

# SCOTTISH PENSIONERS' FORUM

## Annual Report 2023-2024

### *Established 1992*



**CAMPAIGNING FOR A BETTER DEAL FOR OLDER PEOPLE SINCE 1992**



## Chairperson's Foreword



Since our last annual report, most of the restrictions relating to Covid-19 have been lifted, allowing the SPF to get back to doing what we do best – campaigning for your rights. Although Covid 19 is still out there, in some form, we have used what we have learned from our experiences over the past few years to challenge policymakers, focusing on the many issues where we believe older people's welfare is seriously lacking.

Working alongside other older people's organisations at the Scottish Government's Older People's Strategic Action Forum, we have moved to ensure that older people's voices are taken seriously and, as such, we are represented across a range of groups and bodies considering issues such as human rights, loneliness and isolation, fuel poverty and older people's welfare benefits – not forgetting the work that we do in safeguarding state pensions with our colleagues in England and Wales.

We also continue to serve on cross party groups at the Scottish Parliament on age and ageing; poverty; health; funerals and bereavement; pension age support and WASPI – issues all very close to our heart.

It has also been great to get back to face to face meetings, which appear to be more productive than online engagement. Although Zoom, and other digital platforms, has seen the enhancement of digital skills for some, it has also seen the exclusion of many others, and we must always be mindful of that.

As well as our usual work over the past year, we have also been involved in promoting the Covid 19 Let's Be Heard listening project, ensuring that the voices and experiences of older people were heard. We held several events late last summer, as well as submitting reports on our findings, and earlier this year we gave evidence to the Scottish Covid Inquiry in Edinburgh, considering its impact on older people across Scotland.

Over the next few months, the SPF will be moving to formally restructure, allowing us to make an even bigger impact in the work that we deliver on your behalf, and I must thank our Administrator for her unwavering help and support in working with us to achieve this.

At this point, I wish to thank our Executive Committee members who continue to work tirelessly on behalf of older people throughout the year. And you, our members, for your continued support – we couldn't do it without your help!

Lastly, I wish to send our thoughts to colleagues, friends and families who have lost loved ones over this past year.

*Rose*

Rose Jackson  
Chairperson

# SPF ANNUAL CONFERENCE 2023, ABERDEEN



In June 2023, we were delighted to be back in Aberdeen, for the first time in over 10 years, when we held for our 31<sup>st</sup> Annual Conference at the city's historic Townhouse. The theme of the conference was "Coming out of Covid – What's Changed?" and delegates in Aberdeen certainly had a lot to say on the matter!

Guest speakers included David Linden MP, SNP Westminster Spokesperson on Social Justice, Mercedes Villalba MSP, Northeast Region and Linda Carmichael of the WASPI Campaign, Aberdeen.

The Lord Provost of Aberdeen, Dr David Cameron, delivered a Civic Welcome and commended the Scottish Pensioners' Forum for their work in campaigning for older people's rights and welfare across Scotland.

A motion calling for the reinstatement of a named Minister for Older People in Scotland was unanimously passed and a letter was sent to the First Minister of Scotland, for a second time, to arrange a meeting with us to hear our demands. Conference delegates also voted to call for the strengthening of the Scottish Government's Older People's Strategic Action Forum as the direct mechanism for engagement with the Scottish Government.

## Executive Committee 2023-2024

Jim Bradley	Individual Member	
Tommy Campbell	Unite	
Surjit Chowdhary	Mel Milaap/Central Gurdwhara	Treasurer
David Edwards	Individual Member	
Sam Gibson	Individual Member	
Paulette Hill	Prospect	
Alastair Hunter	STUC-UCU	
Rose Jackson	STUC-UNISON	Chairperson
Andy Locke	Individual Member	
Bill Lynch	Dundee Pensioners' Forum	
Bill Martin	The Thursday Club	
Alex Morrison	East Kilbride Seniors Forum	
Robert Parker	Paisley TUC	
William Quigley	GMB	
Peter Robertson	Co-opted	
Rosemary Smith	Individual Member	
Annie Small	Irvine Seniors Forum	
Colin Wakeling	NASUWT	Vice Chairperson
William Welsh	RMT	
June Whitelaw	STUC – USDAW	Assistant Secretary

# OUR WORK THROUGHOUT 2023-2024

## The SPF gives formal evidence at Scottish Covid Inquiry



Over the past year, the SPF has been promoting the Scottish Covid Inquiry's 'Let's Be Heard' listening project, reaching out to older people's organisations to make their voices heard.

The project was the main channel for people to share their experiences of the pandemic and any lessons they felt should have been learned from the response to the pandemic in Scotland.

The Scottish Pensioners' Forum held an in-person session in Glasgow on 30th August 2023 and an online event on 6th September 2023. Formal reports from both of these sessions were submitted to the listening project on participants' behalf.

As well as this, the SPF's report on *Covid 19 and the Safety of Older Workers* was considered by the Inquiry and as a consequence of this, we were asked to submit formal written evidence to the inquiry on our findings. Our administrator, Eileen Cawley, was then asked to give formal evidence to the inquiry's Health and Social Care Impact Hearing on 24<sup>th</sup> April 2024, which can be accessed online. <https://www.youtube.com/live/5zB9Uf22Vbq?si=-qFljtZ110eUVNht>

## STUC Youth get behind the 68 is Too Late Campaign

In July 2023, the SPF delivered a presentation to the STUC Youth Conference in Clydebank, Glasgow, discussing the 68 is Too Late campaign and highlighting the blatant attack on the state pension for future generations to come. We were delighted that delegates voted unanimously to support our joint campaign, which we are working on alongside Unite the Union and the NPC, and we will continue to work with younger workers to ensure their rights and welfare are secured, now and in the future.





# The Gender Pensions Gap

In February 2024, the SPF were invited to do an interview with BBC Radio Scotland to discuss the NOW report on the Gender Pensions Gap. So, just what is the Gender Pensions Gap?

The gender pensions gap is the percentage difference in pension income for female pensioners compared to their male counterparts. Largely, there has been some confusion over what the gender pensions gap actually means in real terms. In these times of equality and equal pay for women, how this historical trend has affected retirement pension provision tends to be largely forgotten, with little consideration given to the issue until it starts to affect women – often when there is little they can do to change the financial predicament they've been left in.

The UK Government's lack of attention, or for want of a better phrase blatant disregard, to it, means there are no policies in place to address the issue nor any statistics on the growing number of women affected. The trade union, Prospect, has been tracking this particular issue for many years and its latest report shows that the difference in pensions between men and women equates to approximately £7500 per year, sitting at 40.5% across the UK, and has increased on average by 0.4% year on year since their first reporting period several years ago. There are many reasons behind the disparities in the level of workplace and private pension savings between women and men and these include:

- Women having to take breaks from paid employment to raise families or to undertake other caring responsibilities
- The gender pay gap and the cumulative impact of women earning less than men
- Gender discrimination within the pensions framework itself, with many women in part time work facing exclusion from being automatically enrolled into workplace pensions due to their income not meeting the threshold required, currently set at £10,000 per annum. (Even if women had two or three part time jobs, their incomes from all their paid work cannot be combined in order to meet the threshold of £10,000)
- The inequality between the level of state pension awarded to men and women. The changes to the state pension age are not set to be fully implemented until 2041 but even then this will only be the case for those reaching state pension after this time.

Prospect's Deputy General Secretary, Sue Ferns, gave evidence to the Work and Pensions Select Committee and made the following recommendations:

- That a reform of the auto enrolment criterion be undertaken as soon as possible
  - That there be an independent commission to decide a suitable level of contributions under auto enrolment to help bridge the gender pensions gap
- That it be made a statutory requirement for the government to give a full and frank report to Parliament on the gender pension gap and their recommendations for tackling it
- That there be a full inquiry by the Work and Pensions Select Committee on the Gender Pension Gap
- The implementation of an additional state pension credit for those who cannot work because they are looking after children under 12
- That measures be applied to allow more affordable childcare to be rolled out thereby limiting barriers for those who wish to return to the workplace

There are several charities who work tirelessly on this issue including Close the Gap and The Scottish Women's Convention. Their websites are always full of up-to-date information.

# Festival of Ageing



FESTIVAL OF AGEING

EDINBURGH 17 JANUARY 2024

In January 2024, we were delighted to be asked along to the Festival of Ageing in Edinburgh to form part of the expert panel discussion on Rethinking Work, Retirement and Ageing, alongside our OPSAF colleagues, Age Scotland.

The annual event, organised by GenAnalytics on behalf of the Scottish Government, began with an address from then Minister for Equalities, Migration and Refugees, Emma Roddick MSP and included an expert panel session on Inclusion, Community and Wellbeing, served by our OPSAF colleagues, SOPA and Generations Working Together, as well as contributions on Ageing in Scotland - the Facts and Fiction and a motivational speech by Mike Stevenson on how to retain enthusiasm through the ages.

Overall, an engaging and informative event.

# UN International Day of Older Persons 2023



To mark UN International Day of Older Persons, the SPF decided to break with tradition and move our yearly celebration inside the Scottish Parliament for a change. Our parliamentary reception, on 27<sup>th</sup> September 2023 and gratefully sponsored by Carol Mochan MSP, saw over 60 invited guests listen to contributions from the Scottish Government's Human Rights Bill team, Beth Friel from the Carers Trust Scotland and Claire Peden from Unite for a Worker's Economy with proceedings ably chaired by our very own Rose Jackson. Thanks to all of you from across Scotland who braved the stormy weather to attend, it made for a great celebration of the contribution older people continue to make within society.

# Better Buses for Strathclyde Campaign

We were delighted to offer our backing to the Better Buses for Strathclyde campaign and since September 2023, the campaign has gone from strength to strength. Accessible and regular public transport has been a long-standing issue for the SPF and the campaign's aim is to bring together bus users and employees from across Strathclyde's 12 council areas to put pressure on the SPT to utilise the new powers in the Transport (Scotland) Act 2019 in order to deliver on a fully-integrated, accessible and affordable system. We are hoping that other transport systems across Scotland will see the significant progress made by the campaign and follow suit. Up to date information can always be found on their campaign page. [Better Buses for Strathclyde | Facebook](#)

CAMPAIGNING FOR A BETTER DEAL FOR OLDER PEOPLE SINCE 1992

# Campaign on Energy Costs



Our campaign against escalating energy prices continues and after its launch in August 2022, we have continued to make our voices heard, joining with other groups across the UK to challenge OFGEM at every turn and serving on their Vulnerable Stakeholders Steering Group. Aside from these regular meetings and information sessions, the SPF responds to various consultations, most recently on issues such as data sharing and debt and affordability. We are always happy to hear your thoughts on what issues we should be bringing to the table, so please feel free to get in touch with your views. Our consultation responses are all available on our website but if you wish to receive a paper copy/ies, please get in touch and we'll get one out to you.

## 68 is Too Late

Over the past several months, we have continued to promote our joint campaign, alongside Unite the Union and the NPC, calling for no further raising of the state pension age. We have held regular meetings and held a fringe meeting in Dundee at the STUC Congress in April 2024, to garner as much support for the campaign as possible.



The petition is currently sitting at just over 44,000 signatures so please support the campaign by signing via the link <https://www.megaphone.org.uk/petitions/don-raise-the-state-pension-age-68-is-too-late> or scan the petition's QR code with your smartphone's camera here.



## Palliative and End of Life Care

In our consultation response on a Human Rights Bill for Scotland, the SPF asked that the [Palliative and end of life care: strategic framework for action](#) be reconsidered as a matter of priority. It would seem that despite initially making some progress in realising the vision set out in the framework by 2021, it currently falls well short of its targets.

In 2023, many people in Scotland are still experiencing inequality and inequity when engaging with, and accessing, palliative care services, especially among certain demographics, such as those dying with non-cancer conditions, older people and women. The pandemic has intensified the complexities associated with terminal illness and shows the distinct lack of access to palliative care when it is needed most.

Despite this, the SPF welcomes the fact that the Scottish Government are moving towards the implementation of a National Care Service.

## Older People's Commissioner for Scotland

Many older people's organisations across Scotland are getting behind the call for an Older People's Commissioner for Scotland. After discussion with our membership, and delegates at our Annual Conference in 2023, it was found that there were concerns over the appointment process and costs associated with this post and, as such, took the decision not to back the campaign at present.

# 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 2023-24 and listed below are just some of those we have attended:

- NPC Convention, Blackpool
- Scottish Women's Convention Gender Pensions Gap event
- Better Buses: Centre for Cities Report Launch
- Age Inclusive Workforces: The business case and putting it into practice
- Challenge Poverty Week events
- Supporting Healthy Ageing at Work (SHAW) Advisory Board
- UN International Day of Older Persons, Edinburgh
- Scottish Ahlul Bayt Society Anniversary Commemoration
- SG Human Rights Governance and Engagement Advisory Board
- Cross Party Group on Older People, Age and Ageing
- Cross Party Group on Funerals and Bereavement
- Cross Party Group on Poverty
- Festival of Politics: WASPI Debate
- Older People's Strategic Action Forum meetings
- UNISON National Retired Members Conference
- SWC International Women's Day event
- SG Tackling Hate Crime event
- Glasgow's Golden Generation AGM
- Carers Trust Scotland Parliamentary Reception
- STUC Disabled Workers' Conference
- LGBT Age Housing, Health and Social Care Needs event
- Blether Café Dundee
- STUC Congress
- Guest Speaker: Unite Forth Valley and Unite Dundee RMB events
- Scottish Older People's Assembly Conference
- Older People and Mental Health Conference
- Equality and Human Rights Commission: Is Scotland Fairer on Age?
- First Minister's Poverty Summit
- EIS Annual Conference
- Generations Working Together Annual Conference
- ROAR Connections for Life, Renfrewshire
- LGBT Health and Wellbeing Parliamentary Reception
- Glasgow Disability Alliance: International Day of Disabled Persons event

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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 32 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.



Thank  
You

**Join the Scottish Pensioners Forum**  
Application forms can be requested from:

Margaret Irwin Centre

8 Landressy Street

Glasgow G40 1BP

Telephone 0141 337 8113

[www.scottishpensioners.org.uk](http://www.scottishpensioners.org.uk)

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SCOTTISH PENSIONERS' FORUM  
INCOME AND EXPENDITURE STATEMENT

As at 31<sup>st</sup> March 2024

Balance As at 31/03/23	23,673.00
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Add: Income	53,828.50
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Less: Expenditure	48,813.05
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Balance	<u>28,688.45</u>
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INCOME AND EXPENDITURE STATEMENT As at 31<sup>st</sup> March 2024

<u>Balance as at 1<sup>st</sup> April 2023</u>			23,673.00
<u>INCOME</u>			
<u>MEMBERSHIP FEES</u>			1,142.50
<u>DONATIONS</u>			3, 773.00
<u>GENERATED INCOME</u>			48,913.00
<u>Total Income</u>		+	<u>53828.50</u>
		=	<u>77,501.50</u>
<u>EXPENDITURE</u>			
<u>EXECUTIVE EXPENSES</u>			1,169.17
<u>POSTAGE/PRINTING/OFFICE</u>			
Report/Publications	735.54		
Postage and IT Costs	1,192.48		
Licence and Insurances	116.00		
Audit Fees	450.00		
Stationery and Sundries	29.96		
Promotional Materials	486.69		3,010.67
<u>CONFERENCES/OUTREACH</u>			5,172.35
<u>SALARY AND OVERHEAD COSTS</u>			39,460.86
Total Expenditure		-	<u>48,813.05</u>
Year End Balance 31/3/23			<u>28,688.45</u>



# Scottish Pensioners' Forum

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PEOPLE SINCE 1992**



Funded through the Scottish Government's Equality and Human Rights Fund