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**GENERAL SECRETARY’S REPORT 2017**

**General Election, 8 June 2017**

With the announcement of the General Election comes the need to be vigilant about previous promises that the Triple Lock and Universal Pensioner Benefits would be protected until 2020.

The Executive Committee has been seeking speakers to attend this AGM to talk about their party policy on our campaign issues.

The PSPC manifesto will be updated after this AGM, and sent to the main political party spokespersons before the General Election is held.

**Leaving the EU**

Since the last AGM, Article 50 has been triggered to commence the formal process of the UK’s withdrawal from the EU. In the upheaval that followed the referendum result, including various resignations, leadership contests and changes in Government Ministers responsible for relevant policy areas, the Executive Council has reviewed the PSPC Manifesto.

No one yet knows what the outcome of negotiations will be and we understand that this means a degree of uncertainty in many areas of interest to our members. We are ensuring that we are focussing our efforts where they are most effective to seek a good outcome for pensioners.

**Intergenerational Fairness**

Over this year we have also seen an increase reports of “intergenerational fairness”. There is determination in the media to make this a zero sum game, whereby if the younger people are suffering because they cannot secure a home or employment, it must be the fault of those pensioners with their triple lock and universal benefits!

Whilst we remain vigilant on the intergenerational fairness question and alert to any developments, it is worthwhile remembering, that following a report of the inquiry into intergenerational fairness by the House of Commons Work & Pensions Committee which recommended:

* that the triple-lock should become a double-lock, with the withdrawal of the 2.5% underpinning minimum after 2020
* that Universal Pensioner Benefits should not be uprated and should not be off-limits for future rounds of spending cuts.

The government extolled the virtues of the triple-lock in reducing pensioner poverty, giving no indication that it would remove the underpinning 2.5% element and made no comment at all on the points about universal pensioner benefits. However, we must not be complacent and the PSPC Executive Committee will continue to campaign to keep both the triple lock and UPBs.

**New Single Tier State Pension (STSP)**

Just over a year ago, the Single Tier State Pension came into operation. There are now two state pensions operating in parallel. We are continuing our campaign to secure an early review for the possible inclusion of existing pensioners in the single tier state pension; a 15-year transitional period for derived rights accrued under the current system; maintenance of pass ported benefits for those with single-tier pension and no other income and an increase in all state pensions (including S2P/SERPS currently increased by CPI) in line with the triple lock or prices, earnings or 2.5 per cent.

**Inflation Indexation**

The EC have been refining our strategy and speaking to other organisations about a joint approach for a fair indexation method to replace CPI.

During the year, the PSPC has responded to the discussion paper published by Office of National Statistics (ONS) on the work being done on a Household Inflation Index (HII). We think this index would more truthfully reflect the increases in the cost of living experienced by households across the UK.

The National Statistician has stated that the CPI will be replaced by CPI (H), this figure includes owner occupier housing costs, and has been higher than the CPI rate over recent months. The NS has also said that he is committed to the development of a Household Inflation Index (HII).

Thank you to those of you who responded to my request for your views on whether the PSPC should engage with Government Pensions Scheme providers to ask that the CPI (H) be included as a measure for uprating pensions, whilst we reserve our position on the Household Inflation Index, which requires further work. A Motion moved by the Executive Committee along these lines will be/has been debated by the AGM this afternoon.

**Universal Pensioner Benefits**

During the year the Executive Committee wrote to the Work and Pensions Minister Damian Green to point out our policy on Universal Pensioner Benefits and the importance of retaining them. We received a reassuring response from him, stating that these benefits and the triple lock will remain in place until 2020 which was originally the date expected for the next General Election.

The Labour party launched their pledge card for pensioners in April. The pledge states they will:

* “Protect pensioner incomes by legislating to keep the Triple-Lock on state pensions up to 2025
* End Tory unfairness on the women’s pension age, compensating those worst affected
* Protect the pensions of UK citizens living overseas
* Keep the Winter Fuel Allowance and free bus passes for pensioners”

We now have a General Election called for June 8th 2017, to add to the ongoing Brexit negotiations. PSPC will continue to lobby to protect universal pensioner benefits, including free TV licences for those over 75 years old.

**State Pensioners living overseas**

The PSPC has long supported the International Consortium of British Pensioners (ICPB) in their campaign to secure fair indexation of the state pension for 544,000 British pensioners living overseas, in countries which are not party to a reciprocal social security agreement with the UK.

Britain’s desire for new trade deals after Brexit might offer the best opportunity for change for those currently affected. It is highly likely that frozen pensions will be raised in the context of future trade negotiations.

The decision to leave the EU has also thrown up questions on the position of 476,000 pensioners currently retired in EU countries. The government remains tight lipped on their desired outcome from the Brexit negotiations and have offered no reassurance to potentially affected pensions.

**WASPI - Women against State Pension Inequality Campaign**

The PSPC are continuing to support the campaign established by WASPI (Women Against State Pension Inequality) around the acceleration of state pension age under the *2011 Pensions Act.* This did not allow the women affected enough time to make alternative financial plans. Richard Harrington, the Pensions Minister, has announced that the government has no plans to revisit the arrangements for this group of women.

**Pension justice campaign**

During the year, the PSPC Executive Committee have agreed to support the Pension Justice Campaign. This is being led by the National Pensioners Convention the first meeting will take place next week. The Campaign seeks:

* The inclusion of existing pensioners in the new state pension from April 2016 on a no detriment basis
* To ensure those women affected born between April 1951 and April 1953 are not disadvantaged by the changes in the state pension age.
* To ensure that fair indexation arrangements apply to both the existing and single tier state pension
* To introduce equal pension rights to same sex partnerships.

**Survivor Benefits**

Some of you may have seen a recent news story about a woman in Northern Ireland who has successfully appealed against a ruling that because her partner died without having completed a pension beneficiary nomination form, she was not entitled to receive his pension. This has highlighted the confusion around pension entitlement on the death of a partner.

Constituent organisations have been advised to contact their pension administrator to ask them to clarify and publicise to members, the circumstances around nomination forms, especially for unmarried partners.

**PSPC Executive Committee**

During the past year, the Executive Committee has met four times to co-ordinate the above work to protect the interests of public service pensioners. As always, thanks are due to Brian Sturtevant, Chair of PSPC, Steve Edwards, Treasurer, Carol Regan, Vice Chair and the other PSPC officers and members of the Executive Committee.

The General Secretary is also grateful for the support of Marion McAuliffe and Mike Duggan and Linda Smith, Minutes Secretary at CSPA HQ.

**Lisa Ray**

**May 2017**