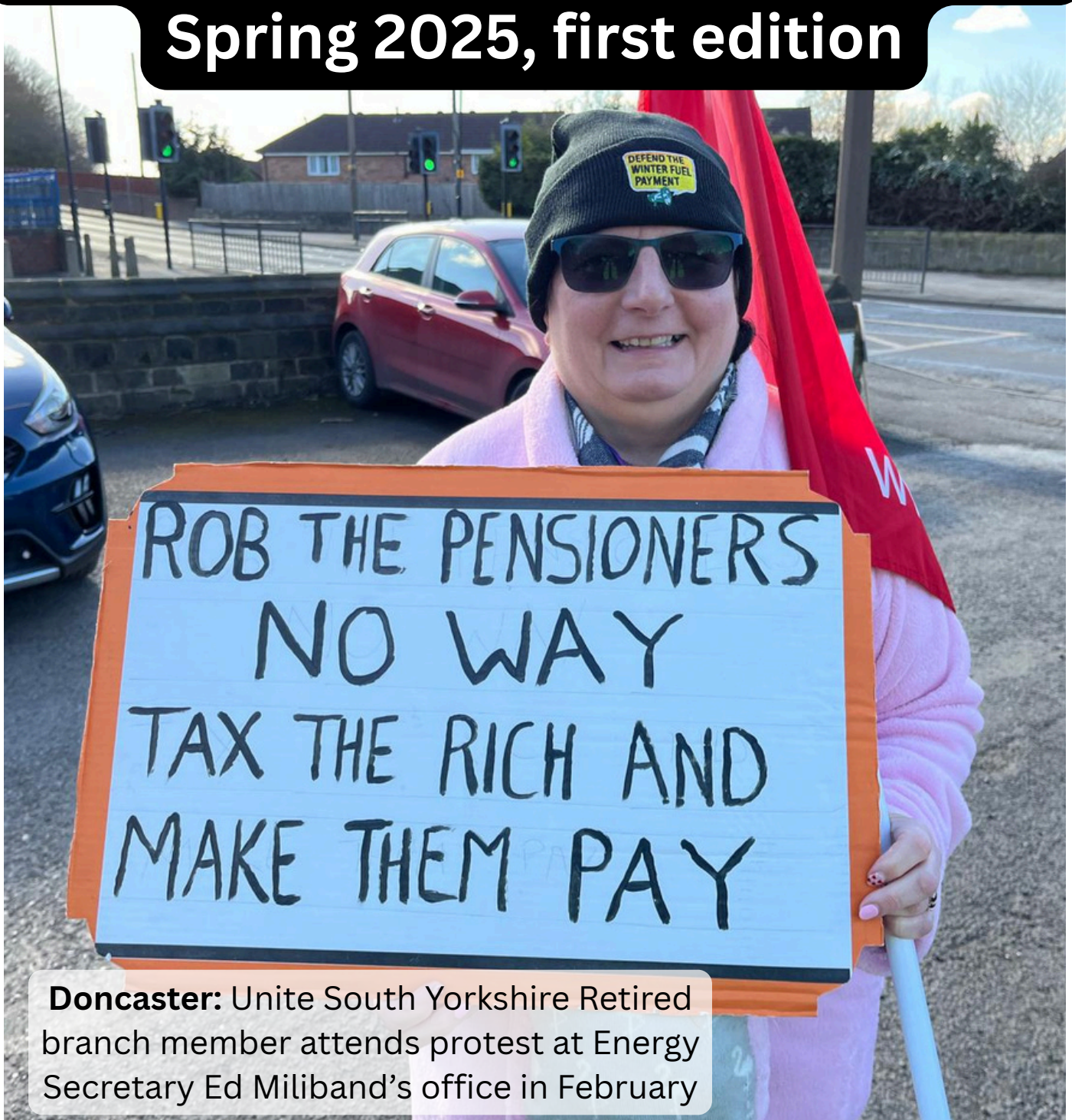


Retired from work... **BUT NOT THE FIGHT!**



Unite Retired Members Newsletter Spring 2025, first edition



Doncaster: Unite South Yorkshire Retired branch member attends protest at Energy Secretary Ed Miliband's office in February

From the editors



**Mike
McLoughlin**



**Irene
Graham**



**Joyce
Still**

✉ Get in touch: Retired.Members@unitetheunion.org

2024 was a very busy year for most of us with the general election, and the election of our new retired members' delegate to the Executive Council (EC) Monica Taylor who I am confident will supply this newsletter with frequent EC reports.

Our members have responded very vigorously to the Government's action in withdrawing the winter fuel allowance from many of our pensioners thus causing much hardship.

It has been very encouraging to have received a very good response from our female members, as we want all members to feel that this newsletter is their vehicle for getting their views across, so please keep the correspondence coming. I must however point out that the views expressed in the correspondence are the views of the writers and do not represent the views of our National

Committee.

It's important that letters to the editor are kept as brief as possible and deal with just one subject. Articles and reports should not normally be more than 500 words and please enclose a photograph, if possible.

Many members often ask how is it possible for them to influence Unite policy? The simple answer is to attend your local branch meetings, participate in the discussions that take place, and propose motions for forwarding to the Regional Coordinating Committee (RCC), Rules Conference (every four years) or Policy Conference (every two years). Your RCC can then bring motions to the Regional Committee and the Retired Members National Committee.

I am pleased to say we now have an expanded editorial team. Joining myself are Irene Graham and Joyce Still.

Mike McLoughlin, Editor

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Campaigns and reports from across the union

Policy Priorities from the 2024 Retired Members Policy Conference

In November 2024 the bi-annual Retired Members Conference was held in Brighton. Delegates were presented with 19 motions and emergency motions. The topics included bank branch closures, public ownership of energy utilities, social care, Care and State Pension Commission, tax and pensions, digital inclusion, travel passes, winter fuel payments, recruitment and retention of retired members and changes at the National Pensioners Convention (NPC). All the motions were adopted.

It's the National Committee's job to lead campaigns on retired members' issues and it must take account not

only of policy but also of government proposals that affect retired members. Since the conference, the government announced that it was proposing major cuts in welfare spending that will impact not just retired members, but also people in work. The National Committee debated which issues to prioritise, and the following were agreed: - **Pensions, Social Care, Transport and Benefits.**

We will work closely with the Unite for a Workers' Economy organising team to take forward these priorities forward.

Irene Graham, National Committee



Sharon Graham, Unite General Secretary, speaks at rally in October 2024

Unite's winter fuel campaign

Unite the Union has been leading the charge against the new Labour government's cuts to winter fuel payments. We have been clear from the beginning. Means-testing the winter fuel payment does not make our society fairer and it does not leave the government any better off. It hits working-class pensioners hardest and endangers their health.

Unite's almost 200,000 retired members are among those hit hardest by the cuts. Our survey, published in January, found retired members skipping hot meals, rationing heating and cutting back on other costs. Two thirds told us they are feeling the cold more often following the cuts to winter fuel; over 1 in 10 said they feel

hungry more often. This is not the Britain we expect the Labour Party to be building. Ordinary people who have worked their whole lives being made to suffer the mistakes of previous governments.

Political choices

The path this government has taken was not inevitable, and it can still change course. The government could explore a one-off wealth tax, which could generate up to £25bn according to Unite research. Alternatively, the government could equalise capital gains tax with income tax, or introduce rent controls, or introduce a financial transactions tax. All these measures would reduce the deficit without



Rally at the Scottish Parliament in Edinburgh, December 2024

hurting the working class.

A more ambitious government would look to tackle the exorbitant profiteering throughout our energy sector. Profiteering is driving up our energy prices, as much as £1,800 in 2022 according to Unite research.

Ofgem could force energy companies to use their profits to fund a social tariff for the poor and vulnerable. Better still, the government could bring energy back into public ownership and eliminate profiteering entirely.

No more blank cheques for Labour

Our general secretary, Sharon Graham, has diverted funds away from the Labour Party and is using our political fund to hold politicians of all colours to account over decisions like the cuts to winter fuel. We have taken the fight

directly to Westminster, mobilising 500 pensioners jointly with the NPC to lobby politicians.

And we have also lobbied Holyrood, Stormont and the Senedd with some significant results – with £100 paid out to all pensioners who lost their winter fuel allowance in Northern Ireland, and £100-£300 set to be paid out to all pensioners in Scotland from this winter.

The union has also taken the unprecedented step of taking a Labour government to court. We are awaiting the judge's decision on whether our case can proceed. We hope to receive permission for a full judicial review and will be making the case for the winter fuel cuts to be reversed and payments to be backdated.

Josh Berlyne, Unite Organiser

The energy regulator is failing workers and the public

Energy bills have just risen again to £1,849. This is £281 higher than they were when Labour was elected, and £711 higher than they were four years ago in April 2021, just before the energy crisis began.

Shocks to the global energy market caused by war are one reason our energy costs have risen so much. But as our costs continue to rise, energy bills elsewhere are coming down.

In February, the French energy regulator announced electricity bills for most French households would drop 15% compared to 2024, a drop of around €190.

What's the difference between the UK and France? The UK has a wholly privatised energy system which suffers from endemic



Unite Community stall in Doncaster, April 2025

profiteering. Unite research concluded that profiteering contributed to a £1,800 rise in energy bills per households in 2022. France, on the other hand, fully nationalised its main energy supplier in 2023. This company, EDF, also operates in the UK. The profits it makes go back to France. UK billpayers are subsidising the French public because of our privatised energy system.

Ofgem, the energy regulator, is toothless when it comes to curbing profiteering and regulating in the interests of consumers. Unite is therefore campaigning for our energy system to be brought back fully into public ownership.

Josh Berlyne, Unite organiser



Belfast Unite Retired Members Branch members seen here assembling in preparation to their participation in the big antifascist demonstration that took place in Belfast on Saturday August 10th, 2024.

Taryn Trainor, Ireland Retired Members Officer

Retired Members Education Course, March 2025

It was my first year as facilitator and I wasn't sure what to expect. I needn't have worried. The course this year was well organised and well received. There were a few hiccups at the start, but these were overcome and didn't affect the overall course.

Most of the participants were first time delegates, exactly who the course is aimed at. Throughout the week, they enthusiastically engaged in exploring the topics of the course which included Unite structures, political campaigning, benefits of Retired Members Plus membership, protecting and improving the state pension and supporting people with dementia and Alzheimer's.

In addition to the formal sessions and workshops there were opportunities to socialise at the film night and the quiz night which was followed by an impromptu singing session. Overall, the course was a success. But don't take my word for it. Here are some comments from delegates.

Irene Graham, National Committee and a course facilitator



Pat from Jersey reporting back from her group session.

*We started with a meet and greet which together with the group activities I found very enlightening. In the session on campaigning, we got an inspiring insight into other members' experience and the presentations were informative and useful. I felt comfortable enough to give an impromptu talk on our local WASPI campaign thanks to the tutor's help. Overall, I would thoroughly recommend the course. **Rosie, Glasgow.***

*It was a good experience to be put into groups and given tasks, debating different views on the subject matter. **Joe, Scotland.***

*The education course was very informative, and the handouts were brilliant. The facilitators managed to get everyone involved and participating. It was great to see and meet lots of nice people from such a wide range of different branches. I even chaired one of our group meetings, which was a new experience for me. **Denise, Leeds.***

National Pensioners Convention: why it is setting up a company limited by guarantee

Steve Whitehead the NPC National Treasurer was invited to address the 2025 East Midlands NPC AGM to explain the reasoning behind the decision to commence the transition to a Company Limited by Guarantee (CLBG).

In his introduction Steve outlined the financial health of NPC, that it had incurred a loss in seven of the last ten years. The NPC is a small organisation, employs a small staff team and is at risk of running out of money and being unable to meet the costs of redundancy and closure.

He said that if the NPC went out of business its members may be asked to pay its debts, there is no protection for members and NPC officers had to look at ways of protecting members and staff.

Officers considered and then rejected becoming a charity, found out that being a Community Business or Friendly Society was onerous, and that being a Community Interest Company was not possible as we are proud to be and remain as a non-party political organisation.

The NPC has therefore taken the decision to seek protection by establishing a Company Limited by Guarantee (CLBG). As a CLBG, if the NPC fails members will not be required to pay any debts of more than £1. CLBGs that members will have heard of include, Fuel Poverty Action, Electoral Reform Society, Liberty and



the Campaign for Nuclear Disarmament.

Currently the NPC relies for the bulk of its funding on its just over thirty National Affiliated Trade Unions, a dozen NPC regions and Age UK.

NPC is now embarking on a consultation over the next stage of the change process, looking at the existing structure and membership.

Decisions over who the members should be and their rights and responsibilities will be needed, and those members would include National Affiliates and NPC regions. In addition, they might include local trade union bodies, local groups of NPC members as well as individual members.

A new consultation document “the Next Steps” would be issued covering NPC Structure, Membership and their rights, the role of National Affiliates, Regions and working parties.

Mike McLoughlin, NPC Vice-President and Unite National Retired Committee



Around the regions

Glasgow Retired Members protest report

On 1st April, members of Unite's Glasgow Retired Members branch joined with Unite Community and young members to demonstrate outside Ofgem's offices in Glasgow in a protest about the 6.4% increase to the energy price cap. Greenpeace and End Child Poverty were also represented in the noisy protest.

Irene Graham, branch secretary and national committee



*Do you want to submit a report for the next newsletter?
Email Retired.Members@unitetheunion.org*



Aberdeen Retired Members branch report

Our retired members branch continues to meet in the Aberdeen Unite Office on the second Monday of each month except July and August. The branch meetings are well attended with a wide range of topics discussed.

Decisions have been taken to support a range of Trade Union and other solidarity activities. We continue to affiliate to both Aberdeen TUC and Moray TUC. Our branch's delegates are actively attending Trades Council meetings and participating in various marches, rallies and protests. We fully support the demand to save Grange-mouth Refinery and for a Just Transition for all oil and gas workers.

Our retired members branch is also

affiliated to the Scottish Pensioners Forum and the National Pensioners Convention. We have been active in our Union's No to 68 campaign and along with other Unions and Pensioner organisations we have fully supported the campaign to restore the Winter Fuel Allowance. Our members have attended the protests in Liverpool outside the Labour Party Conference and outside the Scottish Parliament too. We will not let up in our efforts to have the Universal Winter Fuel Allowance reinstated and backdated to 2024. Our members have been amazing.

Tommy Campbell, branch chair



Letters to the editors

State pension age

Whilst I don't know how to be politically correct, I do know that retirement at 68 is ridiculous and badly set out. One only needs to see that life expectancy is different in different parts of the UK. Whilst I retired early on the grounds of ill health, I was only entitled to receive a state pension from 66 and so many weeks. I believe the current age is 67 for certain groups. An additional option could be that, if the retirement age is to rise by any future government, then they should include an option of drawing the full state pension early. Maybe as a starting point, from the age of 60 to accommodate people who were suddenly put in a position of later than expected retirement like the Waspi women. If I had had this option, then I would have had suitable income overall to help with my own disabilities.

Having had jobs in different roles from construction to trade based teaching, each job has high degrees of accidents and work stress. As work hazards and other related conditions, so early ill health retirement needs to

be raised for later retirement. The current chancellor has already decided that eventually NIC will be done away with, to me it means that this Government will tamper until any meaningful state pension is destroyed, like the economy. I hope this is useful in your fight for our fight for stable retirement.

Anthony Marsh (Tony)



Letters to the editors

Lifetime Allowance for NHS and Public Sector Occupational Pensions, UK

Unite has included in its manifesto for retired members support for the maintenance of the triple lock on state pensions. This is of course very welcome and crucial for retired people who have this as their only source of income. However, I would like to have seen included a statement about NHS and Public Sector Pension Contributions which are made by both employee and employer and became compulsory in 2012. Contributions are tax free. Originally there was no limit to how much pension could be paid to a retired member during their lifetime but in 2006 a lifetime allowance (LTA) of £1.5m was introduced. In 2006 that seemed a very generous amount and one which most of us would not breach, so nothing for us to worry about. In subsequent years this went up and down and is currently set at £1.0731m. Introduction of the LTA in my view amounts to a raid on pensioners' savings pots that those of us who could pay into during our working lives.

We do already pay tax on the monthly income from occupational pensions. I retired in 2009 after almost 40 years of full-time unbroken service in the NHS. I had during that time worked my way up the career ladder in my profession so retired with what to me was a generous final salary pension based on my years of service. With the introduction of a lower LTA of £1.03m

in 2018 a large part of my LTA was eroded leaving me with 48% of my LTA used and with the prospect of having my annual NHS pension reduced by a substantial sum due to payment of the tax owed when I exceed my LTA. This would have occurred in my late eighties at time when I might well need to pay for additional support. It was a relief when from April 6th, 2024, the LTA allowance was removed and replaced with other measures which I really don't understand, but hope is more favourable. I would imagine there must be many other retirees like me from the NHS and other Public Service jobs.

The Labour Government pledged, if they won the election, to maintain the removal of the LTA. So, I call on Unite to include in its manifesto for retired members support for the maintenance of the removal of the LTA on occupational pensions for NHS and Public Sector workers who have spent their working lives improving the quality of life for others and now deserve a stress-free retirement. I appreciate that with an increasing number of retired NHS and Public Sector workers the cost of pensions to the public purse is increasing but we really must make sure we do not unduly penalise those who planned and saved for their retirement.

Jenny Boncey, London Region