



# Scottish Seniors

Special Edition Update

July 2020

## The Newsletter of the Scottish Pensioners' Forum

### Coronavirus: Keeping in touch during the Crisis

The past few months has seen us all face an unprecedented and challenging situation due to the coronavirus outbreak with many people unable to leave their homes in order to safeguard their health. This has no doubt left many people feeling scared, isolated from friends, family and loved ones and wondering when we can return to normal.

In Scotland, people have been taking the government guidelines very seriously so much so that after a few weeks of moving to Phase 1 on easing lockdown restrictions, the country has now moved onto Phase 2 and easing tentatively into Phase 3 allowing for much more flexibility and freedom for everyone.

We are now able to meet outdoors with people from two separate households, including family and friends, as long as physical distancing is maintained.

The five mile limit for leisure travel has now been lifted for most of the country with self-sustained holiday homes lodges and caravans without shared facilities reopening and much of the rest of tourism set to reopen from 15<sup>th</sup> July. In order not to spread the virus, face coverings are now mandatory on public transport, along with physical distancing, and this will soon be extended to all retail settings from 10<sup>th</sup> July.

There is also good news for those in the shielding category, which has been the case for many of our members and affiliates. People from the shielding group, provided they do not live in nursing or residential care homes. are now able to go outdoors for exercise and take part in non-contact activities such as golf and hiking. They are now also able to meet outside with one other household in a group of up to 8 people. However, they are still advised to avoid shops, pharmacies and other settings where physical distancing is difficult to maintain.

Care home residents will also be able to receive one visitor outside from 3<sup>rd</sup> July, provided their home meets certain criteria and infection control measures set out by The Scottish Government.

For those people with digital access, more information on the latest Scottish Government advice can be found here <https://www.gov.scot/publications/coronavirus-covid-19-scotlands-route-map-indicative-dates-remainder-phase-2-early-phase-3/>

### Happy to Help

[www.readyscotlandf.org](http://www.readyscotlandf.org)

[www.clearyourhead.scot](http://www.clearyourhead.scot)

Although restrictions are being eased for many people, this doesn't mean that the telephone befriending services, an essential lifeline for many older people, are being withdrawn.

Our affiliates at **Age Scotland** continue to offer their services to older people and their families and are always happy to help.

Another great service has recently been rolled out by **Glasgow Council for the Voluntary Sector** who are now offering a text service giving support in several languages and are presently trying to recruit even more volunteers in order to offer this service in as many different languages as possible. I'm sure you will agree this would be most welcome and could help combat the feelings of loneliness and isolation felt by so many.



#### GLASGOW HELPS TEXT LINE

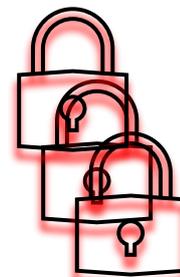
Are you affected by Covid-19 and need support?  
You can now text **07451 289255** stating the language you require and a bi-lingual call handler will call you back  
Support is now available in Urdu, Punjabi, Cantonese, Polish, Arabic, Lithuanian, Czech and Slovak



# Triple Lock Attack set to heighten Pensioner Poverty

In our last edition, no sooner had we highlighted Prime Minister Boris Johnson's firm commitment that all manifesto pledges would be honoured, the triple lock pension scheme hit the headlines **yet again**. The scheme is now set to be reconsidered later this month by Chancellor of the Exchequer, Rishi Sunak – if all the toing and froing during the past few months wasn't already confusing enough!

However, a stark warning has been issued by financial experts Hymans Robertson, whose analysis shows that pensioner poverty could escalate long term if the plans to scrap it go ahead.



In articles for *Actuarial Post* and *The Telegraph* partner Chris Noon explained "The triple lock was put in place in 2010 because of the relatively low level of pensioner income. It was essentially a mechanism for increasing state pension relative to earnings and the cost of living." Statistics show that over the past 10 years, since it was introduced, state pensions have only risen on average by 2.5% from 20% of national average earnings to approximately 22,5%.

**HANDS OFF  
OUR  
PENSIONS**

Mr Noon added "It's difficult to see how this 2.5% change has substantially shifted the position of pensioner poverty when the threshold for this is 60% of median household income." Although Hymans Robertson indicate that the costs associated with the furlough scheme may impact on any state pension increases during 2021/2022 "it would be madness for [the government] to throw out the triple lock without a more detailed assessment of current pensioner poverty in the UK"

*"The UK pensioner poverty position must be assessed properly by the Government before making short-sighted knee jerking policy decisions to short term cost saving opportunities"*

Chris Noon, Hymans Robertson

To date no such assessment has been done and pensioners in the UK still remain at the bottom of the table in state pension provision across the EU.

A spokesman for the Treasury indicated that there were no immediate plans to entirely abolish the triple lock and that the "Government will always look after pensioners" This is a promise that we have heard all too often from Westminster. Be rest assured that the SPF will be keeping a close eye on developments on this issue over the coming weeks. It is absolutely essential that we all work together to help safeguard our state pension for generations to come.



## Free TV Licence and Red Button Services still facing threat

Despite the welcome news of an extension to the free TV licence until 1<sup>st</sup> August 2020 due to the coronavirus outbreak, time is quickly running out for the 40,000 pensioners across Scotland who would be affected from the withdrawal of this concession. Despite a Whitehall source indicating that there is a likelihood that the concession will be further extended until



October, no firm commitments on this have been reported by the BBC. The SPF are still firmly committed to our campaign and will also continue to fully support the work being carried out by Age UK on safeguarding the scheme.

As well as the TV licence, the withdrawal of the teletext/red button service will also be a major loss to many older people with this service set to be switched off any day now. Launched in 1974 as Ceefax and credited as 'the internet of its time' the teletext service was replaced by the red button service in 2012 and despite the belief of many that it is no longer widely used, the SPF would beg to differ. Here our Chairperson, Maureen Gardner, highlights just what the service means to her, particularly during these strange and isolating times.

I don't know about you, but every morning when I get up, I have my own routine. Not surprisingly, the first thing I do is switch on the kettle and make my first mug of tea. I then switch on the TV, make sure I am on BBC1 (or 2), then I press the Teletext button. It may sound daft, but I make my selections in the same order every day. First, 4021 for the weather forecast for Scotland. There are 10 locations listed from, Lerwick to Stranraer and a wee map, these are provided over 24 hours in 3 hourly intervals. At the same time the map shows symbols indicating whether cloudy/sunny/rainy/etc. I then go to 4061 for the 5-day forecast. There are also pages which show any problems affecting rail, road or ferry services, which can all be helpful.

From there, I go to the sport pages, all in the 300's. I look at the football headlines (I like football), then the results and fixtures pages. When Wimbledon is on, I'll check which matches are being played, getting order of play and who is playing on which court, as well as the results. And this is true for many sports, whether snooker, bowls (inside and outside), athletics etc.

Next it is on to pages in the 200's for the Financial News Headlines. I don't have any stocks and shares, but I like to check which companies are making workers redundant or which companies are maybe opening new stores, or it could be changes in tax rates. I also check the currency exchange rates for overseas. The next step is looking at the National News Headlines on p101, followed by the Scottish News Headlines on p1605. I find the teletext service very useful, and it is available 24 hours a day. I don't want the BBC to abolish this service. Although they say this information will be available on the internet, 40% of older people in Scotland don't have access to it. So, as well as campaigning to keep the concessionary TV licence for the over 75's, we need to campaign to persuade the BBC to keep the teletext service. Now on with the rest of my day.

# Local Heroes – Growing Support in the Community



As In all of our previous lockdown news briefings, we wanted to highlight and celebrate the amazing work being carried out by volunteers in communities across Scotland. Their selfless dedication in helping others during this crisis can never be underestimated and on behalf of our members and affiliates we just wanted to say a heartfelt “Thank You” to them all.

## Dundee Pensioners’ Forum

We are all aware that social isolation affects many older people. Concerns are growing that this pandemic and the enforced lockdown will have added greatly to this problem. Much of the information, advice and signposting given out during this time is online – although 40% of older people still are not! This huge engagement gap, particularly during this time, only serves to further increase the loneliness and isolation already felt by many older people.

In an effort to reach out, Dundee Pensioners’ Forum are working in partnership with Faith in Community Scotland and Funeral Link to provide “Wellbeing Packs” for older people and “Kindness Packs” for those people recently bereaved, funded through the Scottish Government’s Wellbeing Fund. These packs will be sourced and produced by Faith in Community Scotland and distributed through food poverty projects by Dundee Pensioners’ Forum and Funeral Link.

The Wellbeing Packs include a jigsaw, puzzle book and pen, a pack of playing cards and some instructions for games, biscuits, a couple of nice teabags, and a grow on your windowsill wild flower pack. Planning on the contents for the Kindness Packs is still ongoing with suggestions including a candle, chocolates, a photo frame, wild flower seeds, a keyring with a verse...

Dundee Pensioners’ Forum are also working with their Community Regeneration partners across the city to arrange for letters and drawings from nursery and early years school children to be included in the packs – as well as distributing drawings to Sheltered Housing complexes and Care Homes.

As their Secretary, Dorothy McHugh said “A wee letter or drawing from a four year old will surely brighten everyone’s day!” We couldn’t agree more!



## Glasgow’s Golden Generation

Our affiliates at GGG have managed to deliver over 3,000 food parcels to the doors of older people in Glasgow covering 7,000 miles. 3,500 older people were supported with telephone befriending and welfare advice with 50 key workers and volunteers making all of this possible.



## Helping Hands Teams: Drongan and Edinburgh

Throughout the crisis, the Helping Hands Teams in Drongan, East Ayrshire and Edinburgh have been delivering crates and food parcels to the most vulnerable and older people within their communities. Similar initiatives were also carried out in Kilmarnock. True local heroes!



Our OPSAF colleagues, particularly Glasgow Disability Alliance, Hourglass Scotland, Outside the Box and Generations Working Together continue to carry out voluntary work throughout this crisis on behalf of their communities and older people – thank you!



The injustices faced by the WASPI women continue. A recent article from *The Independent* highlighted a five fold increase in women aged 60 and over claiming universal credit and out of work benefits with campaigners attributing this to the rise in state pension age. One 65 year old woman making an application was even offered an interview to join the army.

We're not too sure of the outcome but we do know there is an army of women who deserve better than this.

## Scam Alert

As we ease out of lockdown, scammers are stepping up their operations in a desperate attempt to get hold of our bank details: scams supposedly from HMRC, several banks, Amazon, council tax and now even Test and Trace. These scams are on the rise and we urge you to be extra vigilant.

Remember, more information on Scam Share can be found by contacting Trading Standards Scotland on 0808 154 6000 or online <https://www.tsscot.co.uk/news/latest-scams/>



**Close the Door** on uninvited callers. Don't feel obliged to answer the door to a cold caller - it is your home and you should not let anyone in unless you feel comfortable.

**Take Time** to think before making a decision. Rogue traders may try to pressure you by saying that they have special deals which are only available today. Don't let an uninvited trader start work straight away.

**Research** Get at least 3 quotes from trusted companies before having any work done in or around your property. Rogue traders go to great lengths to appear legitimate - check at least 3 review sites to make sure you are getting genuine feedback. Find traders who have been vetted by Trading Standards through a local approved trader scheme.

**Verify** that the person is genuine and take a note of the company's details. ID cards can be faked - close the door and, rather than phoning the number on the trader's ID card, look up the company's number on their official website or in an official phone directory to check their identity. Legitimate traders will be happy to wait while you perform these checks.

**Report** any suspicious behaviour to Police Scotland on 101, or 999 in an emergency. Sign up to the Neighbourhood Watch Scotland Alert system to receive timely alerts about local crime prevention and safety issues from partners such as Police Scotland.

Here our committee member, Allan MacKenzie, shares a recent scenario he faced from a telephone scammer. Hope this helps!

### COVID - 19 Track and Trace. Please don't fall for this!

" Good morning, I'm calling from NHS Track and Trace service. According to our system, you are likely to have been in close proximity to someone who has tested positive for COVID-19. This means that you now need to self-isolate for 7 days and take a COVID-19 test".

"OK. Can you tell me who that person was?"

"I'm not able to tell you that. That is confidential information"

"Right, Um.....So....."

"But you do need to be tested within the next 72 hours. So can I get the best mailing address so that we can send a kit to you?"

"OK" (**Don't give your address**).

"Thank you - we just need to take a payment card so that we can finalise this and send the kit to you".

"Sorry - a payment card? I thought this was all free?"

"No I'm afraid not. There is a one-off fee of £50 for the kit, and the test results. Could you read of the long card number for me, please, when you're ready".

"No" - (**that's not right. This is part of the NHS so there is no charge**).

"I'm afraid there is. Can you give me the card number please - this is important, and there are penalties for not complying".

**You must put the phone down.**

This is how scammers work and sadly vulnerable people may fall for it.

**Don't fall for it.**

If you have digital access you can find more information on this from Which magazine

<https://www.which.co.uk/news/2020/06/nhs-covid-19-contact-tracing-message-how-can-i-tell-if-its-real-or-a-scam/>

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