

SCOTTISH PENSIONERS' FORUM

Annual Report 2024-2025

Established 1992



CAMPAIGNING FOR A BETTER DEAL FOR OLDER PEOPLE SINCE 1992



Chairperson's Foreword



Since our last annual report, we had hoped that after years of austerity, the result of the General Election would bring with it the promise of a new future for so many but within weeks of taking office, most of those hopes lay in tatters and things have got continuously worse..

Because of this, much of the campaigning work of the Scottish Pensioners' Forum over the past year has been focused on welfare and challenging the dismantling and means testing of universal benefits.

Working alongside trade unions and older people's organisations like the National Pensioners' Convention in England and Wales, we have campaigned across the UK in all weathers to ensure our presence has been felt.

We are now celebrating our 33rd year of active campaigning and it has never been needed more than it is now!

The cost-of-living crisis has pushed many older people into the poverty trap which has led to increases in poor mental health, anxiety and loneliness and isolation. So much for being able to take it easy in our twilight years.

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, collectively we are constantly striving to improve their rights and their overall wellbeing.

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. As well as our usual work over the past year, we have also been involved in helping to retain the annual Older People's Assembly, ensuring that the voices and experiences of older people will continue to be heard for generations to come.

Over the next few months, the biggest change will be that the SPF will be moving to formally, and legally, restructure, allowing us to make an even bigger impact in the work that we deliver on your behalf,

It is at this point that I wish to thank our Executive Committee members who continue to work tirelessly on behalf of older people throughout the year and helping to make my role easier.

Also, our Development Officer, Eileen, who despite having had a rough time lately has still managed to keep us on our toes.

And finally, but most importantly, you, our members, for your continued support – we couldn't do it without your help!

Rose

Rose Jackson
Chairperson

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SPF ANNUAL CONFERENCE 2024, STIRLING



In June 2024, 10 years after we held our last conference there, our 32nd Annual Conference took place at the Golden Lion Hotel in Stirling. The theme of the conference was “Who’s Really Paying the Price for our Care?” and our guest speakers certainly provided the answers to that!

These speakers included Mary Alexander, Co-chair of the Fair Work Convention, Beth Friel of the Carer’s Trust Scotland, Ellie Wagstaff of Marie Curie Scotland and Breda Seaman of Dementia Friendly Dunblane.

The Provost of Stirling, Elaine Watterson, delivered a Civic Welcome and thanked the Scottish Pensioners’ Forum for continuing to ensure that older people’s rights were being upheld particularly after a devastating few years for so many.

In the wake of a PHSO report in March 2025, clearly showing maladministration from the DWP when communicating changes to the state pension age for women born in the 1950’s, Unite Glasgow Retired Members tabled a motion to conference calling for support for WASPI’s campaign to ensure compensation was paid at Level 6 on the scale of injustice and not Level 4, as recommended by the PHSO. Conference fully supported this call for action and the motion was unanimously passed by delegates.

Executive Committee 2024-2025

Jim Bradley
Tommy Campbell
Surjit Chowdhary
Noreen Daglish
David Edwards
Sam Gibson
Paulette Hill
Alastair Hunter
Rose Jackson
Andy Locke
Bill Lynch
Eddie Macdonald
Bill Martin
Alex Morrison
Robert Parker
Peter Robertson
Rosemary Smith
Annie Small
Colin Wakeling
June Whitelaw

Individual Member
STUC -Unite
Mel Milaap/Central Gurdwhara
STUC-USDAW
Individual Member
Individual Member
Prospect
STUC-UCU
STUC-UNISON
Individual Member
Dundee Pensioners’ Forum
GMB
The Thursday Club
East Kilbride Seniors Forum
Paisley TUC
Unite Dundee RMB
Individual Member
Irvine Seniors Forum
NASUWT
Individual Member

Treasurer

Asst. Secretary

Chairperson

Vice Chairperson

OUR WORK THROUGHOUT 2024-2025

Westminster Attack on Universal Winter Fuel Allowance

A few short weeks after taking office at Westminster, one of the first things the new government decided to do was attack the most vulnerable in society and totally breach manifesto pledges.

Over the past year, the Scottish Pensioners Forum have concentrated much of our campaigning work on this issue and that of pensioner poverty, launching campaigns alongside Unite the Union and the National Pensioners' convention in England and Wales.



From demonstrating at the Labour Party conference in Liverpool, to calling for support outside the Scottish Parliament in Edinburgh to mark UN Day of Older Persons to attending mass demonstrations in London and many other places, our members and volunteers have tirelessly joined forces with older people across the UK to make our voices heard over this gross injustice.

There has been mass public outcry to this decision by Westminster and people must have been hiding under a stone (to be honest we wouldn't have blamed you) not to have felt the strength of feeling this decision has had but by working collectively we firmly believe that this is a fight we can win.



The campaign has been covered by the media across the UK and we have appeared regularly on BBC News, BBC Radio Scotland, STV News and the Scottish arm of the campaign has even been covered by LBC News.

Our Chair, Rose Jackson, firmly challenged the decision from the outset:

“Right off the mark, it's no surprise that pensioners are being targeted yet again, being stripped of what they have worked for and are entitled to.”

“Too many older people, 4 in 10, don't apply for pension credit, due in part to the complicated system and the indignity surrounding it, but politicians know these figures but continue to exploit this no end.”

“Already those pensioners on the cusp of losing out on pension credit, perhaps by £1 or £2, will see themselves worse off than those who receive it – and they promised us a fairer system?”

“Many pensioners have already lost access to their free TV licence and now this, the government should be hanging their heads in shame. Any offset on those who don't need the payment should be made through taxation not tampering with universal benefits in their first few weeks in office – this is a dangerous path they are treading and doesn't bode well for what's to come.”

“The UK is already near the bottom of the heap when it comes to state pension and welfare



provision for older people, sitting at approximately 25th out of 28 across Europe, this decision could well see the UK plummet all the way to the bottom.”

“Energy price projections already see an increase of approximately 10% this winter and so it’s not just the value of the winter fuel allowance pensioners will be losing out on; they’ll also have to find the extra money to plug the ever-widening gap in their finances. If the choice between eating and heating was a problem before, its set be even worse now.”



“It’s difficult to see that pensioners are being penalised to maintain the UK government’s pledge to cut National Insurance rates – why does it always have to be that when changing one thing, it then has to become an attack on the most vulnerable? “

“We seriously think that the government will have to take a long hard look at their history books and realise that the winter fuel allowance was put in place by them as a replacement for a percentage state pension rise – it’s not just something that can be withdrawn on a whim when they see fit.”

Just How Safe is Our State Pension?



This is a consistent question asked in relation to private pension funds and the unpredictability of the stock market. However, some voices in government are now asking the question, how safe is the State Pension?

A recent report from the Adam Smith Institute illustrated how, in the current system, the state pension will become economically unsustainable. In a decade, we could reach the point at which the state will be spending more on welfare than it will be receiving in National Insurance payments. This is in great part due to the Triple Lock, a policy created in 2011 that guarantees the State Pension will increase each year by the highest rate of inflation.

In 2021, the last time it was measured, the State Pension had a total obligation to people of pension age of £8.9 trillion. To put this in context, this is three times the UK's current GDP and is set to rise even further due to the demand set by the triple lock policy system.

The State Pension is paid from current taxes rather than money set aside in a dedicated pot built up during a person's working life. For example, a person born in 1956 could receive £291,000 more in pension payments than they put in and it is this system that is putting the burden on to those currently working.

This becomes even more of a challenge when we think that by 2040 it is likely that there will be 34 million people paying for the social care and pension bill of 22.7 million people.

The tax receipts for National insurance contributions for 2022-2023 amounted to around £176 billion. Using these taxes, the government spent over £125 billion this past year, up from £118.7 billion last year and is expected to spend £134 billion next year on the State Pension alone. At the time of writing, around 20% of NHS funding also comes from the National insurance fund.

Conservative Leader, Kemi Badenoch, is one of many people calling for at least the triple lock element of the State Pension to be means-tested and many others go further in suggesting that the whole benefit should be means-tested with income, assets and property considered when pension payments are awarded. Calls for this mean-testing get stronger as the suggestion that most pensioners are millionaires is spread further around government benches and agencies.

Considering that the present Westminster Government have already started chipping away at universal benefits with their attack on the winter fuel allowance, how long will it be before they decide to set their sights on the state pension?

CAMPAIGNING FOR A BETTER DEAL FOR OLDER PEOPLE SINCE 1992

Have the Latest Budget Cuts Had an Impact on Pensioner Poverty?

It certainly seems to be the case from what we've seen here at the SPF. Over the past several months, we have been going out and about most notably attending as guest speakers at UCU Scotland Retired Members AGM, PCS Scotland Retired Members AGM and with our conference stall at UNISON Scotland Retired Members AGM, highlighting the very real incidence of pensioner poverty affecting many older people.



It was widely acknowledged that older and disabled people had borne the brunt of the pandemic over the past few years and having received assurances that things had to change for the better, the decision by the Scottish Government to remove a recognised Older People's Minister for Scotland was a huge blow for many older people, leaving them feeling invisible and ignored by their elected representatives.

Now, the removal of the universal winter fuel payment for as many as 8 million pensioners across the UK may well be, quite literally, the final nail in the coffin for many of them.

The withdrawal of the universal winter fuel payment for pensioners has meant that many more older people will be plunged into fuel poverty putting further strain on their already strapped finances with prices escalating on food and other commodities.



In the run up to the general election, there had been no mention that this line of action on the winter fuel payment was even being contemplated.

The fact that this decision had come about within six weeks of the newly elected government taking office demonstrates that no effective consultations on its many pitfalls had taken place nor had there been

any real acknowledgement of what it would mean for so many older people but - most importantly - older people have been given no prior warning and therefore no chance to budget financially for it if they could - you really couldn't make this one up!

It's bottom up instead of top down.

The protection and promotion of universal welfare provision must always be a key priority for charities and campaigning groups, and this includes the SPF. Such campaigns are essential to counter the frequently used narrative from politicians only too happy to play one generational group off against another to legitimise cuts, a prime example being when pitting young against old despite both groups having much in common; acute poverty and inadequate standards of housing being only two examples.

So really what is the state of play when looking at pensioner poverty and has the decision to remove the winter fuel allowance contributed to making things worse?

In Scotland, around 150,000 older people live in persistent poverty, the highest in the UK, and the equivalent to the population of one of our largest cities, Dundee. The latest recorded figures, that's 2015-2019, show that poverty in older people has risen from 9% in 2014 to 12%. The most recent figures show that it sits at 11% in England and Wales and 6% in Northern Ireland.

A separate measure of the relative poverty rate for pensioners, after housing costs, was 14 per cent in 2017-20. That figure was 12 per cent in 2010-13, immediately after the financial crisis, so this is also on the rise.

We also know that the state pension age continues to rise with think tanks recommending that this should rise to age 75 by 2035 - so basically work until you drop!

Basing their figures on the latest Joseph Rowntree Foundation's 2024 Minimum Income Standard Report, retirement specialists Just Group, highlighted that there are over 1.2 million retired households in the UK who are largely dependent on the State Pension for their retirement income.

The data reveals that 1.2 million retired households are "mainly reliant" on the State Pension, defined by the Office for National Statistics as a household that has at least three quarters of its total income provided by the State Pension or other similar pension-related state benefits.

Single pensioners account for the majority of these households largely reliant on State Pension income, with a worrying gender imbalance showing that three times as many women (580,000) as men (180,000) rely primarily on the State Pension.

Two-person retired households account for around 450,000 households largely reliant on State Pension. The ONS has calculated that the annual Minimum Income Standard for a single pensioner should be approximately £17,200 a year.

In order to achieve this Minimum Income Standard, single pensioners would require an additional £5,698 per year and pensioner couples an extra £4,795 per year on top of their full State Pension to reach this standard – even with annual pension credit provision, or other top up benefits, this figure would still be unlikely to be reached.

What would be needed would be for their retirement pension pots, at age 67, to be worth at least £78,600 for a single pensioner and £66,150 for pensioner couples to fill the income gap bearing in mind that their combined state pensions of £23,000, plus the ability to share household costs, there would be a combined minimum standard of £27,800. For those reliant on state pension alone, this figure is only set to get worse.

So what of those pensioners of tomorrow – the ones who are not that far away? Will there even be a state pension available to them?

There is a broad misconception that most over 50s are revelling in gilded final salary pensions. On the contrary, they are much more likely to have fallen through the gap between the final salary pensions enjoyed by their parents and a career's worth of pensions auto-enrolment from which their children and grandchildren will benefit. Many face a significantly underfunded retirement and are seeing any small savings they may have decimated by the pandemic and the cost-of-living crisis.

A particularly disturbing statistic is that across the UK nearly 620,000 over 50s are currently claiming Universal Credit. Despite three or more decades in the workplace, this group have less than £16K of accessible savings to their name which is the qualifying criteria for Universal Credit. This highlights that many are on low incomes and underpaid/undervalued labour. This statistic ignores the countless others who are not currently eligible but who are rapidly eroding any savings they may have to help make ends meet.

This is a grossly unfair system and one we must continue to challenge to safeguard this welfare provision for future generations.



Campaign on Energy Costs



Since our campaign was launched in 2022, the Scottish Pensioners' Forum has continued to challenge OFGEM on the rise of fuel poverty and has served on their Vulnerable Stakeholders Group since 2023. As such, we have access to reports and over the past year have submitted consultation responses on such things as standing charges, data sharing, debt and affordability and resetting the debt landscape amongst others with our most recent submission being our response to a call for evidence on the potential review of Ofgem itself.

We argued that as presently constituted, Ofgem arguably has too broad a range of functions to be able to provide effective advocacy for consumer interests, especially since this could well require an arm's length relationship with government which is presently lacking. Within such a set of responsibilities, Ofgem has the difficult, even impossible, task of balancing potentially competing interests, between the energy supply industry and consumers, for instance.

From feedback we received from our members, Ofgem was generally perceived as supporting competition in the marketplace, by securing companies' balance sheets and enabling them to service the debt piles, many located overseas, of their beneficial owners, to the relative detriment of the consumer interest in securing affordable energy.

We will make sure to keep our members posted on this submission as well as all others relating to energy prices and fuel poverty.

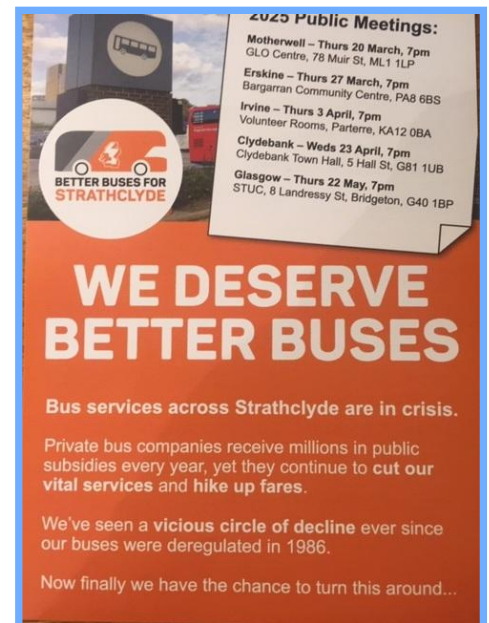
Better Buses for Strathclyde Campaign

Over the past year, Better Buses campaigners have continued to battle through wind, rain and shine to rally outside Strathclyde Passenger Transport offices calling for the end of the private profiteering of our bus services and calling for the introduction of an integrated public transport system under public control which would meet the needs of service users rather than as the catalyst to increase the profits of private companies.

The Scottish Pensioner's Forum, long supporters of the campaign, have continuously delivered our views on the importance of safe, reliable and accessible public transport to combat loneliness and isolation in the community.

Recently, SPT launched a Draft Strathclyde Regional Bus Strategy, which included a consultation seeking views on this very issue. Public meetings were held across the Strathclyde area highlighting proposals on how public transport could be made accessible and fit for purpose for all.

After hearing the views of our members, the Scottish Pensioners' Forum submitted a consultation response to SPT on their behalf. Now we just have to sit back and hope that they take heed of our demands otherwise the campaign continues.



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UN International Day of Older Persons 2024



Our yearly demonstration to mark UN International Day of Older Persons took place on Thursday 26th September outside the Scottish Parliament building where over 50 people from Unite the Union, WASPI and Fuel Poverty Action joined us to make our voices heard on the injustice of the removal of the universal winter fuel allowance.

After our demonstration, a reception was held inside, gratefully sponsored by Richard Leonard MSP, where we debriefed and discussed the next steps for our campaign. Our demonstration was covered by both STV and BBC News and in a show of intergenerational awareness, our event was covered by media students from Edinburgh's Napier University who used the event as part of their dissertation submission. We are sure that the future will be safe in their hands

STUC Congress Fringe Meeting, Dundee 2025



The SPF were in attendance at the STUC Congress in Dundee between 28th-30th April where our information stall was visited by delegates and conference visitors who were rightly incensed at how retired workers were being treated in relation to their welfare rights.

In the wake of the Westminster government's decision to launch a similar attack on benefits for disabled people, we felt it only right that we should join forces and challenge these cruel cuts together. Our fringe event had speakers from PCS Union, Dundee Pensioners' forum and STUC Disabled Worker's Committee member Julie Ferguson, where attendees heard how devastating the cuts in services would have on so many people.

The strength of feeling in the room was strong and the 90-minute session could have run on all day with many of the 35 attendees relaying to the room how the proposed changes to disability benefits, including Universal Credit, and the removal of the winter fuel allowance would have a devastating effect on both them and their families.

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Genanalytics: Revisiting A Fairer Scotland for Older People

Over the past year, the Scottish Pensioners' Forum, and other older people's organisations and focus groups, have been taking part in roundtable events across Scotland, organised by Genanalytics, to find out what matters most to older people in their communities.



The Scottish Government launched the Fairer Scotland for Older People: Framework for Action in 2019 and so by working with stakeholders and OPSAF (Older Persons Strategic Action Forum) it is looking to continue to focus on delivering the agreed Action Plan and in doing so tackle inequality, give greater access to services, improve social care needs and by doing so work to create a fairer and more inclusive Scotland for all.

With a growing ageing population and changing socio-economic environment, it is important that the Older People's Framework continues to reflect and support the needs and concerns of Scotland's older population – we couldn't agree more!

These discussion events are ongoing and will also inform plans for a potential Festival of Ageing event in 2025.

Change of Governance Status for the SPF



In November 2024, the SPF held an extraordinary general meeting to discuss with their membership the organisation's intention to change their organisational status to a Company Limited by Guarantee.

As the reputation, and reach, of the Scottish Pensioners' Forum has increased since it was first established in 1992, changing our organisational status would allow us greater access to funding opportunities which will help us to continue, and extend, the important work that we do on behalf of older people across

Scotland.

This change of status is still being developed and we hope to be operating under our new status soon.

Christina McKelvie: A True Champion for Older People



At the Scottish Pensioners' Forum we were deeply saddened to hear of the passing of former Minister for Equalities and Older People, Christina McKelvie, who we worked closely with during her term of office between 2018-2023. A staunch ally of the work that the SPF carried out at grassroots level, Christina was at the helm of OPSAF during the pandemic and amongst many other things organised emergency funding for smaller groups and voluntary organisations so

that they could carry out extra work on behalf of older people during that difficult time. Most of this was done without the glare of publicity and despite struggling with our own ill health, she never once missed a meeting or a chance to engage with older people's groups and was genuinely interested in their wellbeing and welfare. Putting politics aside, Christina was a committed trade unionist until the end and she will be sorely missed for her warmth, wit and professionalism.

OUT AND ABOUT (and Online too)

In addition to the work already highlighted in this publication, the volunteers, and staff, of the SPF Executive Committee have attended various conferences and events throughout 2024-25 and listed below are just some of those we have attended:

- NPC Convention, Blackpool
- UNISON North Lanarkshire Retired Members' General Election Hustings
- Unite Glasgow Retired Members General Election Hustings
- SG Funeral Poverty and funeral Payments Reference Group
- Challenge Poverty Week events
- Scottish Women's Convention International Women's Day event
- Scottish Women's Conventions: Priorities for Women 2024/25
- UN International Day of Older Persons, Edinburgh
- SCOTS Connect: Traveline Scotland event
- Garnethill Multicultural Group: Intergenerational Connections; Martha's Story
- Genanalytics: Refresh of a Fairer Scotland 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 WASPI
- Cross Party Group on Women's Health
- Older People's Strategic Action Forum meetings
- Fuel Poverty meeting with Anas Sarwar and Colin Smyth
- UNISON National Retired Members Conference
- OFGEM Consumer Groups and Charities meetings
- Glasgow's Golden Generation AGM
- National Care Service Conference
- SG Human Rights Bill Advisory Board
- Falkirk Older People's Day, Howgate
- Blether Café Dundee
- STUC Congress and Fringe Event
- Scottish Older People's Assembly Parliamentary Reception
- Guest Speaker: Unite for a Worker's Economy Rally on Fuel Poverty
- Poverty Alliance AGM
- EIS Annual Conference
- Generations Working Together Annual Conference
- ROAR Connections for Life, Renfrewshire

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.



Join the Scottish Pensioners Forum

An application form can be found on the back page of this report or alternatively we can be contacted at:

Margaret Irwin Centre

8 Landressy Street

Glasgow G40 1BP

Telephone 0141 337 8113

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SCOTTISH PENSIONERS' FORUM
INCOME AND EXPENDITURE STATEMENT

As at 31st March 2025

Balance As at 01/04/24	28,688.45
 Add: Income	 52,953.00
 Less: Expenditure	 46,755.60
 Balance	 <u>34,885.85</u>

Audited and Independently Verified by M Accountancy Glasgow, 27th May 2025

CAMPAIGNING FOR A BETTER DEAL FOR OLDER PEOPLE SINCE 1992

INCOME AND EXPENDITURE STATEMENT As at 31st March 2025

<u>Balance as at 1st April 2024</u>			28,688.45
<u>INCOME</u>			
<u>MEMBERSHIP FEES</u>			1,200.00
<u>DONATIONS</u>			2,375.00
<u>GENERATED INCOME</u>			49,378.00
<u>Total Income</u>		+	<u>52,953.00</u>
		=	<u>81,641.45</u>
<u>EXPENDITURE</u>			
<u>EXECUTIVE EXPENSES</u>			1,081.56
<u>POSTAGE/PRINTING/OFFICE</u>			
Report/Publications	282.30		
Postage and IT Costs	1,284.07		
Audit Fees	500.00		
Promotional Materials	416.92		2,483.29
<u>CONFERENCES/OUTREACH</u>			5,494.58
<u>SALARY AND OVERHEAD COSTS</u>			37,696.17
Total Expenditure		-	<u>46,755.60</u>
Year End Balance 31/3/25			<u><u>34,885.85</u></u>

**I wish to join/ renew my membership of the Scottish Pensioners' Forum as an Individual Member/Affiliated/Organisation/Local Forum
(Please delete where appropriate)**

I enclose my membership fee of £5.00 (IP)

I enclose my membership fee of £35.00 (AF)

I enclose my membership fee of £12.50 (LG)

I wish to make a donation of

--

Total enclosed

--

NAME _____

ADDRESS _____

_____ **POSTCODE** _____

Telephone Number _____

E-mail Address _____

Cheque/Postal order no _____

For payment to our account via Bank Transfer/Standing Orders

Bank of Scotland Sort Code 80-07-60 Account Number 00733401

Do you require a receipt? Yes No

Please return the completed form with your payment to:

Forum Administrator

Scottish Pensioners' Forum

STUC, Margaret Irwin Centre

8 Landressy Street

Glasgow G40 1BP spf@stuc.org.uk

The Scottish Pensioners Forum is gathering this information as part of our annual membership renewal procedure and the information will be stored for communication purposes between the organisation and our members.

Throughout the year, we keep members informed of our work through our quarterly newsletters and regular mailings. In order for us to continue to contact you in this way we would appreciate if you could tick the preferred box to express or withdraw your consent.

I wish to continue to receive information from the Scottish Pensioners' Forum ☐

I do not wish to receive regular mailings from the Scottish Pensioners' Forum ☐

No personal details will be shared with third parties.

Members are free to withdraw their consent to the use of information being used and stored in this way and anyone wishing to do so should e-mail spf@stuc.org.uk



**Scottish
Pensioners'
Forum**

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



Funded through Inspiring Scotland's Equality and Human Rights Fund