

Decent State Pensions ARE Affordable

The struggle for a decent pensions system in Britain has been ongoing for many decades. The state pension owes its origins to a vigorous, 10 year- long campaign, carried out by trade unionists, workers, and social reformers to end the humiliation of the Poor Law on older people in the 19th century. The Old Age Pension Act 1908 established the principle that the state must be involved in welfare issues and paved the way for further progressive legislation.

In terms of the basic state pension (BSP) the best ever provision was established in 1979, by a Labour government with a parliamentary majority in single figures, and in an economic crisis, again after a vigorous campaign led by pensioners, trade unionists and anti-poverty campaigners. However, despite the efforts of pensioner groups, and other campaigners, including left- leaning MPs for a living state pension, it has lost purchasing power over the last 40 years. The effect of this trend together with changes to the state pension age (SPA) can be seen in rising levels of pensioner poverty and poverty related issues.

Britain is the fifth biggest economy in the world, so there is no justification for the paltry basic state pension, nor the increased state pension age which is about to rise to 67 by 2028 and then to 68 in the following decade.

This means that anyone born between April 6th 1970 and April 5th 1978 will not be able to retire until they are 67.

Anyone born after April 6th, 1978, will not be entitled to a state pension until they are 68.

Women have been the hardest hit by these changes.

The New Labour government of Blair and Brown left the provisions of the Conservative 1995 Pensions Act in place. This was the legislation that enacted the equalisation of the SPA to 65 between April 2010 to 2020 for men and women. In 2007 the New Labour government announced that the equalised SPA would rise to 66 between 2024 and 2026. And then the coalition government of Conservatives and Liberal-Democrats brought in legislation in 2011 to accelerate the timescale, starting in April 2016 when women's SPA was 63. Their justification for this? That life expectancy had risen faster than expected!



However, the Institute and Faculty of Actuaries, which calculates life expectancy on behalf of the UK pensions industry, stated in 2019 that life expectancy is falling not rising. Furthermore, the government's actuaries department warned

Ministers in 2005 that if they proceeded with the change, almost one million people who were alive then would die before they got any basic state pension. Nevertheless, the New Labour government carried on regardless. New Labour's 2004 Finance Act also increased the minimum age at which workers could draw their occupational pension from 50 to 55, which came into effect on April 6th 2010.

Now the government has stated that the minimum age for occupational pensions will increase again to 57 in 2028.

The various actions against all the attacks on our BSP and SPA and occupational pensions by successive governments have so far been unsuccessful, but we must keep up the pressure.



Britain is a wealthy country, so the provision of financial security in retirement is affordable, it should be a basic right for all citizens. It just requires political will to make it happen. But the stock response from politicians to demands for higher BSP and lower SPA and a range of other changes is that such demands are unrealistic and unaffordable. However, Britain is a currency issuing nation so we are not constrained in the way politicians claim we are.

There is a huge deficit in public and welfare services, often life-line services, and in the general infrastructure of rural and urban areas. But the only deficit that governments of every stripe are concerned about is the fiscal deficit. But, that is the only deficit that doesn't matter so long as it isn't exceeding the availability of real resources in the economy.

This position has been demonstrated by government expenditure during the current pandemic - trouble is that so much of it has gone to wealthy private hands - and not for the first time. According to the National Audit Office almost a trillion pounds was found to support the broken banking industry just a few years ago.

Or, we could call out the tax evaders and avoiders who starve our public and welfare services of the funds they desperately need. Crisis will always create the conditions for change, simply because for there to be a crisis the status quo must be in a significant state of disruption.

Covid 19 is a crisis with a hugely disruptive capacity to generate conditions impacting all sectors of economic activity. We cannot return to what went before - to underfunded services, homelessness, cuts, inequality, poverty, food banks, and on the other hand a powerful and obscenely wealthy few. This is the choice before us.

Which is why we need to keep campaigning for pensions and services for the older people of today and for the generations coming up behind us.

The Scottish Pensioners' Forum is not a static entity -- it is a living, moving democratic process committed to work with others to build an unstoppable movement capable of persuading politicians to enact legislation promoting redistributive justice and delivering the decent pensions and quality services that people need and have a right to expect in 21st century Britain. **(Article E. McKenzie)**

SPF Condemn Manifesto Breaches over Triple Lock



The Scottish Pensioners' Forum has slammed the recent manifesto breaches by the UK government over 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 over the coming months.

The SPF Executive Committee have recently written to **Chancellor Rishi Sunak** asking for a meeting to discuss this, and the other reserved financial policies affecting older people, but have yet to receive a response. We will be sure to keep on top of that!

In a recent press statement **Rose Jackson, SPF Chair** 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!**

Out of Sight, Out of Mind

Chancellor Rishi Sunak's recent Budget speech highlighted a blatant disregard for pensioners – in fact the front bench was so busy slapping one another on the back that they totally forgot to mention the yearlong suspension of the triple lock – or was this simply because it wouldn't affect their nearest and dearest anyway! With many older people still facing an uncertain future in the midst of a pandemic, with many still being encouraged to follow government guidelines to stay indoors it really was a case of out of sight out of mind!



A meagre state pensions increase of an average £4 per week will plunge even more older people into poverty. Rising fuel and heating costs, supermarket prices skyrocketing, the concession on the free TV licence for over 75's being withdrawn – the list goes on! Pensioner poverty is **real** and its high time the UK Government treated older people with the dignity they deserve.

Too Little, Too Late for Too Many

The SPF welcomed the findings of the report by the **National Audit Office** which uncovered the administrative blunders leading to many married women losing out on their state pension entitlement. However, we believe that this catastrophe was nothing short of blatant indifference on the part of the UK Government. Without being given a full explanation of the complexities of the situation throughout their working lives, both as homemakers and in paid employment, access to their state pension should have been an entitlement for women in their own right and not just another bureaucratic hoop for them to jump through. Women have a right to their state pension not merely thrown scraps at the end of their working lives.

The report shows that 134,000 pensioners, mostly women, had been underpaid their state pension due, in part, to outdated computer programmes and systems at the Department for Work and Pensions. However, the SPF are quick to condemn the UK government for trying to lay the blame directly at the door of the DWP and any move to blame staff for adhering to guidelines set out by them is a blatant cop out.

Too many women have died in poverty because of these archaic bureaucratic structures. Change must be made urgently to ensure the pensioners of today, and tomorrow, don't meet the same fate.

SPF Annual Conference 2021



The SPF held our first online annual conference in June 2021 and it was great to meet up with our members and affiliates to discuss the many issues affecting older people across Scotland, albeit digitally. 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.

Motions to conference included one from **Unite Scottish Retired Members Committee** calling for residential care for older people to be brought back into public ownership and from **Elinor McKenzie** calling for an appropriate enquiry on the discharge of elderly patients from hospitals to care homes during the early weeks of the Covid 19 pandemic. The content of both of these motions will be included in the SPF work plan moving forward.

Although the conference went really well, it's not the same as all being together in person. Our annual conference is an important event in our calendar and we always look forward to welcoming our delegates and engaging in a healthy debate which helps shape our work for the year ahead. Fingers crossed we will all get to meet in person to celebrate our 30th year in 2022.

Out and About

Over the past few months, the SPF has been out and about with our banner supporting campaigns relevant to the welfare of older people. Most recently, we attended the UNISON demo in Edinburgh, challenging the proposed closure of four council run care homes in Edinburgh, fighting to help save both jobs and essential residential care for older people. We also supported the **WASPI Light Up Landmarks** demonstration at Kelvingrove Art Galleries in Glasgow, with other demonstrations taking place across the country. Remember, if there are any causes our members and affiliates wish us to support in their local areas please get in touch!



UN International Day of Older Persons

On 30th September, the SPF 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. 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.

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**.



Women in Scotland 1900-2020: Workplace Struggles

The SPF, alongside our affiliates **Dundee Pensioners' Forum**, have been working with **Scottish Union Learning** and the **Open University** on an exciting new module chronicling the workplace struggles of women over the past century. Both organisations are keen to tap into the experiences of our members and we feel it is the ideal opportunity to have your stories heard; to both inspire and educate younger generations.



If you wish to take part, or you know of someone who does, drop us an email or give us a call. We will shortly be updating our website where you can access a template to structure your story on. We would be delighted for you to get involved.



As well as this, the SPF have been asked to sit on the Advisory Group for the **Supporting Healthy Ageing at Work (SHAW)** research project, being undertaken by the **University of Edinburgh Business School**; which will help design interventions to support the health and wellbeing of older workers. More information on this in our next edition.

Our Affiliates at Work



Our affiliates, **Irvine Seniors Forum**, have had a long-standing issue over public toilets in their area for many years and are calling for support in collecting signatures for a petition to be put into North Ayrshire Council. **Ian Wallace**, who represents the organisation on our Executive Committee remarked:

“The lack of public toilets in Irvine is a situation which has been going on for far too long. We have recently come up with a novel way to get our point across, making sure the council has to sit up and take notice. We certainly won't be going about it in a roundabout way this time.”



The SPF will be offering our full support to this campaign!

Our affiliates, **Dundee Pensioners' Forum**, recently highlighted the issue of digital exclusion when their office bearers were unable to get a cup of coffee in a local restaurant, because they hadn't downloaded the Check in App so couldn't scan the Q Code. Their representative on our Executive committee, **Dorothy McHugh**, had this to say: -



“Nowadays, more and more people are being excluded from access to information, activities and services because they don't have a smartphone, access to WiFi, or the Internet. TV Licencing, Local Authorities, DWP, Gas and Electricity Suppliers, Government Bodies, expect everyone to access their services on-line. GPs are asking patients to take a photograph of affected parts of their body and email it to them! One DPF member, enquiring about a care package for his wife coming out of hospital, was referred to a website. Some businesses don't give paper receipts anymore either! Instead, receipts are sent to your email address—IF YOU HAVE ONE!

Virtually every consultation launched by public bodies is now, well, virtual, meaning that those of us who are not digitally connected, are once again, voiceless. The Scottish Government's National Care Service Consultation is a case in point here. Despite older people being the largest user group of health and social care services, the consultation will struggle to hear their views.

As always, it's older people, and people on low incomes, who fall foul of these practices. A broadband connection costs something in the region of £20 a month – never mind the technical knowledge and equipment needed to access on-line services. This is quite simply beyond the financial reality, or the digital capabilities, of many.



We appreciate that on-line is the new normal, and there's no going back. But, a balance is needed to make sure everyone is included and can comfortably access to the services they need. We need to keep raising awareness of this issue. Older people deserve better.



Remember, the Scottish Pensioners Forum are always keen to hear about what our members are getting up to, so don't be shy, please get in touch. The more we know, the more we can help publicise your campaign and help get you the recognition (and audience) you deserve.



After a highly competitive funding process, the Scottish Pensioners' Forum are delighted to announce that we have been awarded funding from the Scottish Government's Equality and Human Rights Fund, overseen by **Inspiring Scotland**, over the next 3 years. This welcome news means we can continue to work with you, and on your behalf, to make sure that older people's voices continue to be heard.



Join the Scottish Pensioners' Forum

Campaigning for a better deal for older people since 1992

www.scottishpensioners.org.uk

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