

Retired Members' Newsletter

Dear reader,

It's been an up and down few months, we've had some lovely warm weather and a lot of wet weather to go with it. As we head into autumn the temperature has dropped and the days are getting shorter. It's time to ditch the fans and bring out the heaters!

So, what has the union been up to in recent months? Well, the Retired Members' Committees around the regions have now been reconstructed and we would like to take this opportunity to congratulate the new committee members who have been appointed and also the committee members who have put themselves forward again and retained their position.

We wish you the best of luck in your new roles and want to let you know that we're here if you have any queries.

In this edition we provide an update on the nation's access to cash, we've focused on mental health to highlight World Mental Health Day which was on October 10th and looked into the concerns following the announcements of closures to over 1000 train ticket offices.

Plus, an update on the latest scams and a bit of fun to round off.

Your feedback is always welcomed so if you have any comments regarding this edition or you would like to make some suggestions about what should be included in future editions please email us at pensions@usdaw.org.uk or contact us by post (address provided on the back page).

Best wishes. George



APP of the Month:

Safe + Sound
Pill Reminder



The new Safe and Sound pill reminder app empowers users to take control of their daily medications. By taking the stress and confusion out of managing multiple medications, Safe and Sound's pill reminder app makes medication adherence easier. Download for FREE today. Available on Apple and Android devices.

Available on request:

- Offline and Overlooked – NPC – Sep
- What must be done to help older renters? – NPC – Sep
- Better Busses – NPC – Sep
- The financial Challenges for older people from minoritized ethnic communities – NPC – Sep

If you would like a copy of any of the above, please contact us and we will be happy to post out to you.

PAD in a Bag:

We adapted our Pensions Awareness Day materials to make it easier and safer to hold a campaign day. Now you can just put the relevant materials in one of our paper bags and hand them out!

Find out more: www.usdaw.org.uk/Help-Advice/Pensions/Pension-Awareness-Campaign

Reps Pensions Toolkit:

Our newly designed Toolkit is full of information and contains details on how to get started with a Pensions Awareness Campaign.

Find out more: www.usdaw.org.uk/Help-Advice/Pensions/Reps-Toolkit

Please send us your committee meeting minutes and if you have any suggestions for the next newsletter please forward them to me at Head Office or email pensions@usdaw.org.uk

- George Blow, Pension Section

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Access to Cash

Following on from our article about bank closures in the January newsletter the government has confirmed that high street banks will have to ensure customers can find access to cash within three miles of their local communities. And those falling below this service level will face a fine.

After the closure of thousands of local branches in recent years, and the switch to digital payment methods, the government are looking to banks to help protect the elderly and the vulnerable by maintaining the public's access to cash across the UK.

It's reported that most of the population are able to withdraw money within one mile of their home if they live in cities, and three miles if they live in rural areas. That includes cash withdrawals through cash machines, bank branches and shops offering free cashback.

The government said the Financial Conduct Authority (FCA) would make sure banks and building societies were "keeping up to these standards – and have the power to fine them if they do not".

A spokesperson for the treasury said, "People shouldn't have to trek for hours to withdraw a tenner to put in someone's birthday card – nor should businesses have to travel large distances to deposit cash takings."

"These are measures which benefit everyone who uses cash but particularly those living in rural areas, the elderly and those with disabilities."

The FCA is expected to launch its consultation this autumn, meaning the laws are likely to come into force in summer 2024.

Campaigners have long warned that the UK's dwindling cash facilities are putting elderly and vulnerable people who struggle to maintain bank accounts online at risk. This is following the seeming endless closures of cash machines and bank closures.

Access to cash has also become more important during banking outages, which can block card transactions and online bank transfers. About 5.4 million adults use and rely on cash daily, according to Treasury statistics.

Natalie Ceeney, chair of the independent Access to Cash Review, said: "Over the past decade, we've been sleepwalking into a cashless society. But digital payments don't work for everyone.

"Cash remains vital for millions of people and businesses, many of whom are struggling as bank branches close and it becomes harder to access and deposit cash."

She said the cash access distance guidelines would help "support the specific needs of different communities."

In August 300,000 people signed a petition which is part of the Don't Kill Cash campaign. The petition is calling on the government to introduce legislation to protect the status of cash as a legal tender and as a widely accepted means of payment in the UK until at least 2050. The 'crux' of this campaign is to ensure people have a choice whether they pay by card or cash.

This is something we're going to keep an eye on in the months to come.

Mental Health Awareness

October 10th was World Mental Health Day so we wanted to shine a light firstly on what mental health is, how mental health can affect the older generation and what support is available for those struggling with their mental health.

So, first of all, what is mental health?

Mental health describes your emotional wellbeing – how you think, feel, and react. It's important to remember that your mental health is just as important as your physical health. And like your physical health, it can get better or worse as your situation changes. You may not experience poor mental health as you get older. But if you do, you're not alone. Mental health problems are very common, although there are several different types that affect different numbers of people.

The two most common mental health problem are depression and anxiety.

Depression is a serious mood disorder that causes a persistent feeling of sadness and loss of interest. It affects how you feel, think, and behave, and can lead to emotional and physical problems. It can be hard to know if you're experiencing depression because the symptoms may seem like exaggerated forms of everyday emotions. It's reported that around 1 in 5 older people are affected by depression in the UK just showing the sheer scale of the issue.

Anxiety is a feeling of unease, such as worry or fear, which can be mild or severe. Everyone has feelings of anxiety at some point in their life. For example, you may feel worried and anxious about sitting an exam or having a medical test or job interview. During times like these, feeling anxious can be perfectly normal. However, some people find it hard to control their worries. Their feelings of anxiety are more constant and can often affect their daily life. Around 3 in 10 older people are affected by anxiety in the UK.

What can affect your mental health?

As you get older, painful events or changes in your situation may affect your mental health and make you more vulnerable to problems, such as depression or anxiety. For example:

- Ill health
- Taking certain medications
- Relationship breakdown
- Bereavement and loss
- Loneliness
- Becoming a carer
- Loss of independence
- Finding it more difficult to do the things you used to do
- Feeling more vulnerable as you get older – at risk of scams, for example
- Loss of daily routine and social contact after retirement
- Money worries
- Moving house, including moving to a new area or moving into a care home.

These are just a small number of things that can affect you, the list could go on. And sometimes there might not even be an obvious reason for how you're feeling.

Mental Health Awareness

If you're struggling to cope with negative feelings or thoughts, you may benefit from some help and support. There are several different avenues you can go down to get the help and support you need but you should start at the most simple, **talk to someone you trust**.

'A problem shared is a problem halved'

Sharing your problems with friends, family or someone you trust is a great first step on the road to improving your mental health.

Seek medical help

Alternatively, if you feel unable to talk about this to your family and friends or if you feel you need medical attention/advice then you should contact your GP. Your GP can assess your needs and suggest treatments, such as counselling, medication, or steps you can take to help yourself.

Contact an organisation for support

If there isn't anyone you feel you could talk to, you could try contacting a helpline for emotional or mental health advice and support, see below a list of charitable organisations which have been set up to help those in need:

Samaritans

0800 470 8090

Samaritans offer listening without judgement or pressure to those struggling to cope. And they offer support to people and communities in times of need.

The Silver Line

0800 470 8090

The Silver line is set up by Age UK, it's a confidential telephone service set up for people aged 55 and over which provides friendship, conversation and support 24/7.

Breathing Space (Scotland)

0800 470 8090

Breathing Space is a confidential phonenumber set up in Scotland for people aged 16 and over who're feeling low, anxious or depressed.

C.A.L.L. (Wales)

0800 470 8090

Community Advice & Listening Line offers emotional support and information/literature on Mental Health and related matters to the people of Wales.

Mind

0800 470 8090

Mind offers information and support on all aspects of mental health including information on mental health related law.

Rethink Mental Illness

0800 470 8090

Rethink Mental Illness offers a wealth of information on mental health as well as providing advice and support services across the UK.

Train Ticket Office Closures

The Rail Delivery Group, with the government's support, has formally launched its plans to close virtually all 1,000 of our ticket offices which attacks the rights of older and disabled people to travel safely and for the best value fares.

The National Pensioners' Convention (NPC), the UK's biggest campaign group run for and by older people, said these government-driven proposals represent serious breaches of the equality laws and human rights saying they must be abandoned. The NPC argue that the closure of ticket offices discriminates against older and disabled people, and breaches both the Equality Act 2010, and article 19 of the United Nations Convention on the Rights of Persons with Disabilities.

NPC General Secretary Jan Shortt said: "The ticket office closures programme breaches every known aspect of equality under the UK laws that we all abide by – that is why the NPC submission demands that this proposal is completely abandoned. It is deceitful that the closures are being justified by using a percentage to hide the real number of journeys being bought through ticket offices. In reality, 12 per cent is still up to 180 million transactions – and these actually represent considerably more journeys, as many purchases are for multiple tickets and groups of travellers. This deceit is unworthy of honourable people in power to look after its population."

The NPC have found no evidence to suggest the legally required assessments into the impact of these policies will have on older and disabled people have been undertaken. And they're not the only ones, it's reported that approximately 470,000 objections had been lodged prior to the 1st of September deadline for submissions to the closure's consultation.

The Rail Delivery Group plan to replace ticket offices with ticket vending machines (TVMs), which is completely unsuitable for those struggling with mobility problems, or unable to access and adapt to digital only ticket transactions.

Evidence shows that older people find accessing and adapting to digital only interaction very difficult and the move away from cash purchases even more of an obstacle. It's also important to add that there have been occasions where the TVMs have failed which meant passengers who hadn't bought tickets in advance were unable to purchase tickets when arriving at the station.

Closing ticket offices poses a quick solution to cutting costs for the train companies but at what cost to the public?

Access to rail products - There are a range of products and services available at ticket offices which are not available at Ticket Vending Machines (TVMs). This includes refunds, disabled persons' discount, seat reservations, ferry/bus connections and many more.

Accessibility - At many stations, ticket office staff are the only staff present, and passengers requiring assistance will only travel at times when they know there is a staffed ticket office open.

Quality of service - Ticket offices provide passengers with dedicated advice and expertise about their journey and onward travel

Safety - The presence of staff deters abusive and anti-social behaviour. Ticket offices provide a place of safety for both staff and passengers.

Source: *The National Pensioners Convention*

Scams Update

Fraudsters have now taken to faking online relationships and friendships to try and scam you out of your money. Typically, they begin on dating sites/apps, they forge a passionate connection, showering you with compliments and confiding in you over weeks or months.



Once they've groomed their victims, the scammer may start asking the victim to send money for a variety of made-up causes. Scammers may guilt trip victims by telling them they can't trust anyone else or have no one else to turn to.

There are some variations.

As we know scammers prey on the vulnerable so they look to target people in vulnerable situations. They have been known to target people on social media pages run by bereavement and mental health charities.

Also, there are hybrid romance and investment scams. These involves the scammer encouraging them to invest their money in a property or cryptocurrency platform which is controlled by the scammers after they have groomed them.

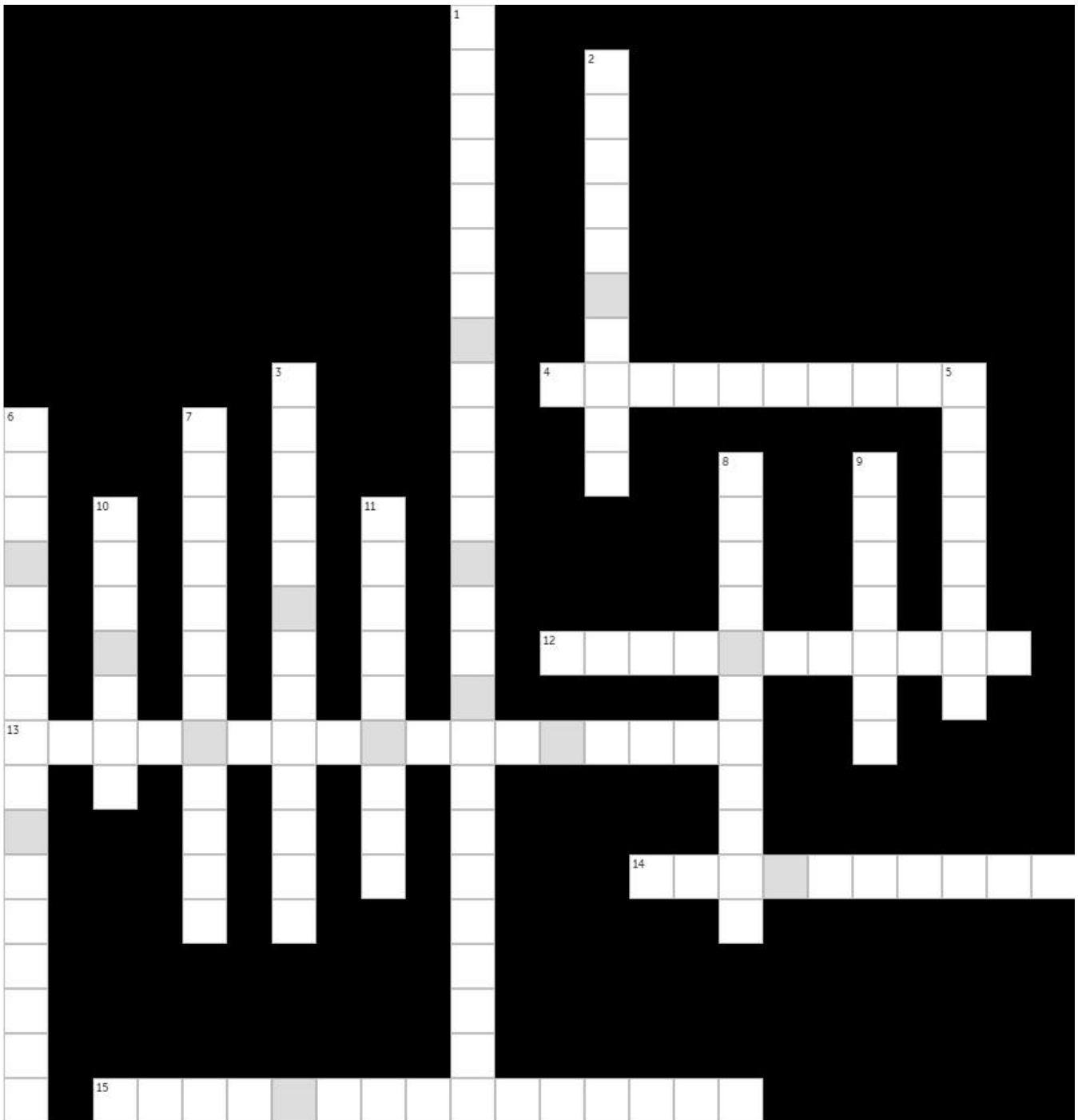
UK Finance reported that £31m was lost to romance scams in 2022, but the true amount is likely to be much higher. Victims may feel too embarrassed to report the scam which makes it difficult to produce a realistic estimation.

HOW TO AVOID THE SCAM:

- Stay vigilant when talking to strangers online.
- If you're developing an online relationship, speak to friends and family about it. They may be able to spot inconsistencies or red flags – warning signs you haven't noticed.
- Red flags include attempts to quickly move conversations to private platforms and a refusal to meet in person.
- Use a reverse image search (a website where you can upload an image to find matching images and/or the image source) to check if a profile image belongs to someone else or is known to be used by scammers.
- Cease contact if someone you've never met asks you for money.

Back to the 80s

We're sticking with the theme of music but this time we're going back to the 80s. We've provided you with a list of number 1 hits from that decade but can you remember the name of the artist/group who released it?



Down

- 1 Two Tribes (7, 4, 2, 9)
- 2 Uptown Girl (5, 4)
- 3 I Should Be So Lucky (5, 7)
- 5 Eye of The Tiger (8)
- 6 Don't You Want Me (3, 5, 6)
- 7 Karma Chameleon (7, 4)
- 8 Never Gonna Give You Up (4, 6)
- 9 True Blue (7)
- 10 Start (3, 3)
- 11 Ride On Time (5, 3)

Across

- 4 Don't Leave Me This Way (10)
- 12 Woman (4, 6)
- 13 Stand and Deliver (4, 3, 3, 4)
- 14 Don't Stand So Close To Me (3, 6)
- 15 19 (4, 10)



Answers

We want your submissions!

If you have written something we could share in our 'fun pages' – a poem, short story, even an anecdote – you can submit to us by email on pensions@usdaw.org.uk or by post to Usdaw Head Office, Voyager Building, 2 Furness Quay, Salford Quays, Manchester, M50 3XZ.

