

Protect Our Pensions NHS campaign

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for
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services

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VOTE
YES X

Day of Action
30 November

At the Trade Union Congress in September 2011 Dave Prentis, General Secretary announced that UNISON would be balloting its members for strike action in defence of public sector pensions. This edition of campaign news explains why we need to take action and why we need you to VOTE YES when you receive your ballot paper.

Why is UNISON asking you to vote for strike action?

Government Ministers want to make changes to the pensions available to public service workers. This is going to affect the pension rights of all UNISON members who are in or eligible to be in the NHS Pension Scheme (NHSPS)

Under the previous Labour Government UNISON and other Health Trade Unions negotiated changes to the NHSPS to ensure it was fit for purpose and sustainable for the future. Some of those changes are still being implemented as we are seeing with the 'Choice Exercise' in which some NHS staff are still taking part. This agreement is effectively being torn up.

However, it is important to realise that these new proposals are on top the changes we negotiated above and will affect all NHS workers. In short, the proposals will mean that most NHS workers will:

- **pay more** out of their salary every year
- **work longer** before they can claim their full pension
- **get less** pension income when they are retired

Even if you're eligible to join the NHSPS but are currently opted out – and UNISON encourages all members to join and save into the NHSPS if they can – then these changes could restrict your options if at some point in the future you decide you want to start saving for a pension.



‘There comes a time when we say enough is enough. Because if we don't they'll be back for more... and more and more...’

(Dave Prentis, TUC, September 2011)

How much more? How much longer? How much less?

We can't give absolute and final answers to all these questions, because we don't yet have all the details. But on the basis of plans we know about:

- **most public service workers will have to pay hundreds of pounds a year more and some will pay thousands.** These increases in contributions will be phased in over the next three years. A few of the lowest paid workers will be exempt, but anyone earning £15,000 a year (pro rata) or more will see their contribution rates go up. In the NHS, we already know that someone on around £16,000 a year will be paying around £200 a year more after three years, and someone on around £35,000 a year will be paying almost £1,000 a year more after three years. (see our ready reckoner at <http://www.unison.org.uk/pensions/reckoner.asp>)
- **the standard retirement age will be increased** in line with the state pension age. Current indications are that this will be 66 for anyone now under 57, then 67 for anyone now under 42, then 68 for anyone now under 33. As a result many now in their fifties will now have to work several extra years in order to get the pension they had planned for. This is a particular blow for those with special class/mental health officer status.
- Perhaps worst of all, **the pension you get at the end of all this – despite paying in more and working extra years – could be much worse.** As part of the shift from 'final salary' to 'career average' schemes, ministers want to change the 'accrual rate' – this means the amount of pension income you earn with every year you pay your contributions could be as much as 25% lower. And on top of this, as you may have heard, the way pension incomes are protected from increases in the cost of living has already been changed, ending their link to Retail Price Index (RPI) and instead using the Consumer Price Index (CPI), which is usually lower. Over time this is likely to reduce the real value of your income in retirement by another 10 or 15 per cent.

It's important to understand that none of the extra contributions or 'savings' generated by these changes will go towards improving your pension. Instead they are being imposed to help the Treasury pay off the debts created by the banking.

So, to sum up the end result of these changes to the NHS Pension would be that most public service workers will be paying hundreds of pounds a year more, working into their late 60s, for pensions that, due to changes already made to inflation protection, will be worth much less to them in retirement.

‘I’m voting YES because I’m 52, I’ve paid into the NHS pension scheme for 30 years in order to be able to support myself in old age. The changes they’re proposing risk some people having to go on state benefits when they retire – and I can’t see how that’s going to help the country.’

(Pam Barr-Davies, Occupational Therapist from Wigan)



What is UNISON doing?

This is the most serious attack on public service workers’ pension rights, an important term and condition of their employment, that we have ever seen. UNISON believes that the changes proposed are unnecessary and unfair.

- **Unnecessary** because official data show that decent public service pensions are affordable and sustainable. Cutting them will just mean more people relying on state benefits in old age.
- **Unfair** because Health workers are already being hit by pay freezes and redundancies, they shouldn’t be paying the costs of a crisis caused by the banks.

As Dave Prentis, our General Secretary said at the TUC this year, ‘**enough is enough**’. So that’s why UNISON is fighting on every front to defend its members’ pensions.

We have been **submitting detailed evidence** that decisively demolished claims that public service pensions are ‘gold plated’ and already resulted in the concessions we have seen on protection for the lowest paid.

We are in the process of **taking legal action** against the change to pensions’ inflation protection – our application for judicial review is due to be heard in October.

We’ve mounted a **media and public education campaign** to rebut the negative myths about public service pensions and why these proposals are unfair – the evidence of opinion polls is that we are getting through to people and winning their sympathy and support.

We’ve been **leading negotiations with government and employers**, involving the TUC and all other public sector unions.



‘I’m voting YES because the proposals are unnecessary and unfair. Health workers are bearing the brunt of a crisis they didn’t create and will face huge contribution increases, having to work longer and a reduced pension. Health workers deserve a decent pension.’

(Roz Norman, Chair of the Health Group Executive)

A time for action

Although we have negotiated patiently and in good faith, we are not seeing any movement from proposals that have serious detrimental effect on members' terms and conditions. So we are now **balloting for industrial action** to stop unwanted changes to terms and conditions of employment.

A 'YES' vote will give UNISON the power to plan a campaign of industrial action, leading off with a one-day strike on 30 November.

Industrial action is always a last resort. It's not a decision we take lightly. And when we take action we will do everything in our power to ensure no harm occurs to clients, patients and users of services. In the event of a strike, your employer is responsible for providing appropriate emergency cover. We anticipate that between a YES vote on 3 November (close of ballot) and the day of action on 30 November, your employer will seek to negotiate emergency cover with your representatives. Your branch will engage in these discussions, but until the 3 November, the priority across the union is to deliver a high turnout in the ballot.

Right now we need to send a clear message that members will not accept the imposition of these unfair and unnecessary changes to their contracts. **That's why a strong 'YES' vote in the ballot is now essential to strengthen our negotiating arm.**

'I'm voting yes because it's vital I protect my pension. We work really hard in the health service, and my life as a nurse is very difficult. It makes me very angry that at the end of it all I'm expected to work longer and pay more to get less. I just don't think it's fair to ask this of people who work so hard all their lives in the NHS.'

(Janet Maiden, Deputy Sister from London)



And remember, we're not on our own – we have taken this decision in agreement with almost all other public service unions, as well as the TUC. Other unions who have committed to take part in coordinated action on November 30, provided they get the ballot results they need, include Unite, GMB, teaching unions NUT, NASUWT, ATL and UCU, PCS, Prospect, and the FBU. Even the First Division civil servants and the National Association of Head Teachers are now planning to ballot their members for industrial action.

What can you do?

We've said what UNISON is doing, but if we really want to make a difference we need all our members to be playing a part too.

And there are a few simple things you can do that will make a real difference:

- first of all, and most importantly, **if you get a ballot paper make sure you vote right away, and make sure you vote 'YES'**. The result of this ballot will be critical to

determining how seriously we are taken. If you don't receive a ballot paper and you think you should have done, ring UNISON's ballot helpline as soon as possible.

Ballot Helpline – 0845 355 0845 (17-31 October)

- secondly, **talk to your co-workers**, make sure they know what is happening, encourage them to join a union, and if they're in UNISON, encourage them to vote, and vote yes
- thirdly, **get involved with the campaign** by becoming a pensions champion or pensions contact and using the brilliant ideas and materials we have on our website and will be sending out to regions and branches. We need all the help we can get to get these key messages out to UNISON members, their co-workers, and the public at large. Become a contact here:

<http://www.unison.org.uk/pensions/popContact.asp>



'I'm voting YES because ancillary workers are some of the lowest paid staff in the NHS and a decent pension that provides us with dignity and security in retirement is really important to us. These changes will take that away from us and many ancillary staff could be reliant on other benefits just to survive.'

(Hugh McDyer, Hospital Head Chef from Port Talbot)

On **30 November** we are planning a day of action across our public services, coordinated with the TUC and other public service unions. There'll be local rallies and protests organised with supporters and community groups. And we'll need all our members and supporters to be adding their voice by writing to their MPs, their councillors, local newspapers, and doing everything they can to get our message out.

It's going to be a historic day, an exciting and inspiring day, and, we hope, the day ministers see that our members are ready to make a stand for what is fair and right.

'I'm voting YES because the work Ambulance staff do sees many staff having to retire on the grounds of ill-health. Increasing the retirement age will only make this worse and could compromise patient safety. Paying more and getting a smaller pension when you retire just adds further insult. We must defend our pensions.'

(Clare Stoner, Ambulance Technician from South East Coast Ambulance Service)



Want to know more? Visit <http://www.unison.org.uk/pensions/protectour.asp>

We are voting YES



(Members of the Health Group National Occupational Groups)

**Your vote is important make sure
you use it and make it count**

