

Foreword

When I first entered negotiations with NASUWT Communications about the FRMA conducting their own survey, I was unsure, to say the least, about how retired members would respond.

This survey was a step into the dark for us, and the executive committee, although they backed the idea to the hilt, were also unsure quite what we would achieve. In the end the response was amazing, certainly one of the largest responses to any survey conducted by NASUWT. To receive over 1000 responses was unbelievable.

My own concerns were validated, the myth of all teachers surviving on a gold-plated pension was deflated and members reported suffering in the cost of living crisis.

The survey results bear close reading and provide us with information about our members we never held before. When members report digging into their savings, missing meals, not turning the heating on, then you know that these are concerns the FRMA will need to address in the future. Teachers spent their working lives teaching the children of this country and other countries and, in my opinion, they deserve to be able to enjoy a retirement which should be relatively free from financial concern.

The FRMA now needs to work with other pensioner bodies to make sure that the voice of public sector pensioners is heard loud and clear. We have over 8000 members who now need to make sure that their voices are heard. So, please take this survey, read it carefully, digest the information and then share it widely. Teacher pensioners deserve better.

Les Kennedy
FRMA President

Summary

- The FRMA executive conducted an online survey of its members which received 1000 responses, equating to 1 in 10 retired members.
- Over half of retired NASUWT members are worried about the cost of living crisis.
- In addition, almost 1 in 5 members (19.73%) found it difficult or very difficult to cover the cost of their energy bills, and just over 3% of retired members told us it was hard for them to cover the costs of their mortgage.
- 48% of members do not receive a full state pension, and a small majority of members do not believe the Teachers' Pension was sufficient this year.
- Most members were happy to receive FORMAT, the FRMA's magazine, but three quarters had not heard of our campaign to get a Commissioner for Older People and Aging.

About the Federation of Retired Members' Association (FRMA)

Many retirees choose to pay a small subscription to continue membership of the NASUWT as a retired member. There are Retired Members' Associations (RMAs) across the UK. Retired members can receive NASUWT representation and advice regarding any matter arising from former teaching employment at a time when they were an NASUWT member, and are also entitled to apply for benevolence assistance in the unfortunate event of financial hardship.

About the Survey

There were three main aims of the survey:

1. Collect more our evidence of how record inflation and the rise in energy costs were affecting FRMA members;
2. To investigate the effectiveness of our communications;
3. To find out more about the demographics of our members.

This was sent out via e-mail and over 1000 retired members responded. This equates to over 10% of our membership, a good response for surveys of this type. It is the largest amount of data we have ever collected on our retired members, though we would implore any retired members to ensure they have provided NASUWT with an up to date e-mail address so they can be kept informed of surveys like this. We hope to share the data in this survey with other relevant organisations, such as Age UK, NPC and Independent Age.

Thanks to all the retired members who completed the survey, and also to all the NASUWT staff who provided the technical expertise and helped with the distribution and collection of results. We hope this information will result in major discussions and ideas across NASUWT, including at meetings of local associations and RMAs.

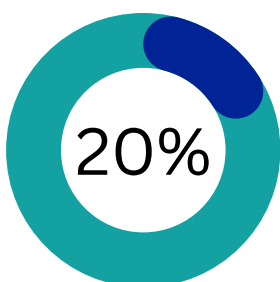
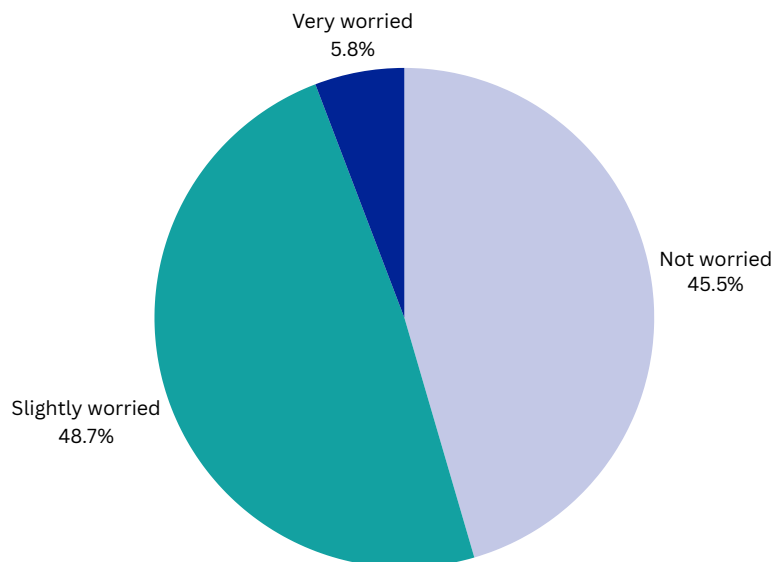
Cost of Living

A significant proportion of our members are struggling financially. Over half of members are worried about their financial situation. 5% told us they are very worried, which would suggest there are 400 of our members in that position. Shockingly, many of our members are struggling to cope, needing to use their savings, food banks or charities to stay afloat. Due to the steep increase in the cost of living, almost half of responders had to cut back on expenditure on holidays, clothing and food. Many members also reported reducing the number of dental visits they undertake and putting household repairs on hold.

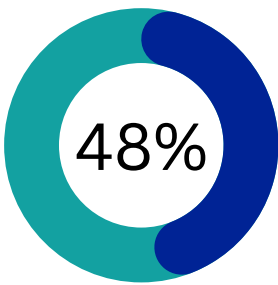
These responses should demolish the myth that all teachers benefit from 'gold-plated' pensions. We asked whether members received a full state pension, and responses were almost equally divided between yes and no. Some members do not receive a full state pension because of interruptions to service, an inequality that mainly affects our women members. Many members also get a lower pension as they retired before 2016. This makes the Teachers' Pension scheme one of the most important benefits that teachers receive. A small majority of members thought that the teachers' pension was insufficient, perhaps reflecting the fact that teacher pay has not kept up with inflation or other graduate professions over the last few years. Therefore, pensions based on a teacher's salary are likely to be below what is needed.

The FRMA Committee feel strongly that the responses of our members about their financial situation should be an item on FRMA, Liaison and RMA agendas for discussion.

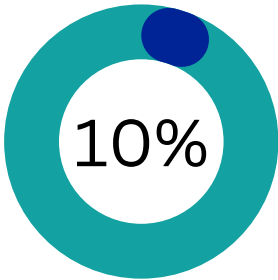
How worried are you about your financial situation?



of members were finding it 'difficult' or 'very difficult' to cover the cost of their energy bills.

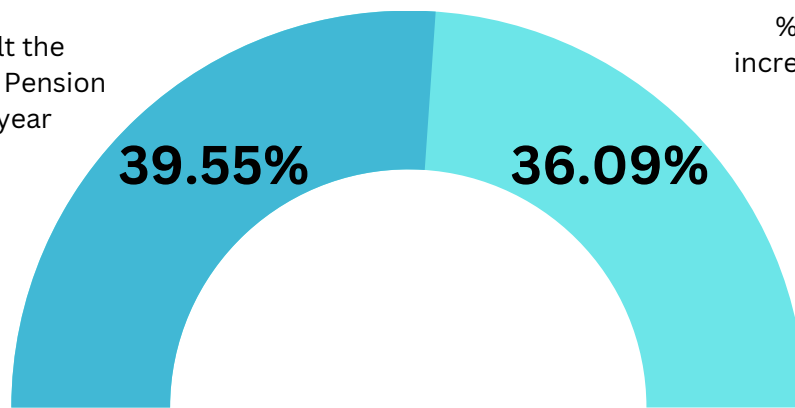


of members do not receive a full state pension.



of members have chosen to take a part-time job to support their finances.

% of members who felt the increase in the Teachers' Pension was insufficient this year



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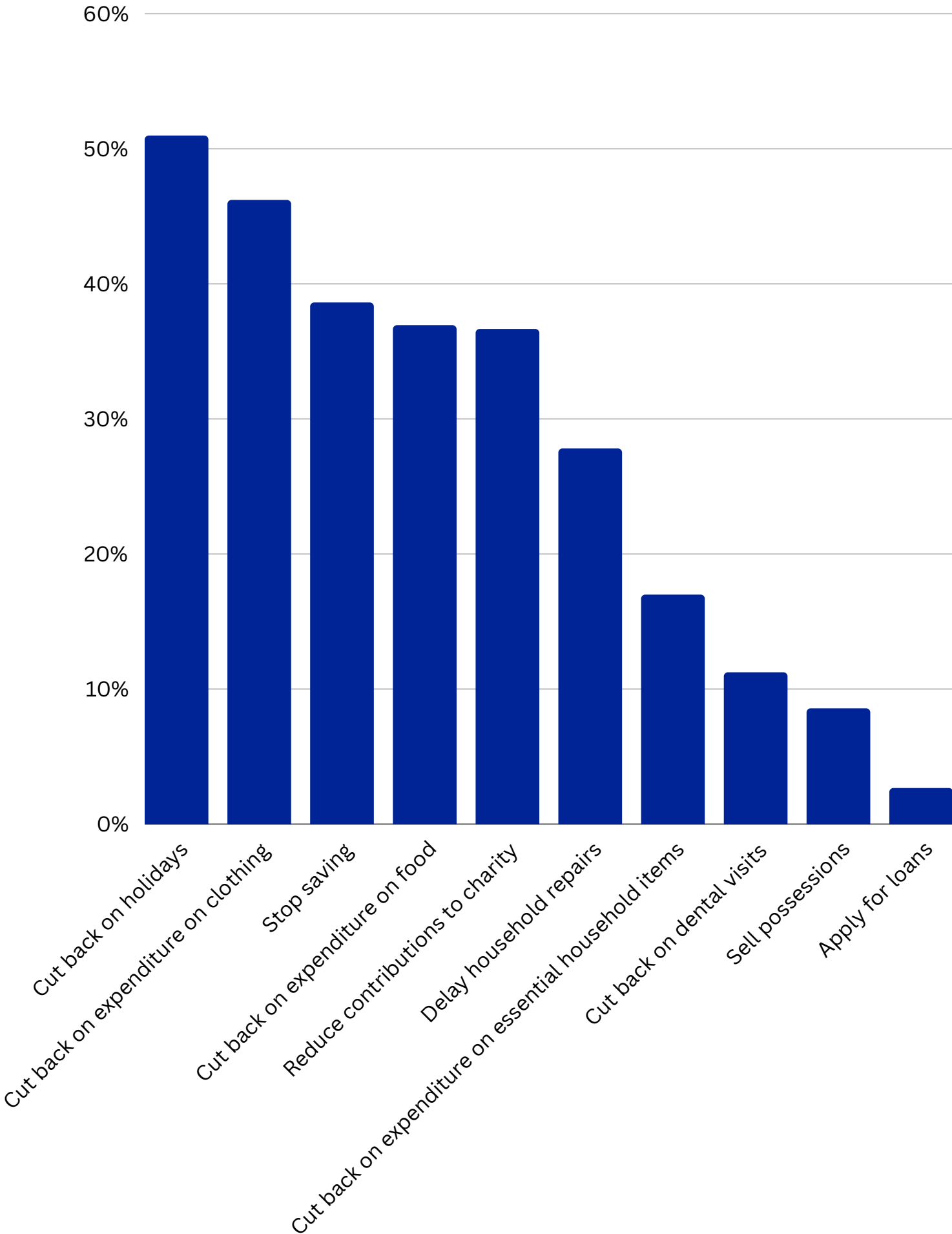
Communications

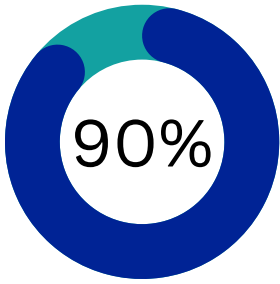
The vast majority of responders were pleased to receive FORMAT, our magazine for retired members, which should delight our relatively new editor! However, most of our members had not read FORMAT via the retired members' section on the NASUWT website. 71% like the frequency of NASUWT HQ communications, and over a third (36%) found those communications quite useful. It is clear that retired members still wish to feel connected to NASUWT, although some need help to access the members section of our website.

Members told us that they most wanted to hear about RMA news, campaign updates, advice and model policies. They also suggested receiving more details of deals for older citizens, news from other RMAs and local associations, and financial advice similar to that given out by Martin Lewis. The latter might be tricky to act upon as NASUWT cannot offer financial advice.

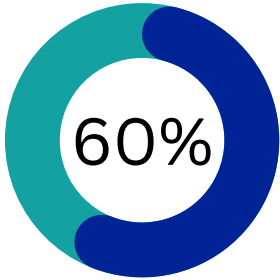
Disappointingly, over three-quarters of members said that they had never heard of our campaign run jointly with other organisations to get a Commissioner for Older People and Ageing in England. We should aim to remind members more about this campaign and also ensure they have information on existing member benefits such as our benevolence scheme.

In the last 12 months have you had to do any of the following due to the steep increase in the cost of living?

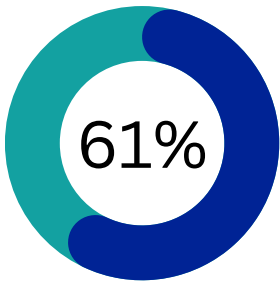




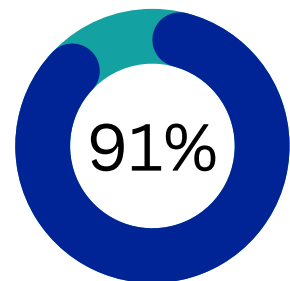
of members who were pleased to receive were pleased to receive 'FORMAT' (the magazine for retired members)



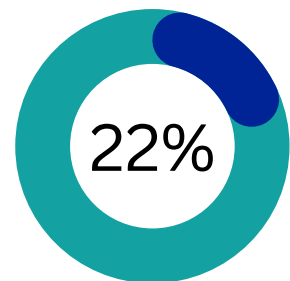
of members who had received an RMA newsletter



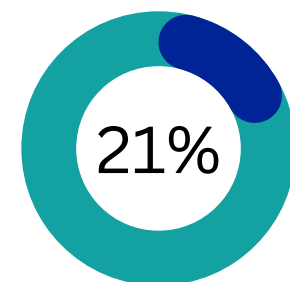
of members who had visited the NASUWT website



of members who are on Facebook



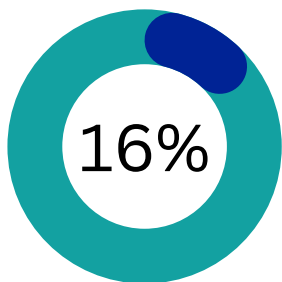
of members who are on Instagram



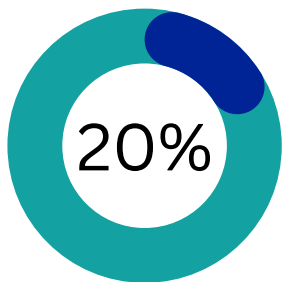
of members who are on X (Twitter)

Demographics

We had responses from members on all regions in England as well as the devolved nations. The most responses to our survey came from members in the North-West (14.01%), South-East (12.42%) and West Midlands (11.78%). A final set of questions to discover more about the composition of our membership were included by NASUWT and agreed by FRMA. These proved controversial with a small number of respondents. The answers to these questions found that although we need a greater diversity amongst our membership, FRMA does have bisexual, gay, lesbian and Transgender members.



of members who had 40 or more years of teaching experience



of members who told us that they had a disability or impairment

Please feel free to pass on any comments, thoughts and suggestions about this survey to your FRMA Executive member or Vice-President Brian Roe (brianroe20hc@outlook.com).