

SCOTTISH SENIORS

Campaigning for a better deal for older people since 1992



Newsletter of the Scottish Pensioners' Forum - Issue 63 May 2026

Scottish Pensioners' Forum: Scottish Election Manifesto 2026

The Scottish Pensioners' Forum is made up of older people from across Scotland. We are pensioners, carers, workers and volunteers who have spent decades building, sustaining, and strengthening the country that we live in. We have contributed economically and held together the communities that Scotland depends on today. Yet all too often, we are overlooked, our voices sidelined, and our basic needs treated as inconvenient or as an afterthought.

Over the past few years, pressure on older people has not eased but has in many ways intensified. The cost-of-living crisis has placed an unacceptable strain on older people. Energy bills have soared and too many of us have been forced into the impossible choice between heating and eating. Any support offered to us has often been slow, confusing, or totally insufficient.



At the same time, our NHS is under consistent strain. Older people face long waits for GP appointments, delays in treatment, and growing difficulty accessing local services. Social care is stretched to breaking point, with staff shortages, inconsistent provision, and charging policies that leave many of us paying simply to live with some semblance of dignity.

Loneliness is rising, and inequality is deepening especially for those older people already facing disadvantage, including women, disabled people, minority ethnic communities, those identifying as LGBTQ+, carers, and those in rural or socially deprived areas.

This manifesto clearly sets out what older people across Scotland are demanding from those who seek to represent us. Not vague commitments or distant promises, but real, measurable action, action which reflects our lived experiences and our clear expectations for change.

To view our Scottish Election Manifesto in full detail, please follow the link that is provided below.

[Election manifestos | Scottish Pensioners' Forum](#)

Scottish Pensioners' Forum Fringe Meeting



On a bright, sunny day in Dundee, delegates were gathered at the Caird Hall for the 129th STUC Congress. But while the weather outside was fair, the discussions inside the Scottish Pensioners Forum Fringe Meeting were focused on the gathering storms facing older people across Scotland. 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 Guest Speakers

First, we were joined by Dr. Craig Dalzell, the 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. His research serves as a foundation for much of the advocacy work we do, providing the hard data needed to challenge the status quo and demand a shift toward a more equitable society. We were also privileged to hear from Linda

Carmichael, a leading voice for the WASPI Scotland Campaign, which represents women against state pension inequality.

CAMPAIGNING FOR A BETTER DEAL FOR OLDER PEOPLE SINCE 1992

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.

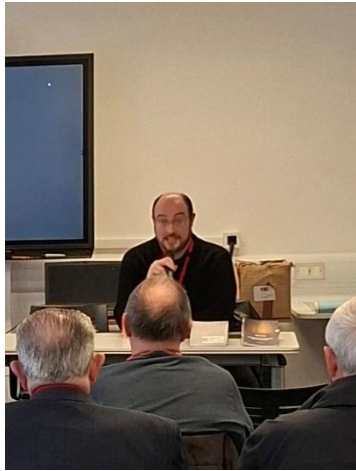
The Fight for a Care Service That Cares

Craig began by addressing the elephant in the room; 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.

At the core of the issue remains the staggering amount of money leaking out of the care sector. Craig’s research highlights 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.



Justice Delayed: The WASPI Campaign.

Following Dr Dalzell, the room heard from Linda Carmichael, who brought the focus sharply onto the ongoing struggle for pension justice. Linda’s message was not just a reflection on the past, but a stark warning for the future. She emphasised that it is vital for younger generations to understand the inner workings of the pension system and to remain vigilant regarding any changes. As she noted, the retirement age has already risen, and there is a very real concern that this trend will continue. By holding governments to account now, future generations might avoid the same trap that caught so many women off guard.



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.

The impact of this inequality stretches far beyond the individuals directly affected, impacting families and local economies across the country. Linda explained that the sudden loss of expected income forced many women to stay in the workforce longer than they had planned, often in physically demanding roles, or to rely on the support of family members who were themselves facing economic pressures. 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 with a focus on the road ahead, 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 finally be reached. Her closing sentiment was clear; what happened to her generation must never be allowed to happen again. The tenacity of the WASPI women serves as an inspiration to all of us in the Scottish Pensioners Forum, demonstrating that persistence is key when challenging government negligence.

Fringe Meeting Conclusions

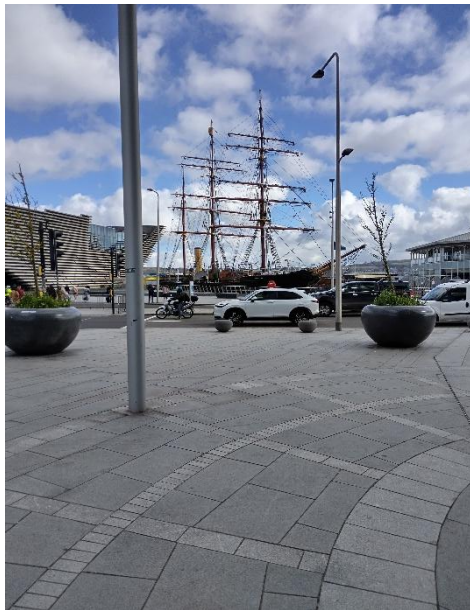
The synergy between the two presentations was evident. Whether discussing the care system or pension rights, the underlying theme was the need for a fundamental shift in how the state values its older citizens. The current model, which prioritizes market efficiency and fiscal austerity, has failed to provide the safety net that a civilized society requires. The insights from Craig and Linda have provided us with a clear set of objectives: to push for a care service that is truly public and to demand full restitution for those affected by pension inequality.



As the meeting in Dundee drew to a close, the sense of purpose among the delegates was evident. The discussions served as a reminder that while the storms may be gathering, we have the tools and the collective will to navigate them.

We will continue to use the research provided by experts like Craig and the grassroots energy of campaigners like Linda to fuel our advocacy. The road to social justice is often long, but by working together and staying focused on our core values, we can ensure a better future for all pensioners in Scotland.

In the coming months, we will be expanding our outreach efforts to ensure that this message reaches a wider audience. This involves engaging with local branches, sharing our findings, and maintaining a constant presence in the halls of power. We are committed to ensuring that the voices of our members are not just heard, but that they lead to real legislative change. We thank everyone who attended the fringe meeting and contributed to the discussion, and we look forward to continuing this vital work with your ongoing support.



For further reading from both Craig and Linda please use the links below.

Craig Dalzell.

Main document on profit in care is here:

<https://www.commonweal.scot/policies/profit-out-of-childrens-care>

Blueprint for the vision of a National Care Service is here:

<https://www.commonweal.scot/policies/caring-for-all-a-national-care-service-for-scotland>

Linda Carmichael.

Main website for the Women Against State Pension Inequality:

<https://waspi.co.uk/>

Scottish Pensioners' Forum Hustings Event for the Scottish Parliamentary Elections.



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 focussed 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 will take heed.



Welcome to the Forum Colin!

The Forum is pleased to announce the appointment of Colin Macpherson as our new Administrator/Development Officer. Colin has experience of working with older people in voluntary, third sector organisations and was previously employed with the Annexe Charity in Partick, Glasgow.

Warning Bell

Some personal observations from the TUC Pensions Conferences

Each year the TUC runs a Pensions Conference in March. After the election of the Labour Government in 2024, the opening speaker at both the 2025 and 2026 events was Torsten Bell, currently Pensions Minister, and, from 2015 to 2024, Chief Executive of the Resolution Foundation (<https://www.resolutionfoundation.org/>).

Hearing directly from the Minister is valuable; however, his previous association with the Resolution Foundation might give some cause for concern. Under David Willetts, formerly Chair and now President of that organisation, it is often perceived as rather hostile to left-facing policies on pensions. See for example his notorious 2019 book, *The Pinch: How the baby boomers took their children's future – and why they should give it back*. His emphasis on the generation gap has had a pernicious influence on debate around the state pension.

Bell himself gave fluent addresses at these two events, from which the key points are provided in this brief sketch. However, it was disturbingly clear that he was 'pragmatic' in regard to the justified claims of the WASPI women for recompense. That is, 'however justified, it's too expensive'. Further, he had nothing to say on how the state pension might be made fit for its purpose: namely, to enable *all* older people to achieve a living income.

The main thrust of his 2025 presentation was to promote the idea that a more efficient pensions sector, with far fewer, larger schemes, could make a significant contribution to investment in the infrastructure of the UK. Examples from other countries – in particular Canada – show that this can be achieved through cooperation between member and employer trustees on mega-schemes. The Government's pensions policy is firmly directed to this end.

Bell returned to this theme in 2026, reporting that the Pensions Bill is due to receive assent in a few months' time. Its main features deal with:

- DC (Direct Contribution) Megafunds
- DB (Defined Benefit) Superfunds
- Productive Investment
- DB Surplus release
- LGPS Pools (Local Government Pension Schemes)
- Small Pots Consolidation
- Guided Retirements
- Value for Money Framework

In essence, the aim is both to increase efficiency through the creation of much larger funds, and to tackle the danger to individuals at two points: to raise significantly the amount that workers invest in pension pots throughout their working life, and to provide better guidance to those at the point of retirement. This is particularly important where schemes have pots of money, since bad advice has over the last couple of decades led to many being effectively deprived of retirement income.

No doubt much of this could deliver improvements in the long term, Sadly, there is still little sign that Government is taking seriously the immediate pressing problems facing those with historically inadequate state pensions: escalating power, transport and commodities costs, and increasing isolation from sources of comfort, companionship, and cash.

Warning Bell. Some personal observations from the TUC Pensions Conferences – Alastair Hunter, Executive Committee Member.