

RIGHTS IN RETIREMENT

Lobby of Parliament 18/10/17
National Pensioners Convention



Lobby Briefing 18/10/17

INTRODUCTION

During the General Election, the NPC produced a Pensioners' Manifesto which contained six key concerns. The election may now be over, but the concerns remain and this year's NPC Lobby of Parliament will be focussing on calls for:

- A state pension set above the official poverty level, around £200 a week and linked to the triple lock of the higher of earnings, prices or 2.5%.
- Greater funding for the NHS, an end to privatisation in the health service and a national social care system funded from general taxation, free at the point of delivery and without means-testing.
- Maintenance of universal pensioner benefits such as free bus travel, a £500 winter fuel allowance, free prescriptions and a free TV licence for the over 75s.
- More homes that are both affordable and suitable for everyone, whilst recognising the specific barriers to downsizing that older people face.
- New legal protection for older people from all forms of elder abuse, to ensure dignity and raise standards of care.
- A Brexit deal that safeguards the payment of pensions, protects EU care workers and the rights of UK pensioners living abroad.

KEY ARGUMENTS

- One in six older people live in below the poverty line and up to 6 million have an income of less than £11,500 a year. The UK's state pension is among the worst in the developed world (ranked as 32nd out of 34 OECD countries) and successive governments have allowed it to deteriorate. All older people, both now and especially future generations need a guaranteed income on which they can live. The simplest and fairest way of doing this is through improving the state pension for all pensioners – taking it to a level which is 70% of the living wage.
- Many argue the triple lock on the state pension is too generous, but even with it in place for six years, the state pension is still less than it would have been had the link with earnings not been broken in 1980. This year the basic state pension went up by £3 a week and just £2 for many women who don't receive a full pension. However, the new state pension will go up by more because the triple lock applies to the whole pension, whereas existing pensioners only get the triple lock on the basic element and not their SERPS or Graduated Pensions. This is completely unfair and the indexation arrangements should be the same. Far from having done its job, the triple lock is still needed to ensure that the gap between pensioners' incomes and the rest of society does not widen.
- Every year, pensioners make a net contribution to society (after receiving pensions, care and benefits) of £40bn through taxes, payments and unpaid volunteering and caring. Any suggestion that older people are therefore a financial burden on society should be challenged.
- Since 2010, social care budgets have been cut by around £5bn. The system suffers from a postcode lottery of charges, limited access to services, badly paid and poorly trained staff, a lack of proper regulation, low standards, inadequate "flying" 15-minute visits and a lack of dignity for both staff and residents.

- Most experts accept that the NHS and the social care system are inextricably linked, but the NHS is dogged by underfunding and privatisation, whilst the current social care system is broken. It's time for a National Care Service which is funded by society as a whole, through taxation, just like the NHS. It is the most efficient, effective and fairest way of fixing a system in crisis and long-term decline.
- Every year, older people contribute £40bn towards the economy above what they receive in pensions, care and benefits. Many of the universal benefits exist because the UK has one of the worst state pensions in the developed world. Others tackle a specific concern, such as loneliness or fuel poverty. Means-testing or removing these benefits would therefore cost more in the long run, as older people would increasingly feel isolated from society, and prevented from making a contribution through volunteering or caring because they were unable to get out and about. Those few very wealthy pensioners who say they don't need these benefits should be taxed accordingly.
- In some quarters, older people have been blamed for the crisis in the UK housing sector, yet just 2% of the housing stock is constructed with pensioners in mind. Figures show that more than 2m older people live in homes that fail to meet the Decent Homes Standard - adding costs to the NHS through ill health. If there were a greater supply of suitable and affordable homes for older people, along with practical support for those wishing to downsize, it could help release those homes for younger families to rent or buy, and everyone would gain.
- Every week, the media reports shocking details of how some older people are treated in hospitals, care homes or their own homes. The NPC believes that we need specific legislation to tackle this issue and a Dignity Code that enshrines in law certain rights and protection against all forms of elder abuse.
- Brexit and the deal that the UK gets from the European Union is a major issue, and for older people, there should be guarantees that UK state pensioners living in the EU will continue to receive an annual increase in their state pension, that the entitlements provided by the EU health insurance card will continue and that other rights, particularly in relation to health care will be honoured. In addition, it is vital that the 80,000 EU workers currently employed in our social care system are given the right to remain.

ARRANGEMENTS FOR THE DAY

At 11.30am campaigners will assemble at Old Palace Yard by George V's statue for a photo opportunity, before making their way into the House of Commons.

At 1pm there will be a rally in Committee Room 14, with the following speakers:

Chair: Ron Douglas - NPC President

- Kelvin Hopkins MP - Convenor the NPC Parliamentary Group
- Alex Cunningham MP - Labour's Pensions spokesperson
- Dr Lydia Hayes - Cardiff University to talk about social care
- Sian Errington - UNITE officer to talk about uniting the generations
- Mick Newton - UK Mineworkers Pension Association
- Jan Shortt - NPC General Secretary

MEETING YOUR MP

When you meet your MP try to:

- Give them the relevant information they need about the issue you have.
- Influence their views.
- Persuade them that many other constituents share your concerns.
- Ask them to pass on your concerns to the Government.
- Be as brief, clear and courteous as possible. If they send their researcher instead, treat them in the same way.
- Use the briefing notes provided to get across the key points.
- Ask your MP to arrange a follow up meeting to discuss the issues further.
- Let the NPC know how you got on.