

SCOTTISH SENIORS

Campaigning for a better deal for older people since 1992



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The Cost of Living Crisis is a Class Struggle

The Scottish Pensioners' Forum was recently invited to speak at a rally organised by the STUC and 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 speech to the thousands in attendance on the day. With her permission, we have reproduced it.



“Our pension has lost its purchasing power over recent years. The effect of this together with changes to the state pension system, and changes to the retirement age, have led to rising levels of poverty and poverty related issues, long before the Covid pandemic struck.

Now we face a desperate cost of living crisis.

The raising of the state pension age has had consequences. Low paid workers are more likely to have to work longer because they can't afford to retire, than those who are better paid.

The WASPI women's campaign is still fighting for justice after the raising of the pension age robbed them of years of retirement and pensions for which they had already paid. Changes to the pension credit rules for mixed-age couples have meant the loss of access to pension credit as a couple – and for many households this represents a significant drop in income.

Successive governments have avoided improving the state pension and instead have offered older people individual concessions, such as the free TV licence for over 75's. The free licence became part of the DWP remit – a welfare benefit - and part of the governments welfare role in tackling social isolation among older people, funded by general taxation.

Then in summer 2019, the BBC announced that it would be responsible for funding the concessionary TV licence - introducing means-testing based on receipt of pension credit. This is a government spending cut, benefits cut, and even more than this - the government have given power to change social policy to the BBC in order to appear blameless.

Pensioners are being squeezed to the limit. Millions of us are having to survive on a basic state pension of either £137.60 (for those retiring before 2016) or £179.60 a week. And many get much less. Now the triple lock, linking annual pension

increases to the highest of either wages, inflation or 2.5% is suspended. Wage increases hit 8.1% last autumn and the government judged it could not afford that increase for pensions, so instead this is set at 3.1% in April. By that time inflation will have hit 6% or 7%.

The suspension of the triple lock on annual pension increases at a time of rocketing prices, the growth of pensioner poverty, and the worsening crisis in health and social care is just brutal. As one pensioner said 'there is too much month left when my pension is spent.'

But the government can do something about this - starting with reinstating the triple lock, the free TV licence for all over 75's and off-setting the fuel prices free-for-all caused by the lifting of the energy cap. After all, energy companies BP and Shell have just announced profits of over £40 billion, with more to come. Rishi Sunak has just written off £4.5 billion of fraudulently claimed COVID loans too. Many people will die in this crisis unless politicians act now.



Excess winter deaths and cold related premature deaths are poverty related deaths with numbers fluctuating between the years - reaching as many as 60,000 across the UK. The note attached to these stats reads - 'We may assume that hypothermia is the primary cause of cold related death, whilst the greatest impact is among older age groups.'

The Journal of Epidemiology and Community Health concludes 'High seasonal mortality could be reduced through improved protection from the cold indoors, increased public spending on health care, and improved socioeconomic circumstances resulting in more equitable income distribution.'

This cost-of-living crisis is not one that will be felt equally. Those in poverty already spend the highest share of their incomes on daily essentials. The American writer James Baldwin once said 'Anyone who has ever struggled with poverty knows how extremely expensive it is to be poor.'

There is little slack left. Well-meaning 'tips to get by' such as wearing another jumper, a woolly hat, socks, turning your heating boiler down, storing hot water in a flask just won't cut it! We need living wages and pensions. We need a government willing to take on energy giants, the food industry, the private health and care providers and the arms trade.

The cost-of-living crisis is a class issue and must not be defined as a personal problem. Our priority must be to fight for a future based on solidarity and dignity. In 2022, we can no longer live in a society defined by extreme inequality. We must collectively act to prevent the further impoverishment of the working class.

SPF Denounce Chancellor Over Dire Spring Statement



The Scottish Pensioners' Forum furiously denounced the UK Government for being 'totally out of touch with reality.' In a scathing press release, Rose Jackson, SPF Chair, fumed: 'Most working-class people certainly won't have a spring in their step after this dismal attempt at support from the UK Government. As the cost-of-living crisis continues to surge to record highs, this Spring Statement offers nothing but empty promises yet again. The slashing of the triple lock element of the basic state pension shows that they just don't care. Pensioners poverty is real and its only set to get worse.'

Calls to dedicated helplines at Citizen's Advice Bureaux and to our colleagues at Age Scotland's dedicated helpline have almost tripled and it's a sad state of affairs when the world's 5th richest economy are more interested in looking after the few and not the many.

The workers of today are the pensioners of tomorrow and we must stand together to safeguard the future for generations to come.

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. 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. We hope that Colin's article also shows that it's not only those in rural areas who can be affected.



"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."

Standing Charge Increase is a Step too Far



There is a lot of publicity around the increase to the energy price cap, allowing energy companies to pass on costs to the consumer. This has seen energy bills skyrocketing with many monthly direct debits doubling, and even trebling in some cases. But the other element of these colossal increases seems to be more or less slipping under the radar - the massive increase to standing charges. This has been a particular bugbear for the SPF - one we have been raising consistently with the 'Big 6' for many years. The latest lame excuse we have received is that someone has to pay for the collapse of other energy firms. Well, we say these costs are unfair and unnecessary, don't reflect actual costs and are a way for energy companies to increase profits. The energy fat cats certainly aren't suffering so why should we - shame on them!



A Word from Our Members

Our affiliates at **Irvine Seniors Forum**, as well as joining us at our rallies at George Square and campaigning across North Ayrshire for better public services, have been engaging in some face-to-face meet ups with their walking group now back in full swing. This has also given their members the perfect opportunity to discuss how the cost-of-living crisis has affected them. Their Secretary, Ian Wallace commented:



'Like most of us pensioners we thought that we could relax and take it easy when we retired. For some that happened, for the vast number it didn't - pensioner poverty is a reality for too many. We worked all our days, paid our taxes, and what did we get, the worst pensions in Europe, pensions stolen from WASPI women, austerity and loneliness and isolation to name but a few. What we don't hear enough of is what older people give to society – unpaid care, volunteering in charity shops and within our communities, all of this is largely ignored. We bring value, knowledge and experience to society and we want to make sure the future is safe for generations to come.'

Ian also gave us a great idea! We want to ask our members to write us some poems on how the last few years have affected them, the positives and the negatives, and we hope to include them in future publications. So, if you see yourself inspired by the poems of struggle from Bertolt Brecht or are more of a limerick kind of person get your thinking caps on and send them in to us. We'd be delighted to see them!

Dundee Pensioners' Forum's Blether Café sessions have been such a success that these have now been extended. Secretary, Dorothy McHugh commented: It is such a joy to see older people being able to meet up for a cuppa and a chat after having been cooped up for so long. So many people have been really struggling to keep in touch, particularly with so many services moving online – they've really felt cut off from everything! Dundee Pensioners' Forum hope to continue this initiative moving forward and are looking to raise funds and enlist more volunteers to make this happen. We will support them all the way!



The Thursday Club in Paisley, Renfrewshire has seen its numbers grow week by week and the membership now stands at around approximately 80 members. Their Treasurer, Bill Martin commented:

"Renfrewshire is a large geographical area and loneliness and isolation is a huge problem in the towns and in the small villages where they have the additional problem of transport, with community transport often at a minimum. We have been fortunate to have been awarded a grant from the Scottish Government's Community Health and Wellbeing Fund, administered by ENGAGE Renfrewshire, and that has helped us, and will continue to help us, reach out to more older people who are struggling. Clubs like ours are at the forefront in fighting loneliness and isolation and this grant is very welcome."

Our affiliates at **Unite Borders Retired Members' Branch** certainly had something to celebrate recently with their member Muriel Johnson being awarded a badge to commemorate 70 years of service to the branch. The presentation was made to Muriel at Unite's Borders Retired Members Branch Annual Meeting on 29th March by the Union's Deputy Scottish Secretary, Mary Alexander, who paid tribute to Muriel's continuing vigour, breadth of experience and doughty campaigning on behalf of older people, whether it was the impact of the switch from analogue to digital, or the effect of bank branch closures and access to cash on the local community in Galashiels. In her response Muriel said she had a lot of happy memories of her experiences over the last 70 years and had made a lot of good friends along the way. She still cared deeply about other people, especially how many of them were coping in these challenging times. I'm sure you'll agree, she really is a true inspiration!



Health and Social Care Strategy Consultation



The Scottish Government has launched a Health and Social Care Strategy for Older People consultation, looking to address the health and care needs of older people in Scotland. We believe it is vitally important that lived experience is at the centre of these responses and we recommend that you complete the online consultation, if you can, which can be found here <https://consult.gov.scot/healthcare-quality-and-improvement/health-and-social-care-strategy/> Please feel free to get in touch if you need more information.

SPF ANNUAL CONFERENCE 2022

The SPF Executive Committee are delighted to announce that the 30th Annual Conference of the Scottish Pensioners Forum will take place on Tuesday 14th June 2022 at the City Chambers, Glasgow. The theme of this year's conference is **Older People: Are Our Rights Really Protected?** and we have a range of speakers looking to highlight the needs of older people in their contributions. Formal paperwork has been circulated and we look forward to seeing you there to help us celebrate our 30th birthday – we might even have cake!



SPF/STUC JOINT EQUALITIES FRINGE

The SPF will be holding a joint fringe event with the STUC Equality Committees at the STUC Congress in Aberdeen on Tuesday 26th May. The theme of our fringe “Attack on Our Class: Cost of Living Crisis.” There will be a wide range of speakers from across the equalities spectrum and trade union movement and we will be inviting you to have your say on how the cost of living affects you. Our information stall will also be there at the 3-day event, so if you're attending, please don't forget to come along and say hello.



Members of the SPF were delighted to have been invited to take part in interviews for a forthcoming book commemorating 125 years of the STUC – we can't wait to read it!

WITH OUR DEEPEST CONDOLENCES



It is with deep regret that we inform our membership of the passing of our former Executive Committee member, Tommy Brennan.

Tommy, the former STUC General Council representative for both North Lanarkshire Trades Union Council and Community Trade Union, was a much valued member of our Executive Committee for many years as well as being a lifelong SPF member.

Tommy campaigned on behalf of the SPF for a living state pension and spoke out strongly on the need for the retention of the triple lock element of the state pension – a fight that we will continue on his behalf.

We would like to convey our condolences, on behalf of our membership, to Tommy's family and friends. His expertise, and valuable input, will be sadly missed by the older people's movement.



Join the Scottish Pensioners' Forum

Campaigning for a better deal for older people since 1992

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