

# Northern Ireland Branch Newsletter

Issue 2 – September 2023



HERE TO DEFEND & PROTECT YOUR INTERESTS

## Thank goodness for the CSPA!

“Thank goodness for the CSPA!” This was the reaction of one member who, like 60 other civil service pensioners, faced having to repay significant overpayments of their pension after being notified by Civil Service Pensions (CSP).

The reaction came after CSPA NI and others argued that innocent civil service pensioners should not have to repay overpayments for which they are not responsible. As a result, the Department of Finance has decided to write off the debts.

Earlier this year, CSPA NI and the Northern Ireland Public Service Alliance (NIPSA) were told the Department had found 60 civil service retirees had been overpaid – some a few thousand pounds, the largest more than £90,000. As well as insisting on repayment, the Department said the pensioners had to move to their recalculated pension entitlement immediately.

CSPA NI strongly argued that pensioners should not repay – they had received the money in good faith and many had spent it.

The move to the recalculated pension, we argued, should be phased in, as many pensioners' sole income was their pension, so reductions would lead to hardship.

CSP had stressed it was under a legal duty to require overpaid public money to be refunded. It also insisted that as soon as it became aware a pensioner was in receipt of an incorrect pension, the retiree must move to the newly calculated amount.

Initially, it appeared we hadn't been able to persuade CSP to write off the payments, so we submitted proposals to have the overpayments refunded over a period agreed by the member. But our priority – with the support of NIPSA as well

as MPs and MLAs – remained that overpayments be written off.

Given how adamantly CSP had disagreed with writing off overpayments, we were delighted to be told at a meeting between CSP and CSPA NI that the Permanent Secretary had agreed to write off the overpayments.

There was huge relief from members. The member quoted above said he was so pleased he had joined and continued to support the CSPA – he would not have been able to challenge CSP in the way CSPA NI had.

We were happy to help all members facing the threat of repayments. Helping retired civil servants is our *raison d'être*!!



### Gold-plated pensions: the facts

Many members get angry when they read media reports of “gold-plated civil service pensions” as it is not their experience.

We recognise the shockingly poor level of pensions many in the private sector receive, but that doesn't justify stories about how much – or, more importantly, how little – civil servants receive.

These are the facts, according to Civil Service Pensions/Department of Finance:

- There are 32,750 retired civil servants in Northern Ireland.
- 6% receive a pension of less than £1,000 a year.
- 23% receive a pension of less than £3,000 a year.
- 36% receive a pension of less than £5,000 a year.
- 62% receive a pension of less than £10,000 a year.
- 79% receive a pension of less than £15,000 a year.
- 12% receive a pension of more than £20,000 a year.
- 3% receive a pension of more than £30,000 a year.



# Department of Health policy ruled illegal

The CSPA NI has welcomed a decision by a judge that has declared a Department of Health change in healthcare policy illegal.

Eddie Lynch, the Commissioner for Older People, funded a judicial review of a change in healthcare policy that denied access to free healthcare for anyone deemed

not to have to be in hospital for ongoing treatment. He sought to overturn a new question: "Can your care needs be met properly in any other setting other than a hospital?" If the answer was yes, the person would have to fund their own healthcare if they had assets worth more than £23,250.



The judge ruled against the policy "on the basis that it was adopted in breach of its obligation to have due regard to the need to promote equality of opportunity between persons of different age". CSPA NI Secretary Tony McMullan hailed it as a major success for older people and paid tribute to Eddie Lynch.

## Smartpass scheme under threat

The Department for Infrastructure has held a consultation on the use of the concessionary scheme that provides older people with a Smartpass (60 to 65-year-olds) or Senior Smartpass (over 65s), claiming the schemes are too popular and too costly to run. It set out a range of alternatives:

- Keep the current provision
- Change the age eligibility to 65
- Link the age eligibility to the state pension age of 66, rising to 67 and then 68 in future
- Restrict concessions to buses; rail travel would have to be paid for
- Restrict concessions for bus and rail to off-peak travel only
- Add fees to apply, renew or replace Smartcards.

Your CSPA NI committee scrutinised the options and is in favour of retaining the current arrangements.

Most retired civil servants do not have gold-plated pensions - the view of some in the media. For many, Smartcards are a vital lifeline not just to see friends and relatives but to attend medical appointments.

Not all retired civil servants drive or have a car. Many live alone and use a Smartpass to go out and see others. Surveys have shown the need to tackle loneliness, particularly among older people, so

making travel less accessible will not fit with any loneliness strategy.

We also believe the number of older people using a Smartpass keeps many bus and train routes viable. Without this support, these routes would be cancelled, affecting not just older people but society as a whole.

This consultation is anti-democratic. None of the nine largest political parties who stood in the Assembly election in May 2022 (SinnFein, DUP, Alliance, UUP, SDLP, Green Party, TUV, People Before Profit or Aontu) supported such a policy. Therefore there is no political legitimacy to such a policy.

We believe this attempt to take away the rights for which older people have paid through their taxes, many for nearly 50 years, is unfair, unjust, unreasonable and undemocratic.

We are pleased to report there was a huge response to the consultation, with 4,500 responses, most highly critical. We await the decisions of the Department. The CSPA NI response can be found on our website for members to read.

**There were 4,500 responses to the consultation, most of them highly critical**



## National AGM

The 69th CSPA AGM will be held on 11-12 October at the Chesford Grange Hotel, Kenilworth. The NI Branch delegate will be Harry Baird. Secretary and Treasurer Tony McMullan and Roisin Lolley will also be there as members of the national Executive Council (EC).

Tony will continue to serve as the NI Branch reserved seat on the EC; Roisin has been nominated to fill one of the two reserved seats for women on the EC.

The NI Branch has submitted one motion, calling for a national social care system throughout the UK, designed and developed within the framework of the devolved nations.

The Branch believes the failures of past governments have forced an unfair burden on older people, with disproportionately high fees in many cases, leading to the selling of the family homes.

# Celebrating our 70th anniversary in style

The 70th anniversary of the creation of a Northern Ireland Civil Service Pensioners Organisation was celebrated at the CSPA NI AGM, held in the Banqueting Room of Belfast City Hall on 18 April.

The Lord Mayor, Councillor Tina Black, welcomed more than 75 members to one of the best ever attended members meetings. She praised the CSPA for its efforts in promoting and protecting the interests of retired civil servants.

Branch President Ivan Baxter thanked the Lord Mayor for attending, and the many members who had supported the CSPA NI for more than 70 years.

Chair Alastair Hunter thanked all committee members who had worked hard for members over the year, particularly over the pensions overpayment issue.

Treasurer and Membership Secretary Roisin Lilley reported a slight dip in member levels, mostly due to deaths and concerns about the travel insurance scheme, but our membership figures were still higher than in Scotland, Wales and comparable regions of England. Roisin added that Branch finances

were also in a healthy state.

Our first guest speaker, CSPA Deputy General Secretary David Luxton, applauded the Branch's work on the triple-lock and pension overpayments, and reminded the meeting that the average value of civil service pensions was below the tax threshold of £12,000. David congratulated the CSPA NI on reaching 70.

Branch Secretary Tony McMullan presented his first annual report in office. He paid tribute to those who 70 years ago had set up a Civil Service Pensioners Organisation to try to raise pensions to a level they could never have imagined. He also thanked solicitor firm McCartan Turkington Breen for their new legal offer to CSPA NI members.

The second guest speaker was Stuart Pollard of u3a (University of the Third Age), set up in the 1980s to encourage those no longer in full-time employment to come together and continue learning. Stressing its non-religious and non-political ethos, he said there were 24 u3a groups in Northern Ireland.

Finally, officers and committee were elected for the next year.



## Ivan Baxter: a class act

The AGM was a huge success, but tinged with sadness as President Ivan Baxter stood down on medical advice.

As a sign of how Ivan has been respected by not only the Northern Ireland Branch but nationally too, Ivan was presented with a framed CSPA Certificate of Merit by David Luxton, CSPA Deputy General Secretary.

Ivan has been a fantastic ambassador for the CSPA, holding a range of positions on the Branch committee.

He spent most of his civil service career in the Department of Finance. He was also Secretary of the Stormont Estate Refreshment Club, which ran staff canteens/restaurants in several venues. He was also secretary of the Northern Ireland Senior Officers Association and led merger discussions with the then GB FDA. Ivan became the FDA Northern Ireland Secretary until retirement.

He has been involved in local pensioner groups in his native East Belfast and was a hardworking member of the Northern Ireland region of the National Pensions Convention.

Ivan will be a huge loss to CSPA NI, but we wish him every success for the future.

ABOVE: Ivan Baxter (centre) with DGS David Luxton and Belfast Lord Mayor Tina Black

BELOW: outgoing committee with Ivan Baxter (centre), plus DGS David Luxton and Commissioner for Older People Eddie Lynch





## New legal offer

Following discussions with one of Northern Ireland's leading legal firms, McCartan Turkington Breen, agreement has been reached regarding the provision of free and discounted rates for CSPA NI members.

The scheme allows for free wills and an initial free 20/30-minute telephone consultation on any legal issue. After the free 20/30-minute telephone consultation, the usual legal fees apply.

In addition, CSPA NI members can benefit from discounted rates on enduring powers of attorney and estate planning.

To access the offers, set out on the leaflet below, please contact Marie-Anne McVeigh by email at: [marie-anne.mcveigh@mtb-law.co.uk](mailto:marie-anne.mcveigh@mtb-law.co.uk) or by phone: 02890 329 801.

McCartan Turkington Breen  
SOLICITORS

We are CSPA's solicitors in Northern Ireland and members can benefit from discounted legal services as part of their membership.

We are your solicitors

What can we do for you?

- Will Writing Service
- Estate Planning
- Administration of Estates
- Enduring Power of Attorney
- Conveyancing
- Injury Claims
- Medical Negligence Claims
- And More...

Marie-Anne McVeigh @mtb-law.co.uk  
www.mtb-law.co.uk  
02890 329 801

CSPA  
CIVIL SERVICE PENSIONERS ALLIANCE  
NORTHERN IRELAND

McCartan Turkington Breen  
Northern Court  
16-18 Gloucester Street  
Belfast  
BT1 4LS

## Remember when...?

Our new feature, launched in the first issue of the newsletter, proved very popular. This time we publish a photo of a group of hardy campaigners outside Parliament. It was an Age Sector Lobbying Group, left to right: Michael Monaghan, Eddie Lynch (now the Commissioner for Older People NI), Anne Watson, Seamus Lynch, Hugh

Rafferty, Margaret Galloway (now President of the National Pensioners Convention NI), Nixon Armstrong, Ivan Baxter (former Secretary and President of CSPA NI) and George Cassidy (now sadly deceased).

If you have any photos you would like to share in future editions, please send them to [tony.mcmullan@outlook.com](mailto:tony.mcmullan@outlook.com)

## Specsavers deal a spectacular success

The exclusive CSPA NI deal with Specsavers has been a great success since its launch in December 2022. To date, 105 members have requested a £20 voucher to be used for the Specsavers £99 or above range.

Remember you can also get a voucher for family or friends, but the request must come from a CSPA member. Simply email the name and email address of the person requiring a voucher to: [tony.mcmullan@outlook.com](mailto:tony.mcmullan@outlook.com)



We hope you've enjoyed our newsletter. We'd love to hear what you liked or didn't like. Is there something you'd like to hear more of or something you particularly didn't like about the newsletter?

Please let us know and we'll try to accommodate your views in future issues. This is YOUR newsletter, which we are proud to produce on your behalf. Contact us via [tony.mcmullan@outlook.com](mailto:tony.mcmullan@outlook.com)

**TODAY, TOMORROW AND EVERY DAY!**