

Up in ARMs

The journal for all PCS associate and retired members

Intergenerational fairness inquiry

The Parliamentary Work and Pensions Select Committee is conducting an inquiry into “intergenerational fairness” which, to summarise, means: are today’s pensioners unfairly receiving far more than the next generation can hope to obtain, and at the expense of that generation?

The terms of reference for the committee requires it to produce “a cross-party assessment of the sustainability of the existing welfare systems.” This includes some key questions the committee is directed to address including:

- To what extent is intergenerational fairness a welfare issue?
- How does the welfare system interact with other areas of public expenditure and income and wealth in the wider economy, including issues of health, education and housing.
- Is the triple-lock necessary to prevent future increases in pensioner poverty?
- What would be the effects of reforming the triple lock and how might the worst of these be mitigated?
- How might other benefits such as winter fuel payments be reformed?

Brian Herbertson, ARMs national assistant secretary, commented “We support the National Pensioners



Convention (NPC) submission to the select committee. It makes clear that the media, think-tanks and politicians have created a phoney war between the generations, when the real unfairness and inequality in society is between the wealthy and the rest of us.” A copy of the NPC submission is [here](#).

The recent budget statement the chancellor described as a “budget for the next generation”, provided a link to the narrative that the government is seeking to pedal around intergenerational conflict. Brian echoed the comments of NPC general secretary Dot Gibson who commented: “Our grandchildren face huge university tuition fees, insecure employment, zero-hour contracts, low pay and rising house prices, yet there is no promise to

improve any of those things. Young people are forced into private rented accommodation because of a lack of affordable homes. Work that pays barely more than the minimum wage is not going to give them a decent pension when they retire. Young and old share these concerns, but the chancellor has done nothing to address any of these issues. He simply uttered a phrase that is totally meaningless.”

Brian concluded: “This issue is extremely important. ARMs representatives will be working within PCS nationally and with our campaign partners, including the NPC, to ensure our voice is listened to by the select committee. We will also work to support and promote the NPC ‘Generations United’ campaign to tackle the governments divisive policies.”

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ARMs and the PCS strategic review

In 2016, PCS launched a major strategic review asking every area of the union to look at its organisation, structure and funding. In addition the 2016 ARMs annual forum instructed the ARMs national committee to undertake a review of the ARMs national constitution. The motion, agreed unanimously, affirmed that it is “now right for a thorough review of the ARMs national constitution”. It instructed the national committee to pay particular attention to:

- Communications with members
- The role and functions of ARMs national committee members
- How ARMs organisation at a local level can be strengthened
- How ARMs can ensure regular interaction with PCS branches.

All ARMs regional committees were consulted as part of this process and a major submission was made to the strategic review in October 2016, making 19 recommendations for changes to current arrangements. Following the submission the ARMs national committee considered changes needed to the ARMs national constitution to put those recommendations into effect. These proposals have been circulated to ARMs regional committees, submitted to the PCS National Executive Committee and will be debated at the ARMs 2016 annual forum.

ARMs national committee member Eddie Spence commented “This has been a major piece of work by the ARMs national committee in consultation with ARMs regional committees. It recognises that ARMs membership is increasing but could increase more given the scale of the attack on PCS members being sustained by this government in its



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austerity and cuts agenda.”

The current ARMs national constitution is now well over a decade old and the recommendations made by the ARMs national committee focus on:

- Increased responsibility for ARMs national representatives for the management of ARMs affairs
- Improving support for ARMs members where we live through the establishment of ARMs local groups and support for community based campaigns
- The introduction of ‘lifetime union membership’ within PCS to make the transition from working union member to ARMs

member less difficult

- Publicising ARMs and its activities to all union members in PCS People magazine as it is now the only paper communication every member gets and will alert working members to what ARMs is and is doing.

Eddie Spence further commented: “We know how important our union membership is. It is vital the way that we organise, represent and communicate with ARMs members and the rest of the union is made as effective and accountable as possible. The government continues to shift the agenda making it difficult for many people to get their voice heard. Our ARMs organisation needs to be transparent and accessible if we are to stand up for ARMs members and support our unions wider aim of tackling austerity.”

The ARMs 2016 annual forum will debate the future of the ARMs national constitution when it meets in Liverpool on 21 June. Up in ARMs will report back on the decisions made.

State pension age review

Recent newspaper headlines shouted “Work until you are 75” when it was announced that John Cridland CBE has been appointed as independent reviewer of state pension age by minister for pensions Baroness Ros Altmann.

The 2014 Pensions Act requires the state pension age to be reviewed during each parliament. The review is to consider changes in life expectancy, wider changes in society and to help ensure that the state pension remains sustainable for generations to come.

John Cridland will report to the secretary of state for work and pensions in time to allow government to consider the recommendations by May 2017. It is stated that the review will be forward looking, focussed on the longer term and not cover the existing state pension age timetable to

April, 2028. Well we will wait and see.

John Cridland was most recently director general of the Confederation of British Industry (CBI). The review will need to consider:

- What a suitable state pension age is, in the immediate future and over the longer term;
- Whether the current system of a universal state pension age rising in line with life expectancy best supports affordability, fairness, and fuller working lives objectives;
- And, if not, how state pension age arrangements might better support these objectives.

In conducting its analysis and reaching recommendations, the review is to have regard to: “Variations between different groups” and the views of organisations and individuals.



John Cridland

PCS will be working with the TUC and other partners on evidence submitted to the review and we will ensure the experience of ARMs members is also reflected in our input to it.

Is car insurance prejudiced against older people ?

ARMs national assistant secretary **Brian Herbertson** reports on this thorny issue for older drivers after the following concern was raised by a member

I am a relatively healthy male approaching 80 and I regularly drive a motor car with a totally clean licence. I find it very difficult to hire a car when I am on holiday in the UK because the Car Hire companies say their insurance providers will not cover people over 70, 75, and particularly over 80.

Despite having a good insurance accident claims record my own car insurance premium rises significantly year on year just because of my ageing, yet I can find no statistical evidence to suggest that healthy older drivers pose a greater risk of accidents than younger people.

The award-winning actor Sheila Hancock with 63 years driving, a member of the Institute of Advanced Motoring and no claims saw her



insurance go up from £873 to £2,246 for her Mini Cooper SD Coupé.

When the Equality Act was passed the insurance and financial services industry got itself exempted from the age discrimination provisions of the act, which is very unfair and the insurance industry is profiteering on the basis of this exemption.

Government policy on retirement is to increase the age of retirement yet insurance companies take no consideration for anyone becoming over 70. Chronological age is in itself not a factor in accident claim statistics.

Brian – who sits on the National Pensioners Convention Executive Council – reports: “There is an age platform working party funded by insurance, with funding claim experts, a charter institute forum and an EU working party. Thanks to Peter Rayner NPC vice president it looks as though I have got the National Pensioners Convention to accept it as a campaigning issue.”

Your own experiences will help build this campaign. Please let Brian know your experiences at bherbertson43@btinternet.com

Government con trick – blame local councils

Many members and our families rely on local community services from libraries to social care. Here Up in ARMs looks at the reality behind the government plans for local councils and why we are seeing these services dismantled in many areas of the country

Prior to the last general election it was forecast that we were only at the start of the governments planned cuts to the funding of local authorities. For those people complaining about failing services from their local councils, it is about to get a lot worse.

By 2020, councils will no longer get a grant from the government. They will need to be self-funding. This money will come from business rates and council tax. So those councils in poorer areas, with low incomes from both, will no longer be able to offer anything like the services they do at the moment, and already those council services are creaking under the pressure of years of cuts. This way of working will mean that businesses are prioritised over people, as that will be the only way to cover running costs. Essential services will be cut to the bone and failing.

The government is attempting cover up the fact they are cutting £1 in every £3 available to councils. The government expects councils to hike up council tax, take the blame for underfunding social care, sell off desperately needed council homes, carry the can for NHS cuts, and lose assurances about the security of future funding.

The government has told councils to raise council tax by at least 1.75% a year for four years, and impose a further 2% hike to make up for the government's failure to properly fund care for older people. That adds up to a 20% council tax rise over the course of this parliament that will still leave a funding gap of over £1bn in social care. That financial black hole can only

be filled by even deeper cuts in other services or by denying frail older and disabled people the help they need. Council tax payers will be forking out much more but getting less in return.

David Cameron pledged not to make cash cuts to the NHS. But he's found a way round his promise. Funding to bring together health and social care services that have been taken out of the NHS budget and then cut before being handed over to councils. The Government's aim is to conceal their broken promise then shift the blame for the misery that follows onto town halls.

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The latest twist in the tail comes in the chancellors 2016 budget statement where he boasts that in future 600,000 small businesses will pay no business rates at all and higher business rate payers will also receive discounts. At a stroke this £7bn cut will significantly reduce the £26bn currently raised through business rates.

Communities secretary Greg Clark vaguely suggests that councils will be



compensated and arrangements for that will be sorted out in 2017. However, the last £300,000 of contingency funding found to head off a potential Tory rebellion over council funding found that 83% of that money had gone to Tory-led councils whilst just 5% went to Labour-led councils. This type of favourable funding to favour Tory heartlands offers little hope for future arrangements.

Steve Reed, the shadow local government minister, said: "... if the word gerrymander didn't already exist we'd have to invent it to describe a fix like this."

This is our future under the Tory party, and it is a grim future for the majority of us. Inequality will be enshrined in the very fabric of our nation.

It is important ARMs members keep a close watch on the impact in your area, understand the real root of the problem, get involved in local community campaigns, lobby your MP and put the blame where it lies.

MEMBER BENEFITS SCHEME WITH FRED. OLSEN

We are pleased to announce that **PCS ARMS** has teamed up with Fred. Olsen Cruise Lines to give you a fantastic **10% discount** over and above offers currently in the market.*

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Join ARMs for the chance to win a cruise to France

Any new member joining ARMs between **1 May and 1 September** will be put into a draw to win a free Fred Olsen mini cruise to France for themselves plus one other person. See [this link](#) for details.

Sheffield BIS campaign and ARMs

Ken Toulson, (on the right in the photo), Sheffield ARMs activist, joining in the campaign to keep the Sheffield BIS office open. Ken joined PCS full time officials, Andrew Lloyd and Paul Martin and Pat Cox in giving out over a 1,000 leaflets to the Sheffield public on a Saturday afternoon. Andrew Lloyd said, "it is great to see another ARMs activist joining in the PCS campaigns."



ARMs NEWSBRIEF

UK STATE PENSION THIRD WORST IN DEVELOPED WORLD

In its **annual review** of state pension provision, the OECD (Organisation for Economic Co-operation and Development) has ranked the UK 32nd out of 34, with only Chile and Mexico slightly worse. This is largely a result of the Thatcher government's decision in 1980 to remove the link between earnings and pensions, meaning that the state pension which was worth 26% of average earnings in 1979 has fallen to 18% today. Those, including Government Pensions Minister Baroness Altman, who claim that existing pension benefits are "unaffordable" should have to explain why 26% was affordable in 1979, but isn't now?



ANNUAL ARMs FORUM

The 2016 forum will be held on 21 June 2016 in the PCS regional hub in Liverpool. Every ARMs region is entitled to representation at the event which

will discuss motions submitted by ARMs regional committees. We hope to welcome to the forum National President Janice Godrich. ARMs members can attend as observers. However, early notice of attendance is required to ensure that all who may wish to attend can be accommodated. Applications for observer status must be sent to the ARMs national secretary via ARMs regional secretaries by Friday 20 May 2016.

PENSIONERS PARLIAMENT

ARMs members will have a major presence at the forthcoming NPC Pensioners Parliament to be held in Blackpool from 14 to 16 June 2016. Our delegation will be involved with over 1,000 representatives from other trade unions and local older peoples groups. Discussions will cover a range of issues including State and occupational pensions, public transport, housing, Universal Benefits, Social Care and the NHS. ARMs delegates will report back on their involvement through Up in ARMs.

ARMs NATIONAL COMMITTEE ELECTIONS

The forthcoming ARMs annual forum will be discussing significant proposals for change to the ARMs national constitution that may mean a new structure for the ARMs national committee. Once proposed changes have been decided upon, the ARMs national committee will seek to quickly confirm any changes with the PCS National Executive Committee and hope to run ARMs national committee elections as quickly as possible after the Annual forum.

More information will be available after the forum.

**45% OF MOTABILITY
USERS LOSE THEIR CAR
WHEN REASSESSED. SEE
MORE [HERE](#).**

WASPI

There has been a fair degree of publicity around the **Women Against State Pension Inequality (WASPI)** campaign. This is seeking fair transitional arrangements for 500,000 women born between 6 October 1953 and 5 April 1955. They will be significantly disadvantaged through delayed receipt of their state pension when new state pension arrangements come into force on 6 April 2016. You can support the continuing online petition at the link above and see the report of the recent parliamentary debate on the issue. The reaction from pensions minister Baroness Altman is that she feels 'bullied by these women'.

Baroness Altman



Building ARMs where you live

Dave Francis, ARMs national committee member, provides advice on starting an ARMs local group where you live.

I have just attended my Southwest regional ARMs branch AGM. I believe the AGM was successful with interesting speakers and much important business dealt with. However the attendance was not brilliant and this may be a problem we share with other very large regional ARMs branches. Most of our members have to travel long distances to attend the meeting sometimes very difficult to do by public transport.

In the perfect world we would have smaller branches (such as county or city branches) but until ARMs has a higher membership that may not be feasible. There is one solution to this

problem. That is to form a local ARMs group. This is not quite a branch but a less formal, semi-independent group operating as a sub-branch within their region. The group would work with the co-operation and support of their regional committee and the ARMs national committee. Indeed it is the policy of ARMs at all levels to encourage ARMs members to form local groups. Some of the activities of a local group are as follows:

- A local group can support PCS campaigns/branches in their area
- Work with other pensioner/unwaged campaigning groups (such as the National Pensioners Convention)
- Meet together for Social activities

- Hold regular meetings
- Get support from and work with their Regional PCS Office
- Set up their own website and Facebook page.

You don't have to do all this on day one. Your first step might just be to have an informal chat in a pub or café with a few other interested people to gauge support. The scope for activity is enormous and it does not have to be bureaucratic. If you are interested in setting up a local group or would just like more information please contact your ARMs regional secretary or a member of the national committee and we will be happy to give you advice and support.

Mersyside local ARMs group

ARMs national committee member **Steve Ion** gives a snapshot of what is going on in the Merseyside local ARMs group

In the North West we have an established Merseyside group. As a rule we have an open invitation to all our meetings. We mail/email members with details of our meetings.

The aim is to be inclusive and to try and solidify ARMs as being part of the day to day PCS structure.

In trying to keep the meetings relevant and inspiring we have had a wide range of topics discussed at meetings including: defending the NHS, the crisis in the care system and Trident renewal.

We have been active in approaching PCS Branches to speak at BECs and AGMs, and had a number of successful invites. We continue to spread the word of why members about to leave the civil service should join ARMs

Alongside that we have a successful Facebook page and blog. Articles on current issues affecting ARMs



members and internet links on latest news items are regularly posted. It has a growing following and we also produce a newsletter.

Our next priority is to discuss with branches best ways and practices of contacting potential members about ARMs in order to establish a best practice guide.

We can take heart from the fact that members will continue to turn to us as they see us organise more effectively.

Manchester local ARMs group

ARMs members in Manchester are establishing an ARMs local group with its first meeting planned in June. If you would like to go along please contact one of the following ARMs members who are organising the meeting.

Jacqueline Hadfield:
jacquiepcs@googlemail.com

Eddie Garner:
ecgarner@hotmail.co.uk

Barry Fuge:
bfuge@btinternet.com



ARMs rep Ann Rhodes gets unique award

Ann Rhodes was presented with honorary life membership by Marion Lloyd NEC liaison officer for ARMs at the ARMs South West AGM.

David Wotton PCS ARMs South West region secretary said “The presentation is a unique occasion in that Ann Rhodes is the first ever PCS Associate and Retired Member to receive a PCS honorary life membership specifically for associate and retired members association activities.”

Ann started work with the Inland Revenue in 1950 and joined the IRSF serving as office secretary and later as a collection branch official.

After retirement in 1994, Ann became active in the Exeter IRSF Retired Members Group serving as treasurer. Ann has continued to hold the role of treasurer serving the PCS ARMs and its predecessor unions retired members groups. Ann has been regularly praised by PCS independent examiners and auditors both at a local



Anne Rhodes (left) with Marion Lloyd and national level for the way she has kept the ARMs South West region accounts over the years.

Exeter-based Ann, 83, is retiring from the treasurer position because of age and poor health but hopes to remain on the PCS ARMs South West Regional Committee for at least another year. Up in ARMs sends Ann all our best wishes and our thanks for all the work she has done on behalf of union members over many years.

Introducing your new ARMS national secretary – Gaynelle Samuel



Gaynelle is based in the general secretary's office and has worked at PCS for over 23 years. She has worked predominately

with the senior secretariat on internal and external issues including personnel, staffing reviews, union mergers, national disputes, anti-racism/anti-fascism agenda and international development awareness.

As international officer over recent years, her role is directed by the union's international strategy which focuses on campaigning and organising against austerity policies in

the international context for all areas of the union to take forward.

From April 2016, Gaynelle has a varied portfolio as a result of the union's strategic review and staff deployment. Alongside her on-going policy / international officer role in the general secretary's office, she took on responsibility for two additional areas – the ARMs national secretary and oversight of health and safety matters.

“It will be a challenging few months getting to grips with these new areas of responsibility, but I'm never knowingly one to back down from a challenge. I'm looking forward to working with the ARMs national committee and regional secretaries in the interests of our associate and retired members.

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