

# Semior Reporter

News from the 60+ Council



# A new life for the Pensions Commission

September 2025

ON 25TH JULY A GOVERNMENT press release announced plans to revive the landmark Pensions Commission to examine why tomorrow's pensioners are on track to be poorer than today's.

As well as workplace and private pensions, the announcement is concerned with the state pension. Reporting on this is often, at best, lazy and, at worst, downright misleading – and complicated.

The pension comes in two different forms – the 'old', paid to people who reached pensionable age before 2016, and the 'new', which came into effect that year. Both vary, depending on the working history of person concerned.

At its best the 'new' pension pays \$230.25 a week (nearly \$12,000 a year). The 'old' has a basic top rate of \$178.45 – just over \$9,000.

Commentators tend to assume that the state pension usually constitutes just part of an individual's total pension income. But the magazine Pensions Age reports that "research (by Royal London) found that one in five people aged 66 or over were living on the state pension alone".

The National Pensioners' Convention (NPC) claims that "only 2 million people get the full amount of the new state pension – out of 11 million people over 65".

This means that 80 per cent of pensioners get less than the often-quoted 'top' figure.

Talking in percentages can lead to misunderstandings. Raising everyone's pension by the same percentage each year seems fair – until you realise that the gap between higher and lower pensions gets wider each time. And it's a mistake when quoting figures to think that everyone understands that a percentage of not much is very little. A rise of 5 per cent in the state pension may sound generous, but even at the top rate of the new pension it's actually only around £11.50 a week.

Responding this, NPC general secretary Jan Shortt says; "The NPC speaks in pounds in people's pockets, not misleading percentages that give the impression all pensioners are receiving a comfortable income. That is simply not the case."

The document also notes the government's concern that although more people are joining pensions schemes, they are simply saving too little. And the less they

save, the less their retirement income will be. The Commission will, we are told, explore the "complex barriers stopping people from saving enough for retirement".

But are those barriers really so 'complex'? And, with the growth of the 'gig' economy, and rising cost of living, is it really a puzzle to know why people don't save?

In the end, begging people to save more and relying on them to do so isn't a workable solution to pensioner poverty. Some won't save. Many can't.

The solution must ultimately lie in the NPC's proposal for a 'Living State Pension — a secure, guaranteed income in later life that would end the need for cruel and complex means-tested top-up benefits'.

With so many freelances among its members, this campaign is of direct importance to the NUJ.

## **Age-friendly Wales**

Older People's Commissioner for Wales, Rhian Bowen-Davies, is calling on the next Welsh Government to take a range of actions in key areas to ensure that older people are not excluded from society and have the opportunities they need to live healthy, independent lives.

She is asking all political parties to make manifesto commitments for the Senedd elections next year to reduce poverty, tackle digital exclusion and make Wales into a nation of age-friendly communities.

Her 'Priorities for the next Welsh Government' document (published 25 September) includes calls to ensure older people without digital skills are not excluded from accessing the services they need, and to reduce poverty amongst older people by providing support to those who find themselves missing out as a result of the Pension Credit 'cliff edge'.



Above: NUJ Assistant General Secretary Séamus Dooley has joined Ireland's network of Age-Friendly Ambassadors.

Each local authority in Ireland appoints an Age-Friendly Ambassador and, in partnership with the national body, Age Friendly Ireland, leads a programme to combat ageism and support more connected, active and inclusive ageing in Ireland.

Séamus said: "I am proud to take on this new role. I've always believed in the importance of helping those who need a voice; this role will help me to do that. I would encourage any older person or even someone who just wants to learn more about ageing well in Ireland to contact their local Age Friendly Programme by contacting their local council."

For information on the other high-profile Ambassadors or the Local Programmes see: https://age-friendly-ireland.ie/ Photograph © Jess Hurd

#### FROM THE EDITORIAL TEAM

Welcome to the latest edition of the Senior Reporter, which has been produced by editorial team members Jenny Vaughan, Derek Forrest, Nicoletta Flessati, Jenny Sims, Jim Symons. We welcome articles (250 words max.) and letters (150 words max.) for publication. They should be sent to: derekc-forrest@gmail.com

About the NUJ 60+ Council: https://bit.ly/3021u5o



# A Scottish commissioner 'is not the way forward'

THE SCOTTISH PENSIONERS' FORUM (SPF) has maintained its opposition to the establishment of an older people's commissioner in its response to MSP Colin Smyth's bill which is currently going through the Holyrood parliament.

The campaigning body set out its views during the proposed legislation's consultation period, which ended on September 12, the SPF stated that: "The Forum has not changed its position ... a commissioner for older people for Scotland is not necessarily the best way forward". But it added, "We again ... call on the Scottish Government to reinstate a named minister for older people as a matter of urgency".

"The commissioner system may be working in Wales and Northern Ireland, however, that does not necessarily mean that it could work well in Scotland."

It believes instead that the reinstatement of a named minister for older people should be prioritised by the Scottish Government as the main mechanism for engagement.

The forum also highlighted what it saw as the bill's "unclear language regarding the commissioner's investigatory powers". It is concerned that the commissioner might be expected to conduct direct investigations which could conflict with existing statutory responsibilities, blurring lines of accountability and straining relationships with other bodies such as

# EDITORIAL Carry on or disaffiliate?

THE NUJ 60+ COUNCIL has grave concerns about the lack of openness and transparency in the National Pensioners Convention (NPC) and its lack of accountability to members.

An NUJ motion for its Executive Council on 30th September expressed this, calling for an explanation of why a member suspended 19 months ago has not been reinstated – despite this being recommended by an independent panel a year ago. The motion was ruled out of order.

Our NUJ officer, Andy Smith, rejected the NPC's reasoning, but we amended the motion just to get it on the agenda. This wasn't even acknowledged!

The NPC became a Company Limited by Guarantee in February and is now consulting affiliates and regions on its Need for Change: Next Steps proposals. The 60+ Council has made recommendations for the NUJ's response by the 31st October deadline.

But should the NUJ be discussing disaffiliation from the NPC if it continues to act without transparency and accountability? Please let us have your views.

The NPC was founded in 1979 by Jack Jones, trade union leader. We would like to hear from any NUJ members who can tell us when the NUJ affiliated to the NPC, and why. Are those reasons valid today?

JENNY SIMS, CHAIR, 60+ COUNCIL

the Care Inspectorate and Scottish Human Rights Commission.

The SPF also highlighted the financial implications of establishing such a public body. The Scottish Government website states that the costs associated with other commissioners varies between £0.6million to £6.6million per year: the SPF argues that these funds might be better spent directly improving services for older people. Also, existing organisations could be better resourced to take on enhanced roles instead of creating a new one.

The proposed remit of the bill covers those aged 60 and over, but, says the forum, this group is highly diverse.

"People in their early 60s may still be working and relatively independent, but the needs of the 'older old' (in their 70s, 80s and beyond) may be more urgent."

The SPF fears that such a broad remit could stretch the commissioner's capacity, thereby reducing impact.

The bill's future progress in unclear.
A Scottish Parliament spokesman told
Senior Reporter: "The Commissioner for
Older People (Scotland) Bill is currently at
Stage 1 of the bill process. There is no date
scheduled for when the bill will come before MSPs."

In a separate development, MSP Mr Smyth has been charged with voyeurism and possession of indecent images of children. He denies the allegations.

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#### Europe

BRITISH HOLIDAYMAKERS heading off to hot spots across Europe such as Spain will soon need to brace themselves for a big change at passport control.

A new Entry/Exit System (EES), set to be introduced in Schengen-member countries. This allows the EU to track anyone in the European Union (not just travellers) if authorities consider that person might be a threat to public security, internal security, public health or international relations.

This could mean differences for how people from nations outside the bloc (such as the UK and Ireland) enter and leave EU countries with a view to putting an end to frequent hours-long queues at border crossings.

According to digital media platform Travel And Tour World: "The EES will make travellers who come in and out of Schengen undergo electronic border controls based on an authenticated travel document, replacing passport stamps with biometric scans.

"For British citizens, the answer is that from October they will need to hand over biometric data — including fingerprints and facial recognition — when entering borders around Europe."

For more information, go to  $\label{eq:https://www.gov.uk/guidance/eu-entryexit-system.}$ 

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#### An 'age-friendly Culture'...

how do we know if we have one?

IN A THOUGHT-PROVOKING webinar on 23 September host Tracy Riddell of the Centre for Ageing Better (CAB) focussed on workplace culture – in areas such as communication, recruitment, learning and development and social spaces.

Workplace leadership can set a tone: are language and images used inclusive? Are conversations around age-related issues, such as flexible working hours, possible for employees? Managers also might find these awkward. Age-bias training can help address outdated stereotypes.

Lucy Standing, co-founder of Brave Starts, a not-for-profit body that supports the career development of older professionals, pointed out that interviews for older workers need to go beyond CVs and job descriptions. It's about engagement, not just selection. What is being valued?

As people age, they continue to need to learn. Having a sense of purpose can become more important than status.

Getting it right for older workers can benefit younger ones, for example, through mentoring schemes. AI will affect the jobs of every age group, yet too few workers over 50 are offered or take up learning opportunities.

For Carole Easton, Tracy Riddell's colleague at CAB, this means getting away from the old model of education-employment-retirement. People are living and working for longer, out of necessity or by choice. Caring responsibilities will be part of the mix.

Workplace culture also shows up in the social space. Is everyone included in afterwork gatherings, or only some groups? Does that apparently innocuous greetings card sent to an older colleague actually reflect some stereotype?

• The age-friendly Employer Pledge culture toolkit can be found on: https://age-ing-better.org.uk/employer-pledge/culture
NICOLETTA FLESSATI

### Double prejudice

DISABLED OLDER WORKERS are almost twice as likely as their non-disabled peers to experience negative treatment when applying for jobs or promotion, research from the Centre for Ageing Better (CAB)

Suzanne Hall, project lead on the research and Director of Engagement at the Policy Institute at King's College London, said: "The intersection of age and disability can create barriers which keep people with so much to offer out of the workplace.

"Participants spoke about how hard it is to access the adjustments they are entitled to – if they have the confidence to declare their disability in the first place."

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