those in need.

Motions to conference included one from **Unite Scotland Retired Members Committee** who called for residential care for older people to be brought back into public ownership and **Elinor McKenzie** who called for there to be an appropriate enquiry into the discharge of elderly patients from hospitals into care homes during the early weeks of the Covid 19 pandemic.

Although the conference was well attended, and deemed a success by those in attendance, it just didn't feel the same as us all being together in person. Our annual conference is the most important event in our calendar and we always look forward to welcoming our delegates and visitors from across Scotland to engage in a healthy debate. This helps shape our work for the year ahead and we are delighted that our conference in Glasgow is going ahead to celebrate our 30 years of campaigning.

Executive Committee 2021-2022

Helen Biggins	Individual Member	
John Boyle	Individual Member	
Jim Bradley	Individual Member	
Surjit Chowdhary	Mel Milaap/Central Gurdwhara	Treasurer
David Edwards	STUC-Unite	
Sam Gibson	Individual Member	
Rose Jackson	STUC-UNISO/N	Chairperson
Bill Lynch	Individual Member	
Allan MacKenzie	STUC - PCS	
Bill Martin	The Thursday Club	
Dorothy McHugh	Dundee Pensioners' Forum	
Elinor McKenzie	Individual Member	
Alex Morrison	East Kilbride Seniors Forum	
Jeanette Pieper	Age Scotland	
William Quigley	GMB	
Rosemary Smith	Individual Member	
Jim Symons	National Union of Journalists	
Ian Wallace	Irvine Seniors Forum	
Colin Wakeling	NASUWT	
William Welsh	RMT	
June Whitelaw	STUC – USDAW	Assistant Secretary

OUR WORK THROUGHOUT 2021-2022

The SPF gives evidence at State Pension Age Review



No sooner had the triple lock been suspended than the Scottish Pensioners' Forum were asked to meet with Baroness Neville Rolfe, undertaking responsibility for the State Pension Age Review, to discuss the metrics surrounding pension eligibility and why consideration was being given to increasing the state pension age yet again.

Our representatives, individual members as well as others representing USDAW and RMT unions, met at Queen Elizabeth House in Edinburgh and the two-hour long meeting was often fraught as we put across our points to the panel. We vehemently argued against any further raising of the state pension age, showing evidence that demonstrated that life expectancy rates are falling and not rising, and challenged that the current review is basing its assumptions around skewed figures. As well as this, we called for the abolition of pension credit which we feel should be replaced by a living state pension for all.

The SPF take the stage at Cost of Living Demo

The Scottish Pensioners' Forum was recently invited to speak at a rally, organised by the People's Assembly, to highlight the dire consequences of the cost-of-living crisis on so many people. Giving pensioners a voice at these events shows the breadth of understanding that young and old, worker and pensioner are facing similar hardships when trying to make ends meet. Our Executive Committee member, Elinor McKenzie, a long-time activist, delivered a brilliant speech to a packed George Square in Glasgow. A video of Elinor's speech can be accessed on our YouTube channel

<https://youtu.be/mQrk4e9shms>



CAMPAIGNING FOR A BETTER DEAL FOR OLDER PEOPLE SINCE 1992

SPF Slams Manifesto Breaches after Suspension of Triple Lock

The Scottish Pensioners' Forum slammed the recent manifesto breaches by the UK Government when suspending the triple lock pension for a year and have strongly pledged to work with other older people's organisations across the UK to ensure that more older people are not plunged into poverty as a consequence of it.

The SPF Executive Committee wrote to **Chancellor Rishi Sunak** asking for a meeting to discuss this, and the other reserved financial policies affecting older people, but received no response. Obviously too busy partying to fulfil the day job!

In her interview with press and media, SPF Chair, Rose Jackson argued:

"The triple lock is a safeguard for many pensioners allowing them to keep their heads above water as inflation costs continue to rise. This blatant manifesto breach is only the start. You break one promise, more are sure to follow."

The threat to the triple lock pension has been looming for the past several years and the SPF have been monitoring the situation closely. As recently as June 2021, continued promises from Westminster, coupled with a strong manifesto pledge, meant that it was protected - or so it seemed!

The UK already has one of the lowest state pensions in the western world and as well as this has old and new pensions systems, which range from as little as £90 per week to £179.60 per week, meaning many older people, mainly women and lower paid workers, who are reliant on state pensions as their only means of income, are worse off than their retired counterparts.

Even at its highest, the basic state pension sits well below the UK's own poverty level and the Scottish Pensioners' Forum feel that this larger increase would have been the perfect opportunity to put state pensions on a par with more comparable countries.

"The myth surrounding the gold-plated pension is simply that. There are more than 2 million pensioners across the UK, 150,000 in Scotland, living in poverty and this latest announcement means it will only get worse"

"The threat to the triple lock under this Westminster administration has been making the headlines for years and so this temporary suspension is just an excuse to test the waters. This supposed sticking plaster mentality is being touted as a consequence of the pandemic - it's lies pure and simple"
Rose stated:

"This change to the triple lock system not only affects those who have retired but also pensioners of the future. For example, those set to retire over the next few years could lose out on thousands of pounds over their retirement cycle. We can't let it be forgotten that this is an attack on younger workers' futures too." **AND WE WON'T**

WASPI Light up Landmarks Campaign

The Scottish Pensioners' Forum was delighted to support the WASPI **Light up Landmarks** campaign at Kelvingrove Art Gallery and Museum in Glasgow, with further demonstrations taking place across Scotland and the rest of the UK. The Women Against State Inequality Campaign, which the SPF formally endorsed at our conference in 2016, represents around 3.8 million women across the UK born in the 1950's who lost out on tens of thousands of pounds from their pensions when the UK Government changed their state pension entitlement age from 60, bringing it into line with their male counterparts.



The decision caused controversy as many women were not adequately informed of the changes and were left struggling financially because of it. The Parliamentary and Health Service Ombudsman recently described the lack of communication from the DWP as 'serious failings' and while the ombudsman cannot offer rebates, they can make recommendations that compensation be given. Let's hope this is done!

UN INTERNATIONAL DAY OF OLDER PERSONS 2021



On 30th September, the Scottish Pensioners' Forum held their yearly demonstration outside the Scottish Parliament to mark UN International Day of Older Persons and although the clouds decided to open as we arrived it certainly didn't dampen our spirits as it was the first time we had all been together in over a year.

This year's theme, **Digital Equity for All Ages**, was particularly pertinent considering the drive towards online services which has left older people digitally excluded and isolated at a very vulnerable time in their lives. The UN declared that it was necessary to bring awareness of the importance of digital inclusion of older person, while tackling the stereotypes, prejudice and discrimination associated with digitisation, taking into account sociocultural norms and the right to autonomy.

SPF Chair, Rose Jackson thanked everyone for their continued support for the organisation with welcome contributions coming from **Monica Lennon MSP, Carol Mochan MSP and Mercedes Villalba MSP** and our affiliates at **Unite Glasgow Retired Members, Dundee Pensioners' Forum and UNISON Scotland**.

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Lifeline Lost in Digital Downside



The push towards digitisation is ever present nowadays however Storm Arwen highlighted an issue which, up until then, had received little or no public attention, although it is something the SPF have long been focusing on. Our own member, Colin Wakeling, who lives in a rural area in the Scottish Borders, found himself literally cut off for several days with no access to the outside world. This happens all too often to people in remote and rural areas -not only during the winter months. The SPF have recently been working on a campaign to highlight this issue to people of all ages and asked Colin to tell his story in the latest edition of our newsletter Scottish Seniors which, due to the importance of the issue, we have reproduced here.

“We are constantly reminded that we live in an age where ‘digital transformation’ will bring the world to our fingertips courtesy of a rapidly developing fibre network. ‘The future is now’ proclaims one of BT’s marketing messages. The image is alluring; the ‘small print’ less obvious. There is indeed a downside. In the event of a power cut you lose your fibre connections – internet and phone line alike because these rely on your own electrical supply. By contrast, traditional copper phone lines, which require a small electric current to operate, have their own power source, backed up at local telephone exchanges, when mains electricity goes down.

Storm Arwen seen whole communities suddenly losing their connections when power failed. Living in a traditionally built stone house, further insulated by modern double glazing, located in a rural area lacking a reliable mobile signal at the best of times, for a week I had no means of communicating with the emergency services, or anyone else for that matter unless I had enough mobility to move to a better-connected location.

Fortunately, the house was relatively undamaged by the storm, and I had no need to contact the emergency services, but fear of a ‘what, if?’ moment was ever present – the feeling of isolation was absolute.

So what can be done if you have been connected to the fibre network and ‘digital voice’? In most instances the original copper lines are still in place and ‘live’, needing only the removal of a call prevention ‘bar’ at the local exchange to reactivate them. So, if you have still got a phone socket in place and did not throw your old handset away, ask for your phone line to be switched back to the copper one. You may lose ‘fringe’ benefits like caller identification, but your broadband will be unaffected since it will still be routed through the fibre connection.

However, this is a short-term ‘fix’ and will only work until BT Openreach decide to disable their copper lines. Alternatively, battery-powered back-up units are available which will give roughly an hour of phone connectivity in the event of power cut. These were originally provided as standard when fibre connections were installed. This is no longer the case. They are available commercially at anything up to £100, but they must be compatible with your equipment.

As part of its regulatory functions Ofcom expects phone providers to offer “at least one solution that enables access to emergency organisations for a minimum of one hour in the event of a power outage in the premises. The solution should be suitable for customers’ needs and should be offered free of charge to those who are at risk as they are dependent on their landline.”

BT Retail, though, appears focused on cost considerations, rather than acknowledging the spirit of Ofcom’s expectations, have chosen to interpret them more restrictively. Applicants for a free device must be “classed as disabled under the Equality Act 2010 or incapacitated and therefore housebound, due to a chronic long-term illness or disability which prevents them from leaving the house without the assistance of another person.” There is no recognition of landline dependence, presumably on the false assumption that mobile networks are universal in their coverage.

Suggestions that a mobile phone signal is not required to make a 999 call are just not true since such emergency calls are only ‘piggy-backed’ via any available network – no signal: no call!

If you are entitled to a free back-up unit it is worth persisting since demand will obviously increase when Openreach decide to switch their copper network, forcing users onto their fibre network. Not everyone is able to access a mobile phone. Retention of landline connections, often taken for granted, are a lifeline for many. BT Retail, which has more than a third of the broadband market, should not be allowed to pursue their financial targets at the expense of their social responsibilities.”

Since Colin’s article was written, BT OpenReach have indicated that they are postponing their digital roll-out however this delay didn’t last very long as works are now being undertaken again around the UK. We’ll be sure to be keeping a close eye on this one!

OUT AND ABOUT (and Online too)

In addition to the work highlighted in this publication and our recent newsletters, the volunteers, and staff, of the SPF Executive Committee have attended various conferences and events throughout 2021-2022 and listed below are just some of those we have attended:

- NPC Intergenerational Awareness event
- Scottish Women's Convention Older Women and Mental Health event
- Britain's Bus Crisis: Privatisation, Poverty and Human Rights
- Age Inclusive Workforces: The business case and putting it into practice
- Challenge Poverty Week events
- Supporting Healthy Ageing at Work (SHAW) Advisory Board
- UN Older People's Day, Edinburgh
- WASPI Light Up Landmarks Demo
- SG Human Rights Governance and Engagement Advisory Board
- Cross Party Group on Older People, Age and Ageing
- Cross Party Group on Funerals and Bereavement
- Cross Party Group on Poverty
- Older People's Strategic Action Forum meetings
- Older People's Strategic Action Forum Independent Review of Adult Social Care
- SG Over 50s Workforce External Advisory Group
- SWC International Women's Day event
- SG Winter Heating Benefits Stakeholder Reference Group
- Glasgow's Golden Generation AGM
- Poverty Alliance: Poverty in Scotland 2021 event
- STUC Disabled Workers' Conference
- UNISON Care Home Demonstration, Edinburgh
- NCS Consultation: Improving Care for People/Commissioning of Services
- STUC Congress
- Understanding Human Rights Legislation event
- Winter Heating Benefits Stakeholder Reference Group
- Older People and Mental Health Conference
- Minimum Income Guarantee Steering Group
- Parcel of Rogues: Pandemic Profiteering event
- Social Renewal Advisory Board
- Faith in Older People Annual Conference
- Covid Secure? Older Workers during the pandemic
- SG Volunteering Action Plan Working Group
- People's Assembly/STUC Cost of Living Crisis Demo

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SPF MEMBERSHIP

Our members are very important to us and their commitment allows us to carry out the work that we have been doing over the past 29 years. Through our membership we represent over 250,000 older people across Scotland

We presently have 3 categories of membership of the Scottish Pensioners' Forum and new members are always welcome. These categories of membership are as follows:

- Individual Pensioner Members
- Other Individual Members
- Organisations and Local Forums

We thank you for your continued support to the work we carry out on your behalf.



Join the Scottish Pensioners Forum
Application forms can be requested from:

STUC Centre

8 Landressy Street

Glasgow G40 1BP

Telephone 0141 337 8113

SCOTTISH PENSIONERS' FORUM
INCOME AND EXPENDITURE STATEMENT

As at 31st March 2022

Balance As at 31/03/21	19,128.62
Add: Income	40,792.50
Less: Expenditure	36,321.36
Balance	<u>23,599.76</u>

INCOME AND EXPENDITURE STATEMENT As at 31st March 2022

INCOME

MEMBERSHIP FEES

Organisations	910.00	
Local Groups	25.00	
Individual Pensioners	285.00	<u>1220.00</u>

DONATIONS

663.00

GENERATED INCOME

Inspiring Scotland	23,909.50	
Impact Funding Partners	15,000.00	<u>38,909.50</u>

Total Income

40,792.50

EXPENDITURE

EXECUTIVE EXPENSES

133.00

POSTAGE/PRINTING/OFFICE

Report/Publications	405.01	
Postage Costs	741.58	
ICO GDPR Registration	40.00	
Stationery and Sundries	653.64	
Conference/Travel Costs	169.70	
Sundries	50.00	<u>2,059.93</u>

PETTY CASH

19.48

Salary and Overhead Costs		<u>34,108.95</u>
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Total Expenditure		<u>36,321.36</u>
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Year End Balance 31/3/22		<u>19,128.62</u>
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Scottish Pensioners' Forum

**CAMPAIGNING FOR A BETTER DEAL FOR OLDER
PEOPLE SINCE 1992**



Funded through the Scottish Government's Equality and human Rights Fund