

Government Launches Third State Pension Age Review



The UK Government has recently launched its third review of the State Pension Age - and it could pave the way for a rise to 70.

This review, led by Dr Suzy Morrissey and commissioned by Work and Pensions Secretary Liz Kendall, will explore whether the pension age should automatically rise with life expectancy. The aim? To cut costs and “strengthen government finances” — even if it means millions working longer for less.

Dr Morrissey admits the decisions will be “far-reaching,” with her report set to recommend a proper framework for future pension age changes. The review will also consider international models like Denmark, where the retirement age is already set to hit 70 by 2040.

Currently, the UK State Pension Age is 66, scheduling to rise to 67 by 2028 and then to 68 between 2044 and 2046. But this current review could accelerate that timeline – or push it even further! The SPF, alongside Unite the Union and other older people's organisations, has already challenged any further rising of the state pension age with the '68 is Too Late' campaign.

Raising the State Pension Age to 68 is not just a future concern – it's already a step too far. For many, particularly those in physically demanding jobs, poor health or low-income communities, working until 68 is simply not a realistic option. It is also not fair, and definitely not sustainable.

Pushing that age even higher - to 69 or 70 - would be a betrayal of millions of workers who have already paid into the system for decades and now face the prospect of working longer for less. The newly revived Pensions Commissions has already touched on this by flagging up a looming crisis: almost half of working-age adults save nothing into a pension, possibly because they are on low paid precarious work and just can't afford to do so due to years of austerity and the cost-of-living crisis. Poverty pay leads to poverty pensions, that's just a fact! Raising the State Pension Age without first addressing these very real issues will only make things worse.

Taking all of this into account, linking the State Pension Age to life expectancy is nothing but a blunt tool -totally ignoring the reality that not everyone can work longer. Experts have warned that this approach could wreak havoc on retirement planning and deepen poverty and inequality among older people. Steve Webb, former pensions minister, warns of “chaos” if pension age rises automatically. Catherine Foot of Standard Life added that using average life expectancy as a benchmark “inevitably increases inequality and poverty.”

The UK Government is arguing that the country's financial backdrop is stark and that state pension spending is forecast to hit £146 billion in 2025–26. The triple lock alone could cost £15.5 billion a year by 2030. But the answer isn't to make people work longer. It's to fix the broken private savings system and ensure fair access to retirement for all – that's what workers have been paying into!

This current review is not just about numbers — it's about fairness. It must consider the impact on different regions, generations, and vulnerable groups. And while the UK Government will receive recommendations from the final report, it's not obliged to follow them. Their ruthless behaviour since coming into power clearly shows that if there is a way to save money, whilst attacking the most vulnerable members of society in the process, they will forge ahead regardless. That's why public input to this consultation is vital.

This review must not become a cost cutting exercise at the expense of dignity in later life. Pensioners need a pensions system that reflects real lives – not just using life expectancy averages to fit the narrative.

Raising the state pension age to 70 is not inevitable. It's a choice - and one we all must challenge. The call for evidence is open until 24 October 2025. We urge everyone to respond and make their voices heard.

[Third State Pension age review: independent report call for evidence - GOV.UK](#)



WASPI Women Ready to Shake Up Elections

Ten years after launching their fight for justice, WASPI women say they've been left behind yet again.

A snap poll of over 5,000 women born in the 1950s revealed a deep sense of betrayal from the Labour and Conservative parties on their campaign demands.

But there's a twist: 51% of women polled said they were more motivated than ever to vote in the next General Election. And that should be something all parties should take heed of.



In December, the government rejected a watchdog's recommendation to compensate over 3.5 million women affected by State Pension Age changes. The Parliamentary and Health Service Ombudsman (PHSO) found the Department for Work and Pensions guilty of maladministration - yet ministers have refused to act.

A WASPI spokesperson stated:

"It is no surprise that WASPI women feel totally abandoned by those who once promised to help them. After 10 years of campaigning, we are more determined than ever to secure justice. Despite the hopes of some, we are not going away."

The campaign is now preparing for a judicial review later this year, arguing that the government's refusal to offer any remedy breaches legal principles.

Between 2010 and 2020, the State Pension Age for women rose from 60 to 66 — with little to no warning and with devastating consequences. Many were forced into poverty, unable to plan for retirement, and left scrambling to make ends meet.

Keir Starmer has rejected compensation proposals, citing the £10 billion cost. But WASPI women say this is about more than money — it's about fairness, dignity, and accountability.

"We know hundreds of MPs across the political parties back our calls for fair compensation, as do an overwhelming majority of the public," the spokesperson added.

"Ministers should heed the calls of many of their own MPs and get around the table with WASPI women or face being forced to defend the indefensible in court."

Six Prime Ministers have come and gone since the campaign began, all promising to resolve the issue and failing. The UK Government has admitted wrongdoing, even apologised but yet still refuses to act.

WASPI women aren't asking for favours. They're demanding justice. And the SPF are behind them every step of the way.

SPF Annual Conference 2025: Renfrew

On 10th June 2025, the Scottish Pensioners' Forum (SPF) brought together over 85 delegates to the Glynhill Hotel in Renfrew for its 33rd annual conference.

Lorraine Cameron, Lord Provost of Renfrewshire and a dedicated councillor since 1999, kicked off the event with a warm welcome. She celebrated Renfrewshire's vibrant older people's movement, which continues to lead the way in organising community events like the annual *Supporting Older People in Renfrewshire* gathering in Paisley.

Guest speakers included **Craig Dalzell**, Head of Policy & Research at Common Weal, who delivered a compelling discussion on *Bringing Care into Public Ownership*. He exposed the stark reality: 75% of care services are privately run, raking in up to £15 billion annually — much of it vanishing into offshore tax havens. His message was clear: care should reflect the values of the NHS — public, ethical, and accountable. **Bill Martin**, Convenor of The Thursday Club, followed by sharing his 17-year association with the SPF and the many challenges now facing older people post-COVID. While many day centres remain closed, The Thursday Club — backed by Renfrewshire Council — continues to thrive, tackling loneliness and isolation head-on.



Richard Leonard MSP, a long-time SPF ally, was the final guest speaker of the day and criticised his party's broken promises to WASPI women and the damaging effects of austerity on older people in Scotland. In recognition of his unwavering support, SPF Chair Rose Jackson proudly announced Richard as the Forum's first-ever honorary member.

Delegates unanimously passed motions on SPF's future governance and renewed backing for the WASPI campaign. A poignant moment followed as the conference honoured the late Christina McKelvie MSP, former Minister for Older People, with a standing ovation for her tireless advocacy to the older people's movement.

The day wrapped up with a lively Q&A session, tackling issues from assisted dying legislation to political accountability, public transport reform, and energy standing charges. Delegates also reaffirmed the importance of solidarity with other older people's organisations.

Chair Rose Jackson closed the conference with heartfelt thanks to all attendees and to Renfrewshire Council for their generous hospitality.

CAMPAIGNING FOR A BETTER DEAL FOR OLDER PEOPLE SINCE 1992

The Dog That Didn't Bark: The State Pension and the Trade Union Movement



Despite the implied negative in the first part of my title, this is a positive report on what I see as encouraging developments within the wider Trade Union movement in the UK.

But first, the dumb dog. For years both retired members and their concerns about the ever-decreasing value of the state pension tended to be sidelined in the movement. Though

retired members groups existed, they were often marginalised, without any effective voice in union structures. Perhaps most disappointing is the STUC itself, which has committees for other minority interests, does not provide an active role for retired members to initiate policy in areas where their concerns are valid, their experience relevant, and their continuing commitment to workers' rights not in doubt.

The most damaging consequence of this deafness has been a failure effectively to challenge a growing right-wing rhetoric which falsely claims that pensions are overly generous and that coming generations have been robbed by seniors sitting on cash piles and hoarding assets. That these claims are utterly false has not stopped their circulation. On the contrary, the facts that younger people and workers today are in perilous circumstances with regard to housing, often lack security of employment, and are unlikely to have a living income if and when they are ever able to retire, are the direct consequence of neo-liberal policies pursued by every government since Thatcher, regardless of supposed political allegiance. The shocking increase in the wealth gap and the relentless onslaught on the welfare state cannot be blamed on mythical rich pensioners: those responsible are all too real – our elected leaders and their predatory friends.

Happily, the balance is beginning to shift, if only a little. Many trades unions have active retired members branches at regional and national level, which are able to participate appropriately in national conferences – leaving the TUC, it must be admitted, somewhat behind the times. I have seen this happen in my own union, UCU, and comrades in Unison, Unite and USDAW, to name a few, report similar developments. All this is good news, but what is the real impact? I want to focus on just one matter: the scandal of the UK's pension policy – or rather, the lack of any such thing.

If my own experience is typical, unions have tended to keep discussion of the state pension at arm's length. Employment pensions are of course firmly on the agenda, and detrimental moves challenged (recently very successfully by UCU). This is because these often include direct wage deductions and are rightly seen as part and parcel of the employment package. An unfortunate consequence has been the ghettoising of such discussions. Of course, those currently employed have a role in any industrial action, but retired holders of employment related pensions are thus doubly disadvantaged. They cannot debate changes which might affect them, and more importantly nothing is said about the state pension, and successive governments have as a result not been robustly challenged by unions on the growing attrition of its value and availability.



This is doubly disabling. On the one hand, a whole sector of union members with relevant knowledge and experience is effectively silenced; and on the other hand, the large cohort of underpaid and casualised working members for whom the state pension will be an essential rather than the (supposed) icing on the cake of a (supposedly generous) employment pension has no opportunity to fight for their future.

But the dog, happily, has awakened. It is at last recognising that those organisations prowling round state pension provision are far from friendly. Noise needs to be made, the peace needs to be disturbed, and it needs to be loudly and clearly proclaimed that the state pension is not a benefit: it is a citizen's right. It is not a wee bit on the side, but

for millions of people an essential for survival. The signs are indeed encouraging. Organisations such as NPC in England, Wales and Northern Ireland and the SPF in Scotland are getting the message across. And even the TUC have mounted a series of day conferences on pensions beginning with one on April 2nd. Encouraging signs of movement which are to be welcomed.

Retired trade unionists have a real opportunity now to take this forward in association with partners such as WASPI and Age Scotland and build a consensus for progress towards fair pensions for all.

Article by Alastair Hunter (SPF Assistant Secretary and UCU Retired Members Standing Committee)



Our Affiliates at Work

North Ayrshire

Over 100 attendees filled the Volunteer Rooms in Irvine for a vibrant Health and Wellbeing Day hosted by Irvine Seniors Forum. Local organisations offered advice on key issues affecting older people, from pensions to wellbeing.



Ian Wallace, SPF Executive Committee member, gave a rousing talk on the importance of joining the pensioners' movement — fighting for better pensions and winter fuel payments, and urging support for the upcoming **UN Older People's Day demonstration** at Holyrood on **Wednesday 1st October**, organised by the SPF, with a minibus running from Irvine.

Ian also encouraged attendees to respond to the Scottish Government's consultation on an Older People's Commissioner, stressing that an elected, not appointed, representative was the only way forward on this.

Celebrating over **20 years of advocacy**, Irvine Seniors Forum continues to be a strong voice for older people.

(Article by Ian Wallace, SPF Executive Committee member, representing Irvine Seniors Forum)

Strathclyde Better Buses Campaign is on the road to success!



On **Friday 19th September**, the **Strathclyde Passenger Transport Strategy** will be officially signed off — a significant milestone towards a fully integrated, publicly owned transport system, and better buses for all.

This is a huge achievement for the **Better Buses for Strathclyde Campaign**, backed by organisations like the **SPF**, and we'll be marking the moment with a **Rally at 9:30am** outside **SPT Offices, 131 St Vincent Street, Glasgow** on the day.

Let's celebrate the hard work that's brought us here — but we also need to keep on pushing. We need the Scottish Government to cut the red tape and use its powers to reduce the legal hoops to achieving our goal and to fast-track public control of buses, just like we have seen in Manchester.

If you have not already done so, please sign the two online petitions below

[Take Strathclyde's Buses back into Public Control | Megaphone UK](#)

[PE2116 Accelerate the implementation of bus franchising powers | Scottish Parliament Website](#)

(Article by Andy Locke, SPF Executive Committee member)

Cost of Living: What's Really Going On?

Prices are rising fast — and not just by a few pennies. One week it's 33p, the next it's 49p. Essentials like eggs and bread keep creeping up. Why? Supply issues? Weather? Energy costs? The excuses keep changing.



Meanwhile, supermarkets are posting record profits — quarterly earnings bigger than their usual yearly totals. Coincidence? Or is profit driving the price hikes?

Politicians say they've raised the minimum wage, but what good is that if your money buys less food than before? Our message to those in power: Start with the basics. Fix food affordability. Make life better for those struggling most.

(Article by Bill Martin, SPF Executive Committee member and Convenor of the Thursday Club)

Price Cap Rises Yet Again

The Scottish Pensioners' Forum are outraged as Ofgem have again raised the energy price cap by 2% — just in time for winter. From October 1, the cap jumps to **£1,755 a year**, piling pressure on already struggling households.



We are renewing our calls to **scrap standing charges**, warning that fuel poverty — already affecting **861,000 households** — could get even worse.

Profits rise, bills rise — but where's the support for the poorest?