

SCOTTISH PENSIONERS' FORUM

Annual Report 2025-2026

Established 1992



CAMPAIGNING FOR A BETTER DEAL FOR OLDER PEOPLE SINCE 1992



Chairperson's Foreword

June 2026 marks a year since I was elected Chairperson, to humbly follow in the footsteps of previous occupants - such champions of the movement as Rose Jackson and Maureen Gardner. Hard acts to follow indeed. It also marks a full year of the Forum operating within its new organisational status as a stand-alone, not-for-profit company limited by guarantee.

You may know that the change in status was not our first choice – we would have preferred to remain under the umbrella of the STUC – but circumstances dictated that we had to go it alone, albeit with office facility support from the STUC. We remain rooted in the Trade Union movement nonetheless and continue to campaign alongside in solidarity with our Trade Union colleagues.

The principal issue facing pensioners and older people is the prevailing cost-of-living crisis. 2025 began with the UK Government's legislation to cut winter fuel payments still posing a threat to older people's wellbeing. Thankfully, campaigning groups including the Forum, Trade Unions, and other pensioner groups, forced the government into a partial U-Turn, restoring payments to pensioners on incomes not exceeding £35,000.

Pensioner poverty in Scotland remains a significant concern, with up to 180,000 pensioners living in relative poverty. Since 2021, pensioners and older people have faced substantial increases in energy bills and essential living costs, forcing many to cut back on food and heating, severely impacting on their health and wellbeing. Now, with the advent of war in the middle east resulting in further punitive rises in energy bills, the cost of living will only get worse, increasing the pressure on the poor and vulnerable to unacceptable levels.

In the coming year we pledge to step up our campaigns to persuade both the UK and Scottish Governments to take appropriate action to alleviate pensioner poverty. We continue to serve on cross-party groups in the Scottish Parliament, making our voices heard on issues such as poverty, health, inequality, funerals and bereavement, disability and for Women Against State Pension Inequality (WASPI).

Finally, we must express our profound gratitude to Eileen Cawley, our former Administrator / Development Officer who left last December to take up a new position in the Scottish Women's Convention. She served the Forum with the utmost dedication and professionalism for 18 years, building the organisation into what it is today – the leading organisation representing pensioners and older people in Scotland.

David

David Edwards
Chairperson

SPF ANNUAL CONFERENCE 2025, RENFREW



The SPF held its 33rd annual conference in the Glynhill Hotel in Renfrew, with hospitality being extended by Renfrewshire Council. Bringing together more than 100 older people from across Scotland, the event gave older people the chance to meet, share experiences and discuss the issues that matter most to them. Representatives from local groups, trade unions and community organisations took part in lively discussions on topics such as pensions, healthcare, rising living costs and support for older people.

Provost Lorraine Cameron delivered a Civic Welcome to the Forum, thanking the organisation for its work and campaigns on behalf of pensioners and older people to uphold their rights to a dignified life in retirement.

The conference also looked at recent campaigning successes, including efforts to protect the Winter Fuel Allowance. Speakers highlighted the importance of ensuring that older people's voices are heard by governments and decision-makers. Throughout the day, delegates exchanged ideas and heard from guest speakers including Dr Craig Dalziel of the Common Weal, Richard Leonard MSP, who became the first honorary member of the SPF for his continued support of the organisation and our own Bill Martin from the Thursday Club.

Executive Committee 2025-2026

Tommy Campbell
Surjit Chowdhary
Ann Crozier
Noreen Daglish
David Edwards
Derek Forrest
Sam Gibson
Paulette Hill
Alastair Hunter
Andy Locke
Rose Jackson
Tristan Lindsay/
Ian Wallace
Bill Lynch
Bill Martin
Eddie Macdonald
Jim McKay
Robert Parker
Jim Symons
Rosemary Smith
Ann Will
June Whitelaw

STUC - Unite Aberdeen & District Ret'd Members
Central Gurdwhara Singh Saba
Unite Dundee Retired Members
Individual Member
Individual Member
Co-opted
Individual Member
Prospect
STUC - UCU
Individual Member
STUC – UNISON Scotland

Irvine Seniors Forum
Dundee Pensioners' Forum
Thursday Club
GMB
STUC - USDAW
Paisley TUC
NUJ
East Kilbride Seniors Forum
Individual Member
Individual Member

Chairperson

CAMPAIGNING FOR A BETTER DEAL FOR OLDER PEOPLE SINCE 1992

OUR WORK THROUGHOUT 2025-2026

UN International Day of Older Persons 2025



To mark the United Nations International Day of Older Persons 2025, the Scottish Pensioners Forum (SPF) organised a demonstration outside the Scottish Parliament, bringing together trade union colleagues, WASPI women and older people's campaigners from across Scotland.

The theme *Older Persons Driving Local and Global Action: Our Aspirations, Our Well-Being and Our Rights* recognised the vital contribution older people make to their communities and to society as a whole, demonstrating the leadership and knowledge that their experience brings to addressing local and global challenges.

Our event provided an opportunity for older people to speak up about their rights and share their experiences. During the demonstration, the SPF called on Ministers and MSPs to take urgent action to address the impact of the cost-of-living crisis on older people. The Forum also voiced strong opposition to the UK Government's latest review of the State Pension, launched only three years after the previous review, warning that it could increase financial hardship and uncertainty for older people across Scotland and the wider UK.

The demonstration reflected the SPF's ongoing commitment to the principles of the Madrid International Plan of Action on Ageing (MIPAA), promoting health equality, financial security and human rights for older people.

Speakers included Carol Mochan MSP, Katy Clark, Tommy Campbell of Aberdeen and District TUC, Ian Wallace of Irvine Seniors Forum, Rose Jackson, SPF Vice Chair, and representatives of the WASPI campaign.

Following the demonstration, demonstrators travelled to the Scottish Poetry Library, where they met with Jeremy Balfour, Convenor of the Cross-Party Group on Older People, Age and Ageing, to discuss the wide range of issues currently affecting older people in Scotland.

OUR WORK THROUGHOUT 2025-2026

Our Continuing Campaign On Energy Costs

Recently, the Scottish Pensioners' Forum (SPF) reacted with profound alarm to Ofgem's announcement of a 13% increase to the energy price gap, warning that the move will have devastating consequences for older people already trapped in fuel poverty.

Effective from July 1st, 2026, the cap will see average annual dual fuel bills surge by £221, rising from £1641 to £1862. This steep summer increase hits at a time when households traditionally expect to build up credit ahead of the colder months, compounding a broader cost of living crisis that continues to push vulnerable groups below the poverty line.

Across Scotland, tens of thousands of pensioners are already living in relative poverty. Older people on fixed incomes face a daily battle against rising costs that simply do not stretch to cover essentials. The reality of fuel poverty means that many are routinely forced to ration their energy use, sacrificing their health and wellbeing in the process. This latest rise will inevitably widen the poverty gap and trap thousands more Scottish pensioners in inescapable debt.

Responding to the announcement, the Chair of the Scottish Pensioners' Forum issued a stark warning to both the Scottish and UK Governments regarding the immediate risk this price hike presents to all vulnerable groups.

David Edwards, Chairperson of the Scottish Pensioners' Forum, commented:

"We are witnessing a deeply distressing situation where standard living costs are completely out of reach for a vast number of our older citizens. It is unacceptable that in a modern society, our older population must endure the constant anxiety of failing health just to keep the lights on. We call on the government to take action appropriate to the needs of those living in poverty, otherwise, with fuel prices set to increase again in the coming year, the poor will need to choose between heating or eating again, to the nation's shame."

The Scottish Pensioners' Forum is reiterating its calls for immediate, structural interventions to protect older people and all low-income citizens. Rather than waiting for the winter crisis to take hold, the SPF argues that targeted cost of living support must be established now to cushion the blow of this summer price hike. Without direct government intervention, the most vulnerable will be left completely exposed to a bleak and dangerous financial future.



Better Buses for Strathclyde Campaign



The Scottish Pensioners Forum has been supporting this campaign since its inception, calling for an end to privatisation and to bring buses back into public ownership and control. The Forum recognises the need for a fully integrated public transport system to meet the needs of service users, working in the interests of the public rather than the interests of private companies.

Rural communities are very poorly served by the present system, some suffering insufficient, infrequent services and some with no services at all, resulting in increases in social isolation and loneliness.

The Forum, along with others, will continue to support the campaign for affordable, efficient, publicly owned, and controlled transport systems.

Scottish Parliamentary Elections Hustings

On Friday 10th April the Forum held a hustings event for the Scottish Parliamentary elections. The event was held in the Renfield St Stephens Centre in Bath Street, Glasgow. Representatives from all 6 mainstream political parties were invited, including James McPhilemy from the Scottish Labour Party, Kirsten Oswald from the Scottish National Party, Annie Wells from the Scottish Conservative and Unionist Party, Ben Langmead from the Scottish Liberal Democrats, Patrick Harvie from the Scottish Green Party, and Gordon Millar from Reform UK. The audience consisted of Executive Committee members, individual and affiliated members.



Each of the representatives were given copies of the Forum's manifesto prior to the event and were asked for their comments and responses. Questions from the audience focused mainly on issues affecting pensioners and older people in Scotland, including pensioner poverty, fuel poverty, health and social care, and accessible transport. Lively debates ensued, and Forum members expressed their concerns to the politicians in plain speaking, emphatic terms. Hopefully, at least some of the politicians attending took heed - time will tell!

STUC Congress Fringe Meeting

The Scottish Pensioners' Forum Fringe Meeting took place during the 129th STUC Congress in Dundee. The turnout of delegates and members were eager to hear from our two guest speakers, both of whom have been at the forefront of the fight for social justice for older people. Their presence provided a vital opportunity to dissect the current political landscape and to understand the systemic barriers that continue to prevent a fair deal for Scotland's senior population.

Our first speaker was Dr. Craig Dalzell, Head of Policy and Research for the "think and do tank" Common Weal. Craig is well known to many of our members and is a tireless researcher who has spent years exposing the flaws in Scotland's economy and care systems. He brought with him a sobering analysis of why the latest attempts to reform social care have fallen short and, crucially, what a better system could look like.



Craig discussed the effective demise of the National Care Service Bill. He explained that while a national service is exactly what Scotland needs, the government's proposed version was a betrayal of the ambition required. Instead of building a service that mirrored the NHS, the bill was designed as a framework that threatened to centralise power in the hands of Scottish Ministers while leaving the door open for the lowest bidders to take over the care of our elderly. This approach would have further commodified a sector that is already struggling under the weight of privatization and underfunding.

Craig highlighted the staggering amount of money leaking out of the care sector and how his research highlights the fact that we cannot fix adult social care while we treat the dignity of our pensioners as a commodity. By removing the profit motive, millions of pounds currently diverted to private shareholders could be reinvested into frontline care and better wages for the staff who support our members. He argued that the death of the current Bill is not a reason to give up, but an opportunity to do it right the next time by building a system founded on what Craig calls the four Rs; Rights, Resources, Responsibilities, and Relationships.

Expanding on these four Rs, Craig illustrated how each pillar is essential for a functioning care system. Rights must be legally enforceable so that care is seen as a social necessity rather than a gift. Resources must be allocated directly to the point of need, ensuring that funding is used for care and not for administrative bloating or corporate profit. Responsibilities must be clearly defined so that there is accountability when standards are not met. Finally, Relationships must be at the heart of the service, acknowledging that care is a deeply personal interaction that requires time, empathy, and consistency.

Craig also pointed out that the service would not need any primary legislation in its inception. Government policy could be set up to support it, and the already existing service of Citizens' Advice could provide the service. Craig also outlined practical ways forward to bring adult care back into public hands. He suggested that the Scottish Government could choose a public buyout of existing private infrastructure, which might be more affordable than previously thought, or use new regulations to wither the vine of for-profit providers.

By setting profit ceilings to zero and favouring public or charitable providers in all future contracts, Scotland could transition to a system where every penny stays within the service. His message was one of political will; a public owned, not for profit care sector is entirely possible if we design it to put people before spreadsheet measured profits.

STUC Congress Fringe Meeting (Cont'd)



We were also privileged to hear from Linda Carmichael, a leading voice for the WASPI Scotland Campaign, which represents women against state pension inequality. Linda has been instrumental in the tenacious grassroots struggle to secure justice for the millions of women cruelly affected by rapid changes to the state pension age. Her message was loud and clear; "an apology doesn't pay the bills." This sentiment resonated deeply with everyone in the room, serving as a reminder that symbolic gestures from the government are no substitute for the financial security that was promised to an entire generation of women.

Linda spoke movingly about the personal toll this has taken, describing the stress of the situation as unbearable for many. The financial figures she shared were staggering; while some have been offered compensation, the amounts are paltry sums ranging from one thousand to three thousand pounds. This is a drop in the ocean compared to the forty thousand pounds or more in retirement savings that many women were originally entitled to and subsequently lost. For Linda and the WASPI campaigners, these figures represent more than just money; they represent a lifetime of planned security that was cruelly pulled away without proper notice.

Linda explained that the sudden loss of expected income forced many women to stay in the workforce longer than they had planned. The sense of betrayal is compounded by the fact that many of these women had contributed to the system for decades with the understanding that their retirement would be secure. To have that security removed at the eleventh hour is a failure of the social contract.

Despite the hardships, the spirit of the campaign remains unbroken. Linda concluded her talk noting that the fight for fair treatment is far from over. With the case now heading toward the Supreme Court, all eyes are on the judiciary to see if a meaningful resolution can be reached. Her closing sentiment was clear; what happened to her generation must never be allowed to happen again.



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 2025-26 and listed below are just some of those we have attended:

- UNISON North Lanarkshire Retired Members' General Election Hustings
- SG Funeral Poverty and Funeral Payments Reference Group
- Challenge Poverty Week Events
- Glasgow's Golden Generation
- Scottish Women's Convention International Women's Day Event
- Scottish Women's Convention: Priorities for Women 2025 - 26
- UN International Day for Older People
- Poverty Alliance: What's Next for Human Rights in Scotland
- Cross Party Group on Older People, Age and Ageing
- Cross Party Group on Funerals and Bereavement
- Cross Party Group on Poverty
- Cross Party Group on WASPI
- Cross Party Group on Women's Health
- Older Peoples Strategic Action Forum Meetings
- UNISON National Retired Members Conference
- OFGEM Consumer Groups and Charities Meetings
- National Care Service Conference
- SG Human Rights Bill Advisory Board
- Falkirk Older Peoples Day, Howgate
- Blether Café Dundee
- STUC Congress and Fringe Event
- Poverty Alliance AGM
- EIS Annual Conference



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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 33 years. Through our membership we represent over 280,000 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 are available on request from:

Margaret Irwin Centre

8 Landressy Street

Glasgow G40 1BP

Telephone 0141 337 8113

www.scottishpensioners.org.uk

SCOTTISH PENSIONERS' FORUM

INCOME AND EXPENDITURE STATEMENT

As of 31st March 2026

Balance	
As of 31 st March 2025	34,885.85

INCOME

Membership Fees

Organisations	607.50	
Individual Pensioners	175.00	<u>782.50</u>

<u>Donations</u>		<u>718.00</u>
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Generated Income

Inspiring Scotland	48,913.00	
STUC Bucket Collection	129.43	<u>49,042.43</u>

<u>Total Income</u>	<u>50,542.93</u>
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EXPENDITURE

Volunteer and Committee Expenses	1,091.07
Report/Publications/Postage	939.41
Conferences and Outreach	2,742.65
Operational Costs	2,998.88
Website Development	3,780.00
Affiliations and Fees	130.97
Salary and Overhead Costs	35,443.81

Total Expenditure	<u>(47,126.79)</u>
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Year End Balance 31 st March 2026	<u><u>38,301.99</u></u>
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Audited and Independently Verified by ITM Advisors. May 2026.

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**Scottish
Pensioners'
Forum**



Funded through Inspiring Scotland's Equality and Human Rights Fund

Join the Scottish Pensioners' Forum

Campaigning for a better deal for older people since 1992

www.scottishpensioners.org.uk

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Telephone 0141 337 8113

Also on Twitter @ScotPensForum