

Report of the NPC Pensioners' Parliament 14-16 June 2011

Opera House Theatre, Winter Gardens Blackpool

“A life Worth Living”

written by Peter McGovern and sung at the beginning of the opening session of the Pensioners' Parliament by Shirley Murgraff to the tune of Solidarity Forever/John Brown's Body.

**Though we have all retired from the factory and the mill
From the mines and from the offices, that's where we learnt the drill
To stand and fight for what was right and yes we're fighting still
So for this we're marching on**

Chorus

**Dignity in our retirement
No means test in our retirement
A life worth living in retirement
And for this we're marching on**

**When fighting for your country you were praised up to the skies
But now you're non productive it will come as no surprise
Their pledges were the pawnshop and their promises were lies
And for this we're marching on**

Chorus

**And if the road gets heavy and you start to feel the strain
Let's educate the young ones so the principles remain
And if the message gets across our struggle's not in vain
Yes for this we're marching on**

Chorus

Our thanks to all the note-takers, without whom this report would not be possible

Opening Session (edited transcript)

Frank Cooper (NPC President): Thank you Shirley for leading us in the singing of Pete McGovern's song.

It's my very great pleasure to invite Councillor Greenhalgh, the Mayor of Blackpool to welcome you to Blackpool and to say a few words. She will stop a little while, which is a great pleasure, to see that you behave yourselves.

Councillor Jean Greenhalgh: Good afternoon, Ladies and Gentlemen, fellow pensioners; it's my great pleasure to welcome you all to Blackpool and to the Opera House. I believe this is the 21st year you have been coming for your Conference to Blackpool. There is a very warm welcome for you here. I hope you have a very successful Conference. I hope you will all come back again and I hope you will leave with some very happy memories of the Conference and Blackpool. Thank you. (Applause)

Frank Cooper: Thank you, Jean, for that very kind welcome and thank you for the weather that you have arranged; we rather like it! Can I congratulate you upon becoming Mayor, and wish you a very good, happy and thoughtful year in office; it's an important post in any city, and as an appreciation from the National Pensioners Convention I will ask the Chairman of the Finance Working Group, to present a cheque to your own nominated charity. (Applause)

We have speakers for you today, and I want to say thank you to all that have come; they have all been very loyal supporters of the NPC and its fight. The first is from the UNISON Trade Union, the Assistant General Secretary, Karen Jennings. (Applause)

Karen Jennings (UNISON): Well, first of all, I want to bring you the warmest greetings I possibly can from Dave Prentis, our General Secretary, and the 1.4 million members that are in UNISON (Applause). But, more importantly, the 100,060 retired members that also make up UNISON. (Applause). I may be the newly appointed Assisted General Secretary, of UNISON, but I am a former nurse and my life has been steeped in the NHS, campaigning for the NHS; I know the NHS inside out. I can confidently say to you that the NHS is the best health care system in the world. (Applause).

I know none of you believe the rhetoric, the poisonous rhetoric, that somehow other countries deliver better health care systems than the UK, but the UK delivers health care free at the point of use, equal to all that need it and it's paid for by direct taxation, and therefore the most cost effective and cost efficient health care system in the world. It defines us as citizens and that is because we care about each other; we don't want

anybody to be frightened ever of becoming ill. (Applause).

The NHS does work. It's not just Trade Union officials that say that and pensioners that use it, but amazing organisations like the World Health Organisation have said that it's the best placed system in the world to respond to a pandemic; the most cost effective system in the world, and the most integrated and comprehensive system in the world.

We are not going to let the Tories dismantle it and fracture it and throw it open to privatisation. (Applause).

Never mind New Labour but our fight is with the Tories and Liberal Democrats. We need to make sure this Government does not take us back to where we were in 1997, when the health service was on its knees after Margaret Thatcher. The Labour Government introduced 80,000 more nurses, 30,000 more Doctors and it delivered on waiting lists; nobody waits any more, but under this Government we have to be unrelenting in our challenge to what they want to do to our NHS.

We didn't like what Labour did with privatisation - but our NHS is in a far better place now than it was in 1997. After decades, decades, of under investment, as a nurse I saw people waiting three years for hip replacements and cataracts and people in pain and lying in A and E departments on trolleys for three days. We can't go back to that, but under this Government and austerity measures and plans for privatisation that is exactly where we are heading. We need you, the trade unions need you, and the staff desperately need you, to be standing up and fighting alongside them to save the NHS. I know that you will do that.

I want to say that today we have heard the outcome of the listening exercise and that listening exercise has been rigged: all Cameron's people were on there and it was pro-privatisation. Some concessions have been made, I admit to that, but really it's sugar-coated. The competition still remains and that is the element of the reforms that is most damaging. Competition will bring with it privatisation, and so the other thing that remains is that they are removing the cap to prevent more privatisation on foundation trusts. We have to continue to lobby and actually what we have to do is to go to Clegg and say "You have not won this at all; it's still a fudge".

The Secretary of State is not going to be as accountable to Parliament as he is now, and we want a Secretary of State who has to be questioned and accountable for the NHS in Parliament. If Scotland can do it and Wales can do it, then we can do it. (Applause).

Conference, so much is happening across our country; it's frightening. The least you can say for this Government is that they do U-turns and, by God, we will make them do a U-turn. What they want to do on pensions, they are really attacking those public sector workers, nurses and home helps and some of the lowest paid in the country, and they have a pension no more than £4,000. They are going for their pensions in a big way; they want to get people to contribute more. You know the individuals working in health and local government are going to be required to pay a 50% hike in their contributions. We know what is going to happen and, while there are pay freezes, it's an attack on people's terms and conditions which are happening. People will stop contributing to those pension schemes and, if they do that, they will not be sustainable and not viable.

This Government wants the lowest paid people in this country to pay more, to get less, and to work for longer. It's frightening how long they want people to work for. Can you imagine a paramedic, 68 years of age carrying somebody down staircases? Or, a nurse of 65, still working in intensive care, or A&E? It's a nonsense. People need to have choice around retirement, but to get them to work beyond 65 and 67 and 68 and still have less in their pensions! The one thing you'd think by now is that we should be ending pension poverty. (Applause).

Conference, some of you will have read in the papers today that Dave Prentis, our General Secretary, has said we are mobilising for industrial action. (Applause). If this Government does not do a U-turn on what they are going to do to pensions, we will be mobilising UNISON's 1.4 million members and our retired members. (Applause). We are preparing for that right now, because there are some draconian laws and rules in place to say how you have to justify your industrial action and it takes us seventeen weeks to do that, but we are doing that right now, and we are not doing it on our own but working with the TUC.

This Government will feel the might of the Trade Union movement. The other mighty movement that we have in this country, the most powerful movement that we have in this country are the pensioners. They are a growing formidable force. (Applause). We need you to help us. We need you to help us keep our NHS, as we want it, and for it to be an institution more popular than the Royal family itself. (Applause). And, you know what it's like to live on a pension and you don't want your grand children going through pension poverty. So, stick with us. Thank you. (Applause).

Frank Cooper: Thank you Karen. That has kicked us off to a very good start. I will call the next speaker from the Tax Evasion Body but, before I do, it's come to my attention that some four or five pensioners were hon-

oured in the Queen's Birthday Honours' List for work on behalf of pensioners. Congratulations to all of you. (Applause). I now like to call Richard Murphy to talk about tax evasion and the consequences it's having on paying for a humane society.

Richard Murphy: Yes thank you to you and to Dot as well and all of you for asking me to come to speak today. When I told my sons I was coming to Blackpool the first thing they wanted to do was come as well. (Laughter). Sun, sea, sand, trams, and they are a pretty heavy mix when you are eight and ten. I told them who I was meeting and, if I am honest, they were not quite so sure. But they had some careful words of advice and said, "Dad, you will fit in well; your hair is the right colour"! Oh for the confidence and arrogance and happy-assuredness of youth. I am very happy to have left it behind. May be you, like me, have replaced it with a little bit of confusion. You look around the world and say, "what the heck" or something like that, and I do. I do for good reason. I am perplexed by what our Government is doing, but to say 'perplexed' might be to understate things. I admit I am angry about what our Government is doing. I am angry from the reasons that I will explain.

Let's not beat around the bush. I know, you know, the Government knows, that we have had an economic crisis in this country and, again, I know, you know, and the Government knows, that everybody except the bankers, large company directors and the very wealthy, are having a tough time as a result. So let us agree on those facts. Let us agree on two other things: experience has taught me that when you are in a mess, it's best to be honest about it.

The second thing: when you are in a mess, it's time to clear it up. I am of an age where those things seem glaringly obvious, but we have a Government that seems to be run by a bunch of boys. (Applause). I say 'boys' very particularly because they do not want to seem to want women in on the game.

David Cameron, George Osborne, Nick Clegg and Danny Alexander are not telling the truth about what is going on and there are three issues in particular where they are telling you and me a pile of porkies. They say the mess we are in was all Labour's fault. Well, of course Labour had a hand in it; Labour was the Government for thirteen years and nobody can exclude Labour for some blame, and we need to be honest about that. But to pretend it was all Labour's fault when it was the fault of our banks, is ridiculous, and just as ridiculous is to ignore the fact that throughout the years leading up to the crash, the Conservatives demanded less regulation about banks. The crises would have been much, much worse, if the Conservatives had been in charge. (Applause).

Secondly: the deficit is so big and growing so fast that

it will still be there for our grand children. Well, I am an economist and a chartered accountant and I have one answer to that 'piffle'. It's smaller than it was in percentage terms in our and your lifetime and most of the last 250 years. Yes, sure it's an issue but let us not take it out of proportion; it turns mole hills into mountains, and I think that is what George Osborne wants to do. When they talk out of proportion they say "unless we cut Government spending we will end up like Greece", but we can't end up like Greece, because Greece does not have its own currency and economy where most people seem not to pay tax and they have a lot of short-term borrowing. Yet, ours has a repayment time of 14 years.

However, we could end up like Greece. The austerity programme in Greece is destroying growth and throwing people out of jobs and resulting in the threat of privatisation and this means a cut in pensions and other benefits. It is creating mass unemployment among the young: that is where we are like Greece.

Our austerity programme is a programme we don't need because our crisis, which is nothing at all like Greece's. Greece is doing the same thing and our growth has collapsed; it was rising under Labour and stopped and we could be in recession again right now: that is George Osborne's fault. (Applause).

Over half a million civil servants are going to lose their jobs: that is George Osborne's fault. If half a million civil servants lose their jobs, you don't create half a million new jobs in the private sector but lose half a million jobs in the public sector: that is George Osborne's fault. And we have the threat of privatisation. Make no mistake, my wife is a GP and she comes home every day and says that it's privatisation we are looking at in the NHS: that is George Osborne's fault too.

For young people, one in five, of your grand children are out of work: that is not their fault, but the bankers' fault and George Osborne's fault, and it is his fault that people don't want to use their skills. Let us turn to you and what is on the horizon for pensioners. You and I sound as though we have been promised a fair pension and with the National Insurance Contributions and our tax paid and, for our hard work, George Osborne is taking that promise away. George Osborne is delaying when pensions are paid and reducing the amount which they increase each year by changing the inflation measures and changing schemes that will not meet needs. He says it's our fault for not having enough children and we are living too long. I can tell you that is nonsense, and I can tell you why. A few years ago I began to work on the tax gap; nobody had heard of it in this country until I began to write about it and talk about it, and then the TUC published my work on it. Now, apparently, it's the number one priority of HM Revenue and Customs - I am pleased they say

that but accept, as ever, we are not being told the truth - the tax gap is the difference between the tax that should be paid in this country and the tax that is actually paid. I say that figure is £120 billion. That is enough to pay for the NHS every year. (Applause).

Now, admittedly, when £25 billion is paid late and £95 million is made up of tax which is avoided each year - and £25 million is avoidance and £70 million is evasion - and when wealthy people and large companies employ accountants to get their way around the tax law - you know the name of these companies, called Barclays, and Google and called Topshop and, yes, some people say they are called Boots the chemist. Oh yes, and they are also the rich people who put their money off-shore in tax havens and people that use the country as if it was a tax haven and all helped by what my friend calls 'the pin-stripe Mafia': the bankers, lawyers and accountants. You lose your pension because these people work out ways around the law and so don't pay tax. And, you lose your pension because whilst HM Revenue and Customs agree there is £35 billion of tax evasion in this country each year, one third of the NHS roughly; I think it's double that.

There is good reason for this problem existing. In 2005, 100,000 people were working in HM Revenue and Customs and by 2015 there will be 50,000. I am telling you something very simple, straightforward and obvious: you don't catch tax cheats with a computer and you don't catch tax cheats by saying "please send a cheque by return". They don't do that. That is why there are tax cheats in the first place. You catch them by hard work, by real people using real skills to ensure the tax that is owing is paid to pay your pensions, and one day to pay mine.

The last Government, to its shame, and the current Government to its discredit, have cut the number of people doing that work. I can forgive Labour for when tax benefits were rising and there seemed no problems and, when my work had not been undertaken. But we now know that there is a tax gap and we know we lose two thirds of the deficit each year as a result of the non-payment of tax. George Osborne knows that, and yet we lose that much.

We now know that this Government has decided to cut the resources dedicated to collecting this tax as well and the message is simple: they don't want that tax. They would rather the tax cheats have this money than the Government had it. They have made a choice and decided to reward dishonesty instead of paying decent pensions. (Applause).

They want people to take cash in hand instead of providing proper jobs to young people, and let people cheat rather than providing a proper health service for us all. They duck and dive like the accountants they are. For the deficit and, if anybody is to blame, it will be

George Osborne. (Applause).

If anyone is to blame that your pension will not keep up with the cost of living then it is George Osborne. If your grand children's school is suffering you know who to blame: George Osborne. And, when you can't get the health care you need, blame George Osborne. The next time he says he has to cut, he has to slash, and has to destroy people's lives, and has to take away our health care to keep the bankers happy you now know he is not telling the truth. George Osborne has a choice: he could employ another 20,000 at HM Revenue and Customs which would cost £1 billion a year but raise at least £20 billion worth of tax a year and more, yet he has not chosen that, and you know he is wrong.

There is also a plan B: we can have health care, pensions and public services and bus passes and all that we want if only we had a Government committed to collecting the tax that is due to it; surely that is not too much to ask, is it? I don't think so. I hope you agree. Please join with me and say to our Government that there is a choice, and you can close the tax gap and deliver the services we want and we expect you to do it. Thank you (Applause).

Frank Cooper: Thank you, Richard, for a very interesting insight into that particular field which is often baffling to many people. I have to announce this though, that the request that we have had for retiring the poor bankers has been turned down (Laughter).

We move on to our next speaker which gives me very great pleasure, colleagues. We have been involved in difficult conflicts where we have called upon our friends overseas to lend a hand. We turn out in Whitehall if we are told to, to cheer the troops from Australia and from South Africa and Canada as they march and go through to the front, as they call it. Yet, as you are going to hear now, we don't treat those people well when they emigrate to Canada: it's a great shame.

I congratulate Tony and his team for the wonderful work they have done. The NPC is shoulder to shoulder in your fight and there is never an opportunity when I am talking to Members of Parliament to emphasize the need for being fair to ex-pats, wherever they live. Ladies and Gentlemen, Tony Bockman, International Consortium of British Pensioners.

Tony Bockman: Ladies and Gentlemen. I have never had an intro like that, and I feel so choked I can almost not speak. But I have two colleagues in the audience that will tell you that that problem will not last more than a few seconds so good afternoon. I am Tony Bockman and Chairman of the International Consortium of British Pensioners.

Today I would like to tell you the parable of Britain's

second class pensioners. My dictionary, which served me well for over 50 years, describes a parable as a brief narrative or story conveying a spiritual or moral lesson. The brief narrative I will relate to you is about Britain's second class pensioners. I just do not want to indeed convey a moral lesson but a lesson in the immorality of the British Government's policy of freezing the British state pension of over half a million pensioners just because they have lived overseas in their retirement.

A few facts: 12.5 million people receive the British state pension and all contributed similarly to that pension through their compulsory National Insurance Contributions. The amount of pension they initially received was proportional to the contributions of the 12+ million plus pensioners; more than one million live overseas and half of that one million plus received the same annual upgrading as the pensioners who still live in the UK just as though they never left. They live in places like the EU, the USA, Philippines and Israel and Bosnia etc.

The other half a million plus do not receive any increases, ever. Their pensions are permanently frozen at the level which they first received them, in their country of residence, solely because of where they have chosen to live in retirement. Over 95% of those pensioners live in Commonwealth countries like Australia, Canada, South Africa and New Zealand etc. Sounds incredible, does it not? But it's true. No increases ever, even though they made those similar compulsory National Insurance Contributions just like you, and that other half a million overseas whose pensions are not frozen. If this seems morally wrong and unfair to you, let me get to the parable, to make it easier to comprehend the effect this has on the disadvantaged half a million plus.

The parable is about second class pensioners, Joe and Joyce. They now live in Canada. Joe worked all his life and had £52 a week when he reached mid-retirement in 1991 and his wife Joyce spent a good piece of her life looking after her two kids, and I am sure there are women here that understand and have been through the same process. She had a pension based on Joe's contributions and their kids emigrated to Canada some time earlier and they decided to move to Canada to be closer to the kids and their grand children.

They were a close family; just seemed like the natural thing to do and they could have been in Australia, South Africa or more than 120 countries, including most Commonwealth countries and for any reason; their choice.

It's twenty years on, 2011, and Joe and Joyce are relatively healthy 85 year olds and looking forward to their first great grand child, but their financial position

is not as healthy as it used to be and the primary reason for the situation is their basic state pensions are still exactly the same rate as they were when they moved to Canada in 1991: £52 a week for Joe and £30.20 a week for Joyce. Had they emigrated to the USA, just 50 miles south of where they live in Canada it would have been around double.

Put another way, their pensions are just 51% of what they should be, second class, just because they chose to live close to their families in retirement. Yet, they made the similar National Insurance Contributions just like the pensioners living in the US or France or Germany or Spain or Israel. Just how immoral is that?

No pension scheme should be able to penalise its beneficiaries by reason of where they choose to live, especially when the number of years of contributions to that scheme directly determined the amount of pension they received, and consequently half a million pensioners have made first rate contributions to a second class pension, and that is wrong, Ladies and Gentlemen.

The reason is that the government upgrades pensions to overseas pensioners -- only when there is a legal requirement to do so though. So, those living in the EU or when there is an agreement in place with a particular country. It goes on to say there are plans to expand the plans to more countries, but how can that be? How can a Government that stresses the need for fairness for all and expresses its concern for the well-being and dignity for the elderly, penalise pensioners?

There is a mockery of this policy of fairness made in the Parliament and in committee; there is no legal requirement for an agreement to be in place before expanding parity to all pensioners if the Government had the will to do so! So what is stopping them? When all the excuses are over, and done, it comes down to money, or so the Government will have us believe.

The Government states the economy can't afford the estimated £620m a year to update all pensions to parity, in spite of the fact that that £620m represents significantly less than 1% of the annual pensions and benefits budgets: yes, less than 1%. To put it into perspective, a recent study has confirmed our beliefs that all pensioners living overseas already create an economic saving of more than £3bn annually, yes that is right £3 billion. How come? The main source of savings comes from a lack of demand on the NHS, and we have heard a lot about the demand on that; briefly no added benefits, no social cuts, no bus passes and if you think about that, they do not get that and there is no demand on that, nor should they; they don't want that.

The study also considers recent surveys on the intentions of individuals to emigrate after retirement.

These indicate that removal of the pension freezing policy was significantly increased by the numbers wishing to emigrate and thus produce a corresponding additional increase in net savings to the UK economy of some £33bn over the next 20 years.

Another benefit, not included in that £33bn, is that immigrants who relieve pressure on the shortage of hospital beds and facilities for the elderly and shortage of housing - that is not in that 33 billion. Generally, this situation is not known or understood by the British public who do not appreciate the current policy of pension freezing which will apply to future pensioners who may wish to emigrate, and this includes the 15 million baby boomers, just entering the pension bracket.

So, Ladies and Gentlemen it's in the interests of the British public to be made aware of this immoral situation and to encourage them to lobby their MP to change their policy so everybody is free to retire to wherever they may wish and if you want to live in the Falklands, which is a British pro-directorate, your pension is frozen, but how can that be?

We hope we can rely on your support to demand this change in pension policy. We need the support here in the UK. We would like to talk to you during this Conference; we would like to be able to work with you to have our own message distributed to the British public through your communication channels.

We have got copies of all the information I have referred to in this address. We appreciate that you are here to make your voices heard for better pensions and we understand that and ask you to make your voices heard and, for the electorate at large, to press for all pensioners that live overseas to be treated in an even-handed manner as they do not deserve any less fairness or dignity or consideration in their old age than any other recipient of the basic state pension, wherever they might live. We need your help, Ladies and Gentlemen, to eliminate the pension freezing policy of pensioners living worldwide as they deserve a first class pension for their first class contributions.

Write to your MPs and demand that they sign EDM 1895, tabled on 9th June which calls for changes to the social security up-rating; the statutory instrument that imposes the freezing policy. Send them a copy of our handout and ask your family and friends to do the same. Write to the Prime Minister, and the Pensions Minister and demand they work with the International Consortium of British Pensioners to solve this issue; we just want what is fair.

Thank you very much for your kind attention, Ladies and Gentlemen, and to the NPC and Pensioners' Parliament for allowing us the opportunity to bring it to your attention. Thank you very much indeed. (Applause).

Frank Cooper: Yes, thank you. The NPC National Council and Executive have voiced their full support for your fight and we shall continue to do all that we can. I think you have made a very good case for saying it's just straight-forward justice. Colleagues, I now call upon a speaker from our sister organisation, and we have worked very closely with them for some considerable time, and I think it's of immense importance. Ladies and Gentlemen, from the Policy Development of Action on Elder Abuse, Daniel Blake. (Applause).

Daniel Blake: Thank you very much, Conference. This is one of the proudest moments of my career being able to address the Parliament today. I want to tell you briefly who is who on elder abuse and what is occurring tomorrow, the World Elder Abuse Awareness Day and to list some of the demands we are making on the UK Government on such an important day.

Action on Elder Abuse was formed in 1993 but we go back to 1991, when Virginia Bottomley was on Good Morning Britain when a member of the public asked a question which very simply said, "Where would you go in the UK to find information on the abuse of older people?" Her recorded answer on national live television, in 1991: "There is no information because it does not happen here".

Two years later, Action on Elder Abuse was formed by a small group of people, professionals, largely working in the NHS who believed it was not an accurate reflection of the realities of society for a small but significant number of older people. Action on Elder Abuse was formed in 1993 as a very small charity based in South London, which sought and continues to seek and promote awareness and an end to the abuse of older people. It's our ultimate aim to go out of business because abuse has ended, but in the current financial climate we seem quite close to achieving that for other reasons. We look forward to a day when there is no need for a charity, nor a pressure group nor a campaigning group to talk about the abuse of older people, but right now we look forward to the same resources that EW quite rightly given to the abuse of children and domestic violence and hate crime and even cruelty to animals.

So, what do Action on Elder Abuse do? We comment on Government policy and run conferences and talk at seminars, but the single most important service we run, in my opinion, is the UK's only help line for concern about the abuse of an older person. We took just under 20,000 calls last year relating to the abuse of older people and we are here today to speak on behalf of victims of abuse. We make no apologies for saying that we estimate between 500,000-800,000 older people are abused each year and the NSPCC estimates that far more older people are being abused,

but, the way society responds quite often suggests something different.

We know in the last year that 86,500 older people who live in our communities, who do not have dementia, were financially abused of amount of money stolen, coerced, and defrauded somewhere in the region of £50 million.

So, we speak on behalf of older victims of abuse and make no apologies. Tomorrow is World Elder Abuse Day and this happens across the world and we say it's time for the platitudes to stop and the broken promises to stop. We need some real genuine action on the abuse of older people.

I am as big a supporter of the NHS as any one is in this room and those that have spoken on this platform, but I believe we need to call for action to end the scandalous treatment that far too many older people are suffering in terms of their engagement with the NHS. (Applause).

People will be aware that the Care Quality Commission has a stall here. Every Thursday for about the next four months it is releasing a series of reports on dignity and nutrition in NHS hospitals. It can't be acceptable that in a hospital a consultant had to prescribe regular drinks of water for an older patient in a hospital ward because they were concerned that that was the only way they would get regular hydration. It can't be acceptable, if you read the reports that came out last Thursday, that a 90 year old woman at a hospital was laid on a NHS ward in an NHS bed for 48 hours without receiving any fluid or food at all and it was only discovered by somebody on that inspection team. What keeps me awake is my fear about what would have happened to her if they had not been an independent inspection team going in to that hospital and how many other older people sit in hospital beds hungry and dehydrated? It's not acceptable, and it's not anti the NHS to say it's not acceptable. (Applause).

In February, the Parliamentary Health Ombudsman released a shocking report entitled Compassion in Care, ten stories about the experiences of ten older people accessing primary care services. The first was of an older man kept waiting in a waiting room whilst his wife died and he was not able to sit with his wife whilst she died because staff forgot he was in a hospital room. That is not dignity; that is not acceptable.

The second example: a woman in a hospital in Hampshire who was in the same hospital for 13 weeks and for those 13 weeks she was not washed, bathed or showered once. The reason I think that is important and why I have such an issue with that, is that I don't want to live in a society where we accept care for somebody's parents or grandparents that I would not accept for my parents or grandparents, and I don't want to be treated like that when I am in my 80s. (Applause).

I am sure many of you, if not all of you in the audience, have heard of a company called Southern Cross Healthcare. They, as you know, are the biggest provider of care homes across the UK. I think tomorrow we need to say very loudly and clearly to the Government to stop allowing private equity and private finance and private care providers to play monopoly with people's care whether they are allowed to buy or sell or rent care homes and dismiss 3,000 staff and claim that it will not have an effect on quality of care. That is not the welfare state and not what we signed up to.

That leads me on to the Care Quality Commission: we need to send a clear message to them tomorrow to say can you provide some proper regulation of the care sector? The CQC has the same amount of staff but they are doing less inspections and under its watch a Press release was put out three months ago saying there are 100 care homes without a registered manager. But, with the Care Quality Commission, there is no risk to older people accessing what has happened; it's not acceptable and managers are absolutely crucial and critical to providing good care.

It's not acceptable for the Care Quality Commission to issue a press release saying they have shut 97 care homes in the first 13 months they have been in existence then, only for the BBC, three weeks later, to actually prove it was not 97 care homes but somewhere closer to 40. Quality and regulation are important because we need to guarantee people a quality of life when they enter care homes rather than the mere existence that the CQC only seems too happy to tolerate. I don't know if you saw the Panorama programme two weeks ago; I thought that we got rid of that kind of abuse 20 years ago. But it's even more shocking to know that someone had blown the whistle and written to the CQC, with their fears and concerns, but these were not actioned. In my opinion CQC is not, at the moment, fit for purpose, and we need to put that message across very loudly. (Applause).

We also call tomorrow for the end to financial abuse of older people which, as I said, is costing in the millions and ruining people's lives. I took a call on our help line regarding a man who was defrauded out of his own house by his adult son. He said to me, "I really saw no point in living any more". I find it shocking that we live in a society where that goes on and it's not taken as seriously by the social services department, police, organisations and the Crown Prosecution Service. We call tomorrow for action to treat older people with the same respect, the same dignity and the same care we quite rightly demand for children, people with mental health issues, and even for animals in our society. (Applause).

I don't want to take up too much of your time because there are a lot more interesting speakers to come. There is a lot and, to be polite, a lot of stuff spoken about a new concept about the Big Society. What I want to say in terms of care and treatment of older people is that I think we have always had a big society in this country and it came about at the end of the Second World War, called the welfare state. (Applause). It's taken this Government less than a year to fundamentally take it to bits, the welfare state, and we see the effects at the sharp end. So, we will be calling tomorrow for the protection of the welfare state. I just want to thank Conference very much for allowing me to speak. Thank you. (Applause).

Frank Cooper: Thank you, Daniel, and thank you for your very good presentation. You were, in fact, speaking to 'Big Society', because this is the cream of society in our opinion. I don't know who had the shortest journey to get to Blackpool, but I do know who had the longest journey. The NPC is affiliated to FERPA, a European organisation, and its past President, Werner Thum has travelled from Austria to speak to you.

Werner Thum: Yes thank you very much. Thank you very much colleagues. Please excuse my very bad English: I hope you can understand me. Let me start with a short story about the use of the English language. Forty-five years ago, the US Government, the Minister of Labour, invited a group of young European trade unionists to the US to stay for ten weeks; 15 people from several European countries.

During this time, we met a lot of trade unions and organisations. After a few weeks people came and said to me, "Is it possible you could make a speech?" But my English is bad. We had three guys whose natural language was English, and they said "Forget it, as one comes from Scotland, one from Ireland and the other from Wales"! I hope it's the same for me to you.

FERPA is a movement, a Trade Union movement, in the European Union. We have ten million members and we are part of the European Trade Union Confederation. Our aims are to have better living conditions for pensioners and to become older in dignity: those are the main aims, and there is a lot of different data. During the march this afternoon, I saw on a banner, and understand that we are stand for justice and respect and recognition. I think that is a very good slogan for elderly people.

In our societies, one of the biggest problems is that everybody will become older but nobody will be old. One of the most prominent people who lived in the first half of the 19th century said: "It's nice to live long, but the problem is you become old". (Laughter). I heard this, and we understand this problem. That is the problem in our society: and, so we have to do a lot of things.

But another point: two years ago, I was sitting in the lounge with people the same age and all of them were involved in political parties and other organisations, and most of them I have known since my youth.

One of them said, "It's very sad, we have no representative in the Parliament, the oldest one is 68", and they looked at him and said, "You, boy, I can remember, as we were young, we say to all the elderly people outside, here we are the youth, and we must build up the future and we see the position now: the holes in our society".

But let me start on another point: we see a ghost around in Europe. This ghost steals the people and the money but it's not the same as Robin Hood and Sherwood Forest, with the rich and poor people. We lived through one of the hardest deprivations of World War II and, at that time, it was necessary to save in banks and financial institutions and large companies, by financial support by the state. It was necessary to prevent great economic problems.

At that time, many people lost their jobs, their income. But, now, all these companies look to achieve high profits. The manager gets a high bonus, but we have no changes in the other systems, as many people are unemployed and people have no money and pensions are low. That is like Robin Hood, and this ghost; this ghost that is around in Europe, as they steal the money of the poor people and they distribute it to the rich men. We have to change this situation. (Applause).

The Congress of the European Trade Union Federation three weeks ago, in Athens, Greece, sent a message to the Government: change the economic policy. It's the wrong way to save money in the budget. For instance, it's the wrong way to cut the social budget. I will only mention two points of the social budget: health care, and pensions which are both very important points for the elderly people, of course. That is the wrong way to cut costs.

The policy must be to invest in work, in jobs, to build up a new economy that everybody has a job. (Applause). This must be the right way. But the political problem we have is that the European governments, most of them, dominate, and the likes of the EU Commission goes another way. We have to build-up the pressure against the government here, to build up the pressure to change the policy: this is necessary. (Applause).

There is also a problem in this situation to say, okay, some things are too expensive in the social budget. We have to look at all those things. You heard something about what happens in hospitals. I can imagine it also in other things. Maybe you know the joke, for instance, for elderly people, that the man goes to the

Doctor and says, Doctor I am very sick, and he says, "Yes you are sick".

"But what is it?"

And the Doctor says, "It's not so good".

"But please tell me what it is".

"I can't tell you".

"But can you say tell me how long I've got"?

"Well, I wouldn't buy any long-playing records".

The EU has one sixth of the population. If you look at the elderly people, the one fifth of the elderly people, those aged over 65 live on the line of poverty. If you look at the separate European States and come more to the east of Europe, this is higher. But also in our States like the UK and in Austria and it shows a separate picture. If you look at the line of women as well, it's higher, and you will see that poverty has a female face. We get a lot of proposals of so-called experts. But what do they do? They say that In the past we lived beyond our means. And let me ask who has lived beyond - was it you, you, you? (Indicates) Or, other people?

That is the big lie in the policy that we say today. This lie means, now we have cut expenses in the social budget, and you must cut pensions and all other things. But that is something we can't accept. (Applause).

The proposals that we get, and what we have to do, come in most cases from people with the high income with a secure job. They can't imagine what people do with a small income. Those people think that at the end of the month: "What can I do with the rest of my money?" The people with the low income look at it another way, "What can I do with to make my money last till the end of the month?" That is the big difference. (Applause).

In this case, it's also very important to fight for the right for the pensioners. (Applause). Of course, it's very difficult sometimes as we do not have the same opportunities as people have to strike and there are some small steps that are also possible; we have the opportunity to say this because we are in the European Union, and here we are as millions of people. We have the power, between elections to say something: what we want and what we need. We can elect those people who support us.

For instance, one example we have in Austria is a system for indexation for pensioners, for the consumer index pricing, a system like many other states. We have said this consumer price index does not show the real picture of the situation because in the basket of all the goods are a lot of things that are not used by elderly people as, for example, electronic devices and other things. We need more for health and food, for

energy, and all those things. The report of the Austrian Government shows an expertise to build up, within the same basket, a pensioner price index. (Applause).

This index shows us that the prices for the pensioners are 0.2-0.4%, every month, which is higher than the consumer price index. Beyond the discussion of the Government, to get the changes, it was not until now possible, but there was one chance before the last general election of Austria and we were successful in this point for one year. This showed us that it's possible to do something.

In Austria, we say it's necessary to fight, of course. If you fight, it's possible to lose, but if you don't fight, you have lost. (Applause). Let us work together this way.

I think it's necessary that our demand is to have an income to support the lowest in society without financial worries. We need health care for old people under the same conditions as all others; not separate conditions which only go to the age of 60, and then other conditions until 70, and other conditions then until 80. We also need long term care in the different forms in which it's necessary in the home and all other things. We need the respect of the society for elderly people, and the possibility to become older with dignity.

Let me finish with one thing that is very important. This is a point that will happen next year, because the European Commission says that next year is the year of active ageing. And it means participation of elderly people in the society. It means it's possible that elderly people will have the opportunity to learn. These are all points where, I think, it's necessary to show our governments that elderly people are a big powerful force. I have seen the march this afternoon. Nobody, no-one from the members of the march needed an oxygen mask! Let us have the power, and let us use this power. (Applause).

Frank Cooper: Thank you, Werner. You have encouraged me; I was not going to, but I think on the way home I might buy some long playing records!

Colleagues, from its outset, this movement owed a very great debt to the trade union movement and their untiring and very generous support. We have a general secretary of one of these trade unions, the Communication Workers' Union, with us today who is leading men and women in a fight for their lives and their jobs. Please welcome Billy Hayes. (Applause).

Billy Hayes: Yes, thank you very much Frank and thank you for the opportunity to address the National Pensioners Convention. I am sorry I was unable to be on the March, but I was kind of doing NPC work in a way; I was in Liverpool with my Dad: he is 92 years old, and he has smoked Woodbines all life and he is from Everton. So, living in London I don't get the opportunity

to come up and say hello to my Dad.

It's great to be here. We have in the CWU a very active organisation and we speak of our retired members at the retired members' committee and so I hope Ernie (Purkis) gets well; he does an excellent job at the Congress in terms of the contributions he makes. If he was here today I am sure Ernie would be heckling me about things we have to do in our union.

So, it is a pleasure to address you at your event because of the lobbying role the National Pensioners Convention has both in its history, and also in terms of what this coalition Government is about. Once a guy called Kierkegaard said: "Life has to be lived forwards but it can only be understood backwards". What he meant by that was that, yes, we live in the present and, yes, we fight for the future but we have a collective memory about what we have achieved in life. And what we certainly do in the labour movements is that we guard what we have achieved, because what we are witnessing with the coalition Government is probably the most serious attack on living standards, and the welfare state.

The idea of the welfare state, the idea that we look after each other - not a jungle - but we live in a society and there is something called 'society', and that is what we are about: it is about looking after each other. It's the scale of the attack from this coalition Government. It's almost taking us by shock and horror.

For young people it means the loss of the educational maintenance allowance, the tripling of tuition fees and in many cases unemployment. About a million kids can't get a job at the moment. For the unemployed, it means reductions in benefits and interrogation for those on benefits. For disabled people it means the loss of the Disability Living Allowance, and you remember the Minister, who would not even meet the disabled, when they protested in Parliament, that was in the very week when the Sunday Times showed how great the rich had done. This Sunday Times Rich-List is worth looking at it. Strangely enough it's not an attack on wealth but a celebration of wealth, as they would see it, in terms of how well the rich have done in the society; an 18 per cent increase in their wealth in the last 18 months, yet for those in work it means wage cuts.

Mervyn King, the Governor of the Bank of England, said: "Wages will be the same as they were in 2005", and he added: "You have to go to the 1920s to find such a cut". You need to be aware of the impact of pensions, the shift from the RPI to the consumer price index and the impact that has on state pensions and most company pension schemes. (Applause). You know I think that sometimes we talk of trade unions being producer interests, ie we are looking after our own work place concerns. But, of course, it's a pretty

poor trade union if you are not looking after the people that pay your wages. We need to reach out beyond the workplace concerns, and there is a concern as a movement, that we have not woken up to yet to what is happening to RPI (Retail Price Index) and CPI (Consumer Price Index) and the impact that makes.

Mr Hammond, the Shadow Chief Secretary to the Treasury, said (before the election): "Indexation and pension payment is an established part of pension legislation, and the Conservative party has no plan to change the current index linking of public sector pensions in payment. We agree with the view that the right to indexation of pensions already accrued is part of the accrued pension rights and these rights will be protected". Another forgotten promise!

Do you remember David Cameron saying on TV, when considering cuts, he would send away any Minister who promoted cuts in front-line services? He seems to have forgotten that. Clearly the change in the up-rating measure is extremely serious. John Hutton, who used to be a Labour politician, estimated the reduction of about 15 per cent on average, rising to 25 per cent once other reforms had been taken into account.

A famous American politician said this: "If it walks and quacks like a duck...it's probably a duck". Well that is what they are doing in cutting our pensions. (Applause).

It was also a shameful act to cut the Winter Fuel Allowance by £100 for those in their 80s and by £50 for those under 80. One of those things that leaves you gasping for air and, of which the government is aware, is the cost of increase in energy bills and where pensioners become vulnerable and those pensioners who don't have many resources, and yet the government proceeds any way.

There is a list of problems leading us to the question, what is to be done? What should we do? I tell you about things we can do. Certainly, people getting out on the streets, whatever their age and doing what they can, all helps in terms of what we do, but we do need an alliance of the labour movement between pensioners and young people, disabled, and all. I know the NPC is outward-looking and CWU has benefited for many years on its support on the privatisation of Royal Mail and post office closures. So, we need to look at how we can bring each other together.

On 26th March it was a fabulous mass demonstration and a fantastic turn out (Applause). Obviously the CWU is, and continues to support, broad campaigns at a local and national level.

Turning to where we are with this Government, we have had four run-outs in terms of the privatisation of Royal Mail: 1) When Margaret Thatcher was in power,

and 2) Under the previous Labour Governments, and also, sad to say, Peter Mandelson, not that we pay attention to some of the things he says, but I have his biography, now out in paperback, in fact a signed copy! It is called "The Third Man", for all those that know your Orson Wells.

He said in the book, not that I paid attention to it, but it's on page 294, at the top of the page: "He said I accused the CWU of getting up to every political trick in the book to stop the privatisation of Royal Mail". That is a compliment indeed coming from somebody like Peter Mandelson. (Applause).

But this government have got their way, and now it is going to be the best part of the year when they clear State Aid Rules, and they will need a buyer, so we will campaign onwards to stop that. One of the things that certainly affects people that have retired or pensioners or disabled people, is on the whole question of the post office branch network. One of the things we have done in campaigning and recognising the mathematics and numbers to work to recognise what the brutal reality was in terms of the parliamentary majority, but also to seek concessions from the Government and, we did that, which I have not got time to go into great depth today, but we got some big concessions.

But one of the big things they have done to keep the post office network in the public sector ; this has been done in no other country in the world. It's going to remain within the public sector, but the key to the post office network is Royal Mail. Something like 30 per cent of its income is dependent on the Royal Mail, so we will look to defend the post office counters together with organisations as we go forward. There are 11,500 in the network. When David Cameron talks about the Big Society I see the Big Society when I go to a post office counter, when it becomes a focal point, a hub if you like, where people think they will go and get their pension or their welfare benefit, and people come together there. Those post office networks have been under attack and continue to be, and we intend to have a post office network and post office counter campaign. So watch this space and we will develop that later in the year because there is something called the 'society' and we believe in it.

In terms of where we are now, and what should be done, and what is to be done, and what we have to do next: when we look, where do you look back on your contribution to society? You see what has taken place now, and that is what has happened. Tuition fees: you see the trebling of tuition fees by a Labour Government and by people that benefit by the old system. There has been an increase in people going to university and you see the beginnings of an attack on the welfare state. Post-war settlement was not perfect but it was said that there is something called society.

We began to see the beginning of the attack under Thatcher and where we are now. I think there is a key difference that we face when we look at the current assault.

Thatcher was quite cute. What she had done, for the people in work, is their living standards actually rose for a certain period under her. But, this Government is attacking not just those in benefits or those in the nationalised industries, but you will also see your winter fuel being attacked. But, they are not as strong as they think they are. (Applause).

First of all, they don't have a mandate, in the strictest sense of the word, in terms of some of the things they are doing and they can be defeated. I have been a trade union activist for nearly 40 years and there is one thing I have learned about what we do - and I am sure everybody drew similarly sense today from our international speaker and heard what has taken place - these people are not as strong as they think they are.

I remember early on when I became General Secretary about 11 years ago, I was invited to listen to a guy called Alan Greenspan, Chairman of the Federal Reserve and on a table was Richard Branson, Will Hutton and Andrew Neil and I saw them, a little bit worse for wear, shall we say! Another thing that struck me seeing them close up, was to see they are just as vain and vulnerable as any one of us and just as insecure as any one of us. What can change people is when people get together on the street and say, "We are not having this; we are not putting up with this". (Applause).

Don't underestimate your own power in terms of what is taking place in care homes and things we experience as individuals. Don't underestimate your own power because there is something called society and it exists in the trade union movement and exists in the voluntary sector. I am sure it exists in the National Pensioners Convention. (Applause).

Frank Cooper: Thank you, Billy, and sincere thanks to your Trade Union for their continued and valued support for the NPC. It's a long time ago since Aston University, when we first started. I was there, but I was not on the executive then, let alone in any position. But, Alan Walker was there and he is still there. I believe he is the best voice for social justice in this country. It is a pleasure to have you at our conference. Please, Alan Walker. (Applause).

Alan Walker: Thank you very much, Frank. You shot me down before I could start. Thank you, Frank and Dot for your invitation to speak to this Parliament and, delegates, thank you for your time as it's a great privilege to be here; it's always a personal privilege to be here.

I have to tell you that I am cutting two thirds of what I was going to say about the Labour record in office and about the current Government's policy but because nobody else has mentioned this I want to say briefly one of the worse things the CON-DEM coalition is doing is cutting public expenditure and they are the biggest cuts in public expenditure since the 1920s; bigger even than the Thatcher Government.

Social care means there is a local responsibility and a large part of local Government spending, and much of those cuts are falling on social care. We are looking at an average of 30 per cent cuts in social care and that is a budget that simply cannot be cut. The eligibility criteria is already too tightly drawn and they are focussed on only those with the highest levels of need, which means there is no preventative work happening at all to prevent the onset of frailty and to prevent people becoming dependent and needing more and more care eventually in nursing home care.

There is already, before the cuts, a care gap. Two fifths of those older people with higher level needs receive no formal care whatsoever, and that is before the cuts, before the 30% cuts in many Local Authorities. And, because of inflation in the costs of social care, it's necessary to raise the budget by at least 3.5% a year, just to stand still. So, we are heading for a crises in social care and it's a national scandal that already there are older people in need of care that don't receive it. These cuts can only make that worse. (Applause).

Let me talk briefly about what I regard as the future challenges for our Movement: the struggle for a decent pension for all, sufficient for a dignified life, that enables active participation in society, if you like, active ageing and, if frailty comes, then high quality health and social care. That campaign is a continuing one. As our past President, Jack Jones, would have said we have to keep on fighting until that prize is won. (Applause). It's very hard and frustrating work because new barriers keep appearing before us, year on year.

It's most disheartening now to see we are fighting the same battles as Billy indicated back in the 80s against Thatcherism, so if we want to achieve our goals, those set out in the Pensioners' Charter, then I believe we have to confront three ways or challenges. First of all, there is the massive barrier created by what I call the politics of the deficit. In a very deft and calculating way the Government has succeeded in turning the private financial crisis into a public sector crisis. (Applause).

So, what we are confronted with, and you know it and see it very clearly, but unfortunately the majority of the population don't, and yet we see supported by a credulous media as a new political narrative, and so not the bankers' greed that brought the economies crashing

down but bloated public sector bureaucracies. It's incredible and unbelievable but it's a very powerful myth what the media is running with, not just in this country, but across the different European countries. It translates into a new conventional wisdom, that this country can't afford social justice, improved pensions and benefits and decent social care. It's a myth. It's wrong. I guarantee you we are able to afford tax cuts in the year 2014/5 but we can't afford decent pensions now.

So, this myth stands all square in front of this Movement and our claim for social justice and dignity for pensioners. The narrative is wrong and we have to rebut wherever we hear and see it.

First of all the main driving force beyond the deficit reduction strategy is not economic, as Richard hinted, but it's ideological. The UK has the lowest Government deficit in the G7 countries. The so-called Office for Budgetary Responsibility noted that the previous Labour Government's reduction strategy would bring the deficit down to 3% of GDP by 2014/15: that is the Office for Budgetary Responsibility. So, in other words, the debt would have been halved under the previous Government strategy, so there is no economic need, but a powerful ideological need.

And the British public sector is not bloated but is 45% of GDP, and 44% in Germany, and 52% in Sweden, and 53% in France. If you take the spending on health and pensions and other benefits it's 21% in the UK, 22% in Germany, and 29% in Sweden. As we heard earlier from Richard, there are many other sources of income that the Government could go to if it wanted to pay off the deficit without slashing public expenditure and you have heard already about the tax gap, but tax loop holes are estimated at £25bn per annum and tax on vacant housing £5bn per annum...and there are other sources of income that the NPC have pointed to previously, and this Government too, like the surplus on the National Insurance fund and £20 billion plus subsidies paid to personal and occupational pensions.

Gordon Brown, when Chancellor, raised £9 billion with a 1% levy on national insurance, so why can't we do that to fund decent pensions? We are a rich country and there are sources of income but, as Richard said earlier, this is a political choice and it has not been forced on the Government by the state of the economy. Something must be done: there is an urgent need. The risk of poverty among older people in this country is fourth from the bottom of the 27 EU countries. Yes, fourth from the bottom. So, when Steve Webb appears before you tomorrow why not ask why are we fourth from the bottom, the fourth highest rate of poverty among the 27 EU countries and, what he is going to do about it?

You know about winter deaths: 25,400 in 2009/10 in

those 4 winter months. That is 9 older people per hour dying of the cold; it should not happen in a civilised country. It raises the question whether we are a civilised country; it should not happen. (Applause). There are 2.4 million pensioners who live in fuel poverty, and so there is a huge amount of need that these extra resources in tax, tax subsidies and so on need to be spent but what we are confronted with is a Government that is intent of cutting public expenditure to the bone.

The second strand of the Government's narrative is, I think, even more insidious - age discriminatory. What we heard from Thatcher in the 80s is that older people are a burden on the economy, and that word was used so often: 'burden' on the economy. Every time the Minister or Prime Minister mentions fundamental reform of the NHS, who do they blame? Older people, yes, exactly, and, due to older people expanding in the future, it means we have to change now or the NHS will cost too much. In other words it's your fault that there are too many of us and we cost too much.

So the ageing of the population is to blame. This is fundamentally wrong; a myth, and there is the basic truth that older people use the NHS more than younger people. But there is nothing fixed or inevitable about future projections of need and frailty on the part of older people. I could have chosen any quote out of tens of thousands but the number of pensioners with one or long term condition is forecast to rise by 2050.

But what do we do as a society? Do we stop and do something to prevent the frailty and reduce the amount of need that older people have for the NHS? That is the positive strategy we push for as a Movement and not the negative one that assumes that older people will be a burden. (Applause).

Now, the second challenge we face is the re-emergence of right-wing commentators on common policy, and they were quiet throughout the 2000s but suddenly popped out of the woodwork because in February, The Institute of Economic Affairs produced a report that targets older people for cuts and it argues that benefits and services are going to older people: £15 billion in benefits and £3 million in tax allowances and £17 billion in public spending, free bus travel, winter fuel, TV and married couples allowance and earnings link for pensions, and raising the pension age to 66 in 2015. They are absolutely outrageous proposals and they may not be taken seriously. But the danger is that they move the conventional wisdom to the right. They reinforce the idea that we can't afford a decent society; we can't afford social justice and therefore you, we, have to argue against those right-wing think-tanks when they produce reports like that. That is the second challenge we face. (Applause).

I am sorry to say the third challenge is our friends. One

unfortunate effect of this Government's massive assault on public spending is that it's begun to create competition between those groups representing different claimants.

The worse part of that is that it's created competition between young and old, and it's despicable. Barnardos, according to its Chief Executive last month, quoted that families need financial help now and there is room for redistribution of funds: free TV and winter fuel allowance and, you know, looking at means-testing and by ending universal benefits and looking at pensions for couples and people on low income, 3.9 billion is left over to help the catastrophe for pensioners.

So instead of arguing, the Chief Executive of Barnardos has brought it wholesale and said that there is no alternative, as she is making a case for cuts in universalism, and that is the danger. The Government has adopted and sets us against our friends: those in the poverty lobby that share the campaign against poverty and injustice. I think it's impossible for us successfully to make the progression for pension and social care without all the other allies in the poverty lobby.

This Movement from the very beginning has always had inter-generational solidarity at its heart and you have said you are angry about child poverty as you are about pensioner poverty, and so it's insidious that pensioners should be set against children in that way. We have to argue forcefully against that, and we are all square with those arguing against child poverty. Equally, most of the poverty lobby with us are arguing against pension poverty, so we have to spend time to re-state universality; we have to do it for the new generations and now for the old doubters as well because, on the one hand, universal benefits, you know, are the only way that we get help to those who need it, to everyone who needs it. (Applause).

But, on the other hand, universal benefits are an expression of universal solidarity and a better expression to what has been called the Big Society than Cameron's big market version of the Big Society. While I am on, our friends, let us not forget Liberal Democrats like Steve Webb and Simon Hughes have been on the side of pensioners in their previous guise. Tomorrow, when you get the chance to speak with Steve Webb, you might ask where the strength and solidarity has gone to.

So, delegates, we have a big task ahead of us. We have to oppose the current conventional wisdom in policy-making that is having such a big impact on pensioners and the wider society and construct a new more progressive narrative and continue to speak up

for the most vulnerable, and persuade the older people who have low or zero expectations that life can be better, if they join this Movement. Above all, we need the confidence in the justice of this cause. The Pensioners' Charter is not utopia; all we are asking for is for all pensioners to have dignity and respect. Thank you. (Applause).

Frank Cooper: Thank you, Alan, for that very inspiring speech, and we have come to expect that standard from you. Colleagues, what we do today and what we do at the sessions tomorrow and where we create a unified approach across the working class movement, has to be put together if we want the NPC to be an effective voice in this country. You know, somebody has to do that, and it's Dot Gibson; she is now going to speak to you. (Applause).

Dot Gibson: Thank you very much indeed. It's very difficult up here because with these lights we can't see you but you can see us. Hello everybody. What a fantastic platform we have had here today. Can I ask you to thank them. (Applause).

I want to talk about the Parliament. The Pensioners' Parliament is the annual Advisory Body of the National Pensioners Convention. It was the Pensioners' Parliament, that drew-up and launched the Pensioners' Charter and it was only a year later that the National Pensioners Convention adopted it at its biennial delegate conference. It is very important to understand the relationship between this Parliament and the National Pensioners Convention. I think it's right that the leadership of the National Pensioners Convention is answerable and should report to you. It is therefore in that capacity that I am speaking here today.

It was the National Pensioners Convention biennial delegate conference in March where we confirmed our policies, the basic policies including a non means-tested state pension for all men and women above the poverty level currently £178 a week, and we don't budge from that. Secondly, opposition to privatisation: we have seen the disastrous deregulation and privatisation of our buses, postal services, electricity, gas, water, phones and now they are trying to go even further with the National Health Service.

They call it 'choice'. Does anybody know if there is any choice in our electricity bills or if, when we go to the bus stop, we want this particular bus company or another company? When we had London Transport operating in London (the buses and the tubes) was there anything wrong with it? We now have a situation where companies are in competition with each other. It's not what we want in the National Health Service and if we fight, we can begin to roll it back in the other services. (Applause).

The point is that by the time of the last the general election, we had got to the point where £100 billion of our public services had been commissioned to private companies; that is why this question of the public sector has to be understood. We now have what they call the “public service industry”.

We don't want privatisation in care. We want a National Care Service paid for by general taxation and we are making this clear to the Government, and to the Dilnot Commission which is due to present its report at the beginning of July. There will be further discussion and we have to continue to take up those questions.

The other issue is age equality, not just in services where we still have to fight for this, even though there is an Equality Act, but also in the press and television. We have to make sure that we are heard, and we have a campaign which represents this right; this is to get a member of the National Pensioners Convention on to the BBC's Question Time programme. It's not an end in itself but it represents our right to be heard. I can look around this room and I know that hundreds of people have been sending letters to the BBC. We have people phoning us to tell us what they have said to the BBC and I can tell you, the BBC must be getting just about fed up with it. But we must continue.

We took two very important organisational decisions at the National Pensioners Convention, biennial delegate conference in March. The first was that for the first time we have included the Pensioners' Parliament in our Constitution, so that we acknowledge its place within the movement; not just as a place where people come along and speak. We know that some feel that it's just talk, but it's not. The discussions, views and experiences that come up at the Pensioners' Parliament guide our policies, and there's nothing like it anywhere else in this country and probably in the world where this happens. I think it's really important that we acknowledge that as an integral part of the National Pensioners' Convention. (Applause).

The second decision we took was to begin a wide-spread discussion on a proposal to have individual membership of the National Pensioners Convention and this is something which we have to have a lot of discussion about; for we have to see what it will mean for all our affiliates and our regions. I have to tell you we have people ringing day in and day out to our office asking if they can be a member. We have to give the members' democratic rights and we want a mass pensioners' movement.

When I spoke to Alan Walker, our Patron, he welcomed this decision and so I am going to be asking him to help us. We must all enter into this discussion over the next period in order that we can go forward. The main reasons pensioners are looking for such a movement are the increased financial pressure and

the service cuts facing pensioners.

Secondly, we have had discussions over this past year at regional conferences; we have taken the reports we give to our Executive Committee and National Council out to the regions, to our members on the ground. Only by exchanging views and experiences like this can we build confidence in the movement to go forward. There cannot be a false division between the national leaders and our movement on the ground facing the closures and cuts in services and all the other issues which our members are campaigning on in the localities. That is important for us to grasp and the regional conferences have been important for that reason.

What I have mentioned already is the growing number of individuals who want to join us, and no wonder! Last week, I was at a meeting of RAF retired members who had only just heard of the National Pensioners Convention; the next day I was in Belfast, at a Pensioners' Parliament; and then at a pensioners' meeting in Wolverhampton. The same questions and concerns came up at all three meetings. So, it's a very large movement that is building up because the concerns are being expressed in whatever audience you meet, from very different backgrounds.

The Institute of Economic Affairs recently said that pensioners escaped the Government cuts; but that just isn't true. I know you all know that, but it might be a good idea to set out some of the things that prove this.

Pensioners are up to £710 a year worse off than other households as a result of the rising cost of living and VAT increases. Annual rises in the basic and second state pensions are to be reduced by the link to Consumer Price Index (CPI) instead of the Retail Price Index (RPI) and the CPI is lower. Cuts in Winter Fuel Allowance have already been mentioned: 25,000-odd pensioners die of cold-related illnesses each winter and now we are having massive fuel increases. Interestingly, government advice is: if you don't like the company you're with, move to another company!

Sheltered housing schemes and managers of them, home care, day centres and luncheon clubs are all under attack. There are 20% cuts to bus services and fewer routes and isolation; that is what it means. It's extremely worrying in and around our country areas where pensioners become extremely isolated VERY quickly and easily.

Cuts in housing benefit: will affect 25% of pensioners in rented property. We are receiving letters from distressed pensioners suffering misery in the care system; those that have been sent to an empty house with no right to a district nurse and have been left to cope with infections on their own. I can show you the letters coming into the office. One of the things about the National Pensioners Convention is we have to be aware of the fact that we may be the walking wounded

but there are thousands of others who can't come out of their houses; they are behind closed doors and, very often, very lonely and very badly treated. We have to stand up for them in a very positive way. (Applause).

The stark truth is this: we are now facing the total destruction of the welfare state and public services. You have to understand this in order to know what we are facing and how we must act. We have a big responsibility as pensioners because we have to give the same response that millions gave in 1945: "we will not go back to the 1930s". I am sure that many of you, like me, remember the discussions that took place. I was ten at the end of the Second World War, but I remember the discussions that took place when people said we are not going back to the 1930s.

Our relatives came back from the war and joined those who had kept the home fires burning -- many of them women who had gone into the factories and joined unions for the first time. They said they wanted a different kind of society and so we saw the post war settlement and the Welfare State and the National Health Service were born. We are not going to see it destroyed now; we are standing up for it, for our children and grandchildren, for future pensioners. (Applause).

How did we get into this situation? Let's face facts: it has been said on this platform already that it's a system that puts profit before public services; it's bankers making money out of debt and then losing it; it's gamblers on the stock market and asset strippers. In October 2007 when the market was at its peak, the 54 stock exchanges had a capitalisation of \$63 trillion, and then the crisis hit the business world. By the end of November this capitalisation had fallen to \$31 trillion dollars, and in under a year half the tradable shares on this earth had been wiped out. Whose fault was it?

We can't see it more clearly than the scandal of Southern Cross. Funded by debt, private equity companies and property investors joined with the banks. to buy care homes and private hospitals. Thousands of frail elderly and vulnerable people are at risk, and many have sold family homes to pay for their care.

The so-called credit crunch left the banks with trillions of debt and they were bailed out with our money. The question is what is the moral standard? We are told we can't do without bankers but we can do without public services and those that work in them! The politicians tell us they believe in a civilised society where old people should have dignity and security but they attack the very ground on which dignity and security stands.

I think we only get dignity and security when we fight and stand up for our rights. (Applause). I think we should not take any notice when the politicians use

these phrases. Millions are asking why should we pay for the crises we didn't create? We should not! We must build unity, as all have said on this platform, with all the generations to campaign on our common concerns. There is a growing opposition and we must keep up the pressure. Perhaps the government expected the British Medical Association to agree with their privatisation of the NHS. Nye Bevan said he had to stuff their mouths with gold in 1948, but the National Health Service has proved itself to these doctors and today they are standing up for it, and they don't want it to be destroyed. I think that is a very big gain for all of us. (Applause).

The NPC opposed cuts and privatisation under the Labour Government and we continue our opposition today under this Coalition government. We marched with millions in Brussels against the austerity measures and we were in London with the TUC on 26 March. Our members are in local campaigns. We support people standing up for jobs and pensions like local government workers, civil servants and teachers.

In April we had demonstrations around the country at DWP offices protesting at the pension situation; we are demonstrating for our right to be heard on BBC's Question Time; and we have publicity stands at trade union conferences and at summer festivals. We have a Parliamentary support group for the NPC and I am sure we will give them a lot of work to do for us.

There is a week of action on 24th October this year and a lobby in the House of Commons on 26th October during that week. So we are expecting to be VERY busy.

In the next two days we have this Parliament which is packed with an agenda of discussion on the main issues. I want to ask you this: make sure you express your views and experiences and do not be too impatient with the chairs in the sessions; they will try to get everybody involved. Come to the NPC stall and speak to us; I will be there all the time when we are not in these meetings. I want to discuss with all of you the question of the individual membership and how we go forward. I want to hear your views. Speak to each other and compare notes across the regions. There are many delegations here, and so don't just stick in your own delegations, speak to each other, and ask each other what is going on in the regions.

Last but not least, last year the Government declined to send a representative to our Parliament. Well, I think they probably got a rude awakening as hundreds of protest letters were sent and angry protest resolutions were sent from our affiliates to the Government. Our National Officer has moved mountains this year and so eventually, tomorrow, hold your breath (Laughter) Steve Webb, will be here for 50 minutes.

So, let us listen to what he has to say but let us make sure he hears our message. We aim to be a good example to other generations and we owe it to our children and grand children and, for me, to my great grandson, which I am pleased to say happened just two weeks ago. When you see the children growing up it's VERY important that we defend the gains we have made and not allow them to be undermined. It's a VERY strong movement and we can build upon it to be even stronger. I think this Parliament could be a new awakening for the National Pensioners Convention and future Parliaments and for building across all generations so that together we give the lead that was given in 1945 when people said we are not going back to the 1930s. And, we are not going back to that today. Thank you. (Applause).

Frank Cooper: Colleagues that was an inspiring speech and shows us a way forward. I want to refer to tomorrow morning: please don't be late as it is

absolutely vital to get the best out of the morning programme so that we start very sharp on time. Let me just refer you to the three lunch time sessions that are taking place because I think they are important and I think you should consider going. The role of grandparents in a changing society: that is all of it, is it not? Yes. That has been put on by our very active NPC Minority Elders' Committee.

Our friends in Portsmouth have built a relationship with their counterparts in Ethiopia and they will be talking about that in the Spanish Hall during the lunch hour and our friends from the East Midlands want to have a campaign meeting - and say what they think about me. (Laughter).

So, that is the position. Please give the Minister a fair crack of the whip. I know what I would like to give him! See you all back here bright and early tomorrow.

Thank you.

Pensions Session

Mike Duggan, General Secretary, Civil Service Pensioners Association: Many at this meeting will recall that, a little over a year ago, shortly after the General Election, on 9 June 2010, we met in the Spanish Hall here in the Winter Gardens to discuss Pensions in the wake of a change of Government. As those present will recall, there was a wide-ranging debate on all of our fears & aspirations regarding pensions, with the significant exception of the indexation of our pensions. Now, the reason why that particularly important subject was not discussed was not because a collective senior moment caused it to be forgotten, but because of specific commitments given by senior spokespersons of the major political parties in response to lobbying by pensioner organisations during the General Election campaign.

So, it's worth recalling what commitments were made by the official spokespersons of the parties that went on to form the Coalition Government:

Firstly, from the Conservative Party, in a letter to the Civil Service Pensioners' Alliance, Philip Hammond MP, then the Conservative Party Shadow Chief Secretary to the Treasury, responsible for the Party's spending commitments prior to the General Election & formally responding on behalf of the Leader of the Conservative Party, David Cameron, and now in the Cabinet as Secretary of State for Transport, made the following pretty unequivocal commitments on the index-linking of Public Service Pensions:

I am happy to clarify the Conservative Party's position regarding the index-linking of Public Sector Pensions. Indexation of pensions in payment is an established part of pensions legislation. The Conservative Party

has no plans to change the current index-linking of Public Sector pensions in payment. We agree with the view that the right to indexation of pensions already accrued is a part of the accrued pension rights and those rights will be protected

Secondly, for the Liberal Democrats, Steve Webb MP, then the Party's Spokesperson on Work & Pensions, now the Pensions Minister for the Coalition Government, also sent a letter to the Alliance, in which he stated:

We are very clear that all accrued rights should be honoured: a pension promise made should be a pension promise kept. Therefore, we would not make any changes to pension rights that have already been built up and then in his own hand-writing made this postscript I have confirmed that I regard accrued index-linked rights as protected

Given these clear and unambiguous commitments, is there little wonder that our attention last year was focussed on other pensions concerns?

So, when, on 22 June 2010, a fortnight after last year's Pensioners' Parliament, in his Emergency Budget, the Chancellor of the Exchequer announced that:

Firstly, with effect from April 2011, the Second State Pension, including SERPS, S2P & Graduated Pensions, along with Public Service Pensions, would be increased in line with the Consumer Prices Index (CPI) and not the Retail Prices Index (RPI).

Secondly, that, from April 2012, the measure to be used for increasing the State Retirement Pension would also be CPI. There was unanimity across all pensioner organisations that the retired had been sub-

jected to an act of deception of quite staggering proportions! Not only were commitments, the ink on which was still drying, blatantly broken, but changes to accrued pension rights were made unilaterally, without warning let alone consultation! To compound the insult, shortly after the Emergency Budget, the Minister for Pensions announced that, unless specifically stated in the Trust Deeds of Schemes, those Private Occupational Schemes could also switch their indexation from RPI to CPI and most have subsequently done so!

Amongst many other commentators, independent actuaries, the Office of Budgetary Responsibility and Lord John Hutton, not our own organisations, have assessed that:

1. If CPI rather than RPI had been used to increase occupational pensions over the past ten years, their value would have been reduced by 12%
2. A person retired with an occupational pension of £10k today will be losing £800 a year by 2016 because of the change of indexation
3. Finally and most significantly, the RPI/CPI switch will mean the loss of 15/20% of income over the lifetime of a pensioner's retirement

Very speedily after the Emergency Budget, umbrella organisations representing Public Service Pensioners - the Public Service Pensioners' Council, whose affiliates represent retired members of the Armed Forces & Police Service through to Nurses & Teachers - Private Occupational Pensioners - the Occupational Pensioners' Alliance - and State Retirement Pensioners - the National Pensioners Convention - with the support of Age UK came together to work jointly on this key issue and have organised a massive amount of lobbying activities and campaign events, particularly the very successful Pensioners' Lobby of Parliament on 1 March earlier this year and support for Early Day Motion 1032, which has, so far, secured the backing of 131 MPs!

That successful Pensioners' Rally & Lobby of Parliament on 1 March 2011 sent a clear message to the Coalition Government that pensioners were not prepared to accept the move of indexation to CPI as a *fait accompli*, that they enjoyed support from across the political spectrum, as well as the Opposition Front-Bench, and will continue to campaign on this issue. The RPI/CPI Campaign Group is currently making arrangements to take its message, that the RPI/CPI switch should be reversed, to the three major Party Political Conferences in the Autumn and to intensify its lobbying activities to persuade MPs to vote down the 2012

Social Security Benefits (Uprating) Order later this year; that Order will restrict increases in all pensions to the September 2011 CPI figure, which is expected to be around 1% lower than the RPI figure!

In parallel with these continuing campaign activities, pensioner organisations, trade unions and other associations have been exploring the options for legally challenging the switch of indexation from RPI to CPI and I can advise you that two legal challenges by way of applications for Judicial Reviews have been lodged and the High Court has accepted that we will be having our day in court later this year in September or October.

As well as trade unions such as Prospect, PCS, FDA, GMB & the FBU and others, public service pensioner organisations such as the Civil Service Pensioners' Alliance & National Association of Retired Police Officers, the legal challenges have also been joined by the Police Federation & the Occupational Pensioners' Alliance.

To summarise, no-one can guarantee that our efforts to reverse the decision on the RPI/CPI switch will be successful this year or next, but all can be assured that, because of the importance of this issue for all pensioners - more fundamental, in the opinion of many, than even the campaign for the restoration of the earnings link - the pensioners' movement will ensure that no stone will be left unturned and that every avenue will be explored to ensure that this campaign will continue until a satisfactory outcome is secured!

Dr Jay Ginn, Kings College London: 'I am extremely relaxed about inequality' - Not my words but those of Peter Mandelson. He can afford to be relaxed - WE CANT, and I'll come back to why. Over a century, income inequality has followed a U-curve, falling till the 1970s then rising again under neo-liberal governments and now at the level it was in 1908. There's no law of nature determining the degree of inequality in wages and pensions; it fell because of the creation of the welfare state and struggles of trade union members - that's us - for more progressive and humane policies.

The rise of inequality of income and wealth does matter. It corrodes solidarity and trust, increases crime rates, mental illness and many other social ills. It threatens all the gains that we and others have fought for (Wilkinson and Pickett 2009, *The Spirit Level*). Worse still, the rich have a disproportionate influence on policy, shaping it to further their own interests - witness the City's insistence on light touch regulation of the finance sector, with disastrous results for all of us.

Let's look briefly at the rise in income inequality:

1. Wages:

1970, ratio of FTSE100 CEOs' pay to employees' pay in those companies was 10:1

2008, that ratio had risen to over 100:1 (£2.9m: £26,000pa)

And pay inequalities translate into pension inequalities, through use and misuse of private pensions.

2. Private Pensions in 2006:

Average FTSE100 company, employee pension (40yrs) was £137/wk, which is higher than the national average

The average FTSE100 company director was £3,230/wk, 24 times as much.

The richest 27 people received a massive £9,600/wk, an obscene amount when a quarter of pensioners are living in poverty. It's well known that the richest people arrange a special salary rise in their final year to boost their final salary pension – witness Fred Goodwin's golden handshake to boost his pension. There is also the scandal of redistribution to the rich through pensions tax relief; the top 10% get most of this Exchequer subsidy, which costs us all over £30bn a year. You get the picture of rampant class inequality and injustice in pensions: What we have is Robin Hood in Reverse.

We're told that we have to provide these enormous remuneration packages to individuals heading the banks and insurance companies because we would otherwise lose vital talents. This is a myth. They are the very people whose recklessness has repeatedly caused financial crises – hardly the kind of talent this country needs. Their activities – I hesitate to call it work – are not socially useful. It's the same with the energy companies – massive rewards that bear no relation to effort or results. Do we need this kind of talent?

There are other dimensions of income inequality – gender, ethnicity and age. Poverty has a female face. British older women's poverty rate from EU official stats is 33% compared with men's 27% and this differential has been stable for many years. Alan Johnson famously admitted in 2005 that 'women's pensions are a national scandal'. He was right, but he did nothing to help women pensioners. Older women's individual income is little over half (57%) of men's, mainly due to women's lower private pensions. These impose a harsh penalty on anyone with low lifetime earnings and this is mainly women because of the gender gap in pay, PT work and career breaks for caring.

While the measures to make state pensions more women-friendly are welcome – new 30 years rule, care

credits and so on - it is perverse that current women pensioners, whose employment and earnings were limited by caring for children and others, are excluded from this reform. And it is outrageous that, due to inadequate indexation, the BSP was allowed to decline from 26% of average earnings in 1979 to 14% in 2012; and that the shift from RPI to CPI breaks the promise of the triple lock for indexation in future. We need a Pensioners Price Index that reflects price rises in the goods and services that pensioners actually use.

The Bill currently before parliament proposes to raise the State Pension Age even faster than planned, which is especially unfair to women in their late 50s who have little time to adjust. In proposing further rises in SPA, the government is ignoring the constraints on working longer, such as caring commitments, ill-health, lack of suitable jobs and that the poorest die about 5 years sooner on average than the better paid. The Bill also proposes the option of a Universal Pension (UP) – in effect a citizens pension payable to all individuals with 30 yrs NI/credits. But it will not apply to existing pensioners when introduced. The UP could give future pensioners (especially women) a better deal, but only if the pension is set high enough, well above the threshold for means testing. But the UP as proposed will be only £140/wk, barely exceeding the threshold for means testing. This is no accident; it is intended to remove the present disincentive to saving that arises due to means testing.

The reason for proposing the UP is not altruistic; it's clearly designed to make the new NEST (personal pensions Mark III, to be introduced in 2012) more attractive to workers, following lobbying from personal pensions providers in the City. They are afraid workers will opt out and reduce the windfall of fees for administration and investment management. Governments over the past few decades have tried to reduce state pension provision, hoping that tax subsidies will encourage private pension schemes to fill the gap. This policy has clearly failed, as we see private funded pensions everywhere in crisis or in deficit.

Private pensions reinforce social inequalities that exist in the labour market. In particular, they place women at a disadvantage by making no allowance for periods of family caring. The Department of Work and Pensions admitted that 'women's pension disadvantage is unlikely to diminish in the foreseeable future' (DWP 2002, Simplicity, Security and Choice, ch 7). NEST perpetuates an established, but misguided, policy preference. Why not allow instead the option of a VESPA – Voluntary Earnings-related State Pension Addition – with employer and employee contributions paid into the NI Fund (at the same rate as into NEST) and ring-fenced for NI use. VESPS would charge no fees, make no profits for City fatcats, be fully portable, and could include some form of allowance for caring

periods. Wouldn't this be better all round than NEST?

Private pensions transmit inequality in pay and type of job into pension inequality, reinforcing social divisions. They also exact a severe penalty for caring, a penalty that falls heavily on women. It is far simpler and fairer to strengthen state pensions, set above the international measure of poverty and payable to men and women of all ages. This is a political choice – to legislate for pensions that fit the needs of the financial markets, or for pensions that fit people.

Neil Duncan-Jordan, National Officer, NPC: This part of the session will look at the new Green Paper on pensions. But first, where are we at the moment:

The UK state pension is amongst the least adequate in Europe. The OECD said it was third from bottom out of the 43 countries in the developing world.

One in four pensioners live below the official poverty line and millions more are just above that line getting no support and facing rising costs of living.

Over the years the state pension has been ignored by most governments and its value since 1980 has declined.

Now the government has produced a new Green paper for the future of the state pension. The main proposal is the idea of a single pension of £140 a week at today's prices – for those with at least 30 years' worth of National Insurance contributions. The state second pension would be abolished and rolled into one payment.

It's aimed at those who retire after 2015/16 – so it won't apply to existing pensioners, but before you get worried about that, let's look at the detail a bit closer.

The government are going to create a three-tier pension system – for existing and future pensioners. The Green Paper even accepts that the first person to retire solely on the new flat-rate £140 a week pension won't be until 2080. Over half a century of bureaucracy and added complication.

Today if you have a 30 year contribution record you will be getting a combined basic and second state pension of at least £150 a week - £10 more than what the government is proposing.

The Green Paper is also unclear what impact all this will have on other benefits. If you get the £140 a week it takes you £2.65 over Pension Credit, but because you're no longer getting Pension Credit – does that mean you will have to start paying housing and council tax in full? The Green Paper has no detail on this and doesn't say what level any support might be.

So let's be clear – the £140 a week proposal will not benefit today's pensioners, but it is also unlikely to benefit future generations either.

The crucial issue is the level at which you set the pension. That is why the NPC's policy on the state pension calls for all pensioners – regardless of whether they have 30 years contributions or 25 or less – would get a basic state pension set above the official poverty level of £178 a week. We also want a new form of indexation linking the pension to RPI, CPI, earnings or 2.5% whichever is the greater and we want the state second pension to remain as an excellent alternative to the proposed NEST scheme (National Employee Savings Trust).

But the Green Paper doesn't just talk about the state pension; it also talks about the retirement age. The government wants to introduce an automatic mechanism for raising the state pension age, but all the evidence shows that life expectancy and income are linked. The more money you have, the longer your life will be – and longevity differs around the country. On average professional workers can expect to live at least 7 years longer than those in manual work. And having a longer life is not the same as having a healthy life.

It is also important that we stick by two principles:

The right for ordinary people to have a decent period of retirement at the end of their working lives, and

The rights of young people to get into the workforce and start a career.

That is why we oppose the move to raise the retirement age for men and women beyond 65 and will continue to campaign against it.

But how can we pay for the improvements that we want. All the detail is in the NPC's submission to the government's Green Paper. It shows that we could:

Use the existing surplus balance of around £41bn in the National Insurance Fund, which has been paid in by today's employees and employers, as part of the pay-as-you-go system.

Abolish the Upper Earnings Limit on National Insurance contributions, ending the injustice in which the higher paid contribute a smaller proportion of earnings than the lower paid.

Reform the higher rate tax relief on private pensions which allows higher earners to pay less than the lower paid for a given contribution to their pension schemes.

Abolish the means-tested Pension Credit and use the money on higher pensions.

Diverting money planned from the NEST scheme into the state second pension, rather than giving it to the private pension industry.

Collect £120bn a year in uncollected, avoided or evaded in taxation, mainly from large corporations and businesses.

So we are critical of the Green Paper because it fails to improve the state pension. We are clear that a decent state pension is a basic human right and that's the message we will give to the government at every opportunity.

Issues arising from the discussion

It was important to support the four unions that were planning to strike over pensions on 30 June. Many NPC groups would be involved in activities in their area and the NPC had been invited to speak at the national rally in London. It was important that the campaign to defend occupational pensions was linked to the call for better state pensions as well.

A number of retired Ghurkhas were being denied proper pension entitlement. This was an ongoing campaign which the NPC would support.

The change from the RPI to the CPI for pension indexation was a serious attack on living standards in retirement and must be opposed.

There was an urgent need for the national insurance scheme to be reformed so that higher earners paid NI on all their wages, rather than just 2% above the upper earnings limit. This was an important question of fairness.

Under the government's new proposals for a state pension of £140 a week, it is clear that those without 30 years' worth of contributions will still be subject to a means-test.

Last year an agreement was reached between the Northern Ireland Civil Service and the local Trade Union Side to settle a long standing dispute in the junior administrative grades. As part of this settlement compensation, in lieu of pay, was paid to serving staff, in some cases back-dated to 1 February 2003. Some officers getting, quite literally, thousands of pounds. The sting in the tale was that an arbitrary decision was made not to compensate staff who had retired before 1 August 2008. This meant that some 800 pensioners on minimal pensions got nothing even though they had worked side by side for up to five and a half years with officers who had been compensated. This is unfair, unreasonable and unjust and must be challenged.

Those wishing to support the campaign should write to the Minister:

Mr. Sammy Wilson, MP, MLA
Minister of Finance and Personnel
Craigantlet Buildings
Stoney Road
Belfast BT4 3SX

Steve Webb MP, Minister for Pensions

The government welcomes the role that the NPC plays on the UK Advisory Forum on Ageing. This is an important mechanism for ministers to hear the views of pensioners from around the country, even if we do not agree on everything.

One of the most important things the government has done is to restore the earnings' link for the state pension. Whilst the impact is difficult to see at the moment, over time as wages rise this will improve the state pension by around £15,000 over a 22 year period – providing a bigger increase than if we were just relying on inflation or 2.5%.

Women have been treated very unfairly by the current pension arrangements, and I want to see a bigger state pension and a reduction in the use of means-testing and our plans to introduce a state pension of £140 a week will do that. But anyone who is currently getting more than that amount will continue to do so. They will not have their pension reduced.

I know that our decision to cut the winter fuel allowance was not popular, but the previous government did not budget for the payments to continue to be made. We could have also cut the cold weather payments, but instead we decided to keep them at £25 for the poorest pensioners who experience temperatures below freezing for 7 consec-

utive days, and this is a more cost effective way of using limited resources.

We are also doing more on fuel by introducing an energy rebate later this year of £120 to around 800,000 pensioners.

The decision to replace the Retail Price Index with the Consumer Price Index (CPI) has also been controversial, but anyone with a pension income of up to £1000 a month will benefit from the switch because the earnings link on the basic state pension will more than compensate for the reduction in the second state pension going up by CPI.

The Coalition believes that the national debt has to be reduced by the end of the Parliament and therefore the public needed to understand that there would have to be reductions in government expenditure until this was achieved. Nevertheless, the government had protected free prescriptions, free TV licences for the over 75s and free bus passes for local services.

Questions and answers:

Cyril Davies - Keighley and District Pensioners' Action Group

In the Coalition's programme for government there was no mention of changing the indexation of state and occupational pensions from the Retail Price Index

to the lower Consumer Price Index. The government claims this has been done because CPI is a fairer measure of inflation, but the real reason is to cut costs. Isn't it therefore time we had a special Pensioner Price Index?

Steve Webb: A Pensioner Index already exists and is produced by the Office for National Statistics. However, the figures show that over a period of time it does not produce a higher rate of inflation than the RPI.

Linda Ellis - Merseyside Pensioners' Association

The government is considering introducing a flat-rate pension of £140 a week for everyone retiring after 2015. Rather than have a two-tier system that divides pensioners, would it not be more credible to set the basic state pension above the official poverty level for everyone and remove the need for the means-tested Pension Credit?

Steve Webb: There has always been a two-tier pension system, in this country. Governments rarely introduce legislation that applies retrospectively, so at any time we are dealing with different people who are affected by different rules. The changes must be cost neutral and we do not have the resources to go beyond reintroducing the earnings link for today's pensioners.

Pat Turner - UNISON Retired Members Southern Gas Branch

Many previous pension ministers have denied the existence of the National Insurance Fund even though it has a surplus of over £40bn. I would like to know if you think that National Insurance is the right way to pay for state pensions or if you support merging it with income tax?

Steve Webb: Whilst the National Insurance fund currently does have a surplus, it may well in the future have a deficit and it would be unacceptable to link increases in the state pension to the balance in the fund. The tax changes being considered are to simplify collection arrangements for employers not to merge the two taxes.

Bernard O'Neill - Launceston and District Over 50s Voice

Every year older people make a £40bn contribution to society through unpaid caring and voluntary work, yet despite this we are often portrayed as being a burden on the economy. What is the government going to do to stop scapegoating older people and start celebrating an ageing population?

Steve Webb: We are setting up a new Ageing Alliance with AGE UK which will look at how we can change

attitudes in society towards older people. We believe older people are an asset to our society and should be valued.

Mina Rodgers - NPC East Midlands

It is widely accepted that our social care system is in urgent need of reform, with a postcode lottery of charges, unequal access to services and an unfair means-test. Is it right that almost all public services are paid for by society as a whole through general taxation, but the costs of long-term and social care are often left to the individual and their family?

Steve Webb: Shortly after coming to power, the government set up the Dilnot Inquiry to investigate the issue of how long-term care should be funded and we await their report which is due out soon.

Janet Cullup - UNISON Retired Members Oxfordshire County Council Branch

Last year over 25,000 older people died from cold related illnesses. Does the minister think this is a national scandal, and if so, why did the Coalition government break their promise to protect the winter fuel allowance?

Steve Webb: The previous government did not budget for an increase in the winter fuel allowance and we felt it would be more cost effective to keep the £25 cold weather payments for the poorest pensioners. If the weather was bad for a significant period of time, such as last winter, those pensioners on Pension Credit would actually be better off under the cold weather payment system than through having a higher winter fuel allowance.

Dorothy Crompton - Iackburn with Darwen Older People's Forum

Many older people are very concerned about the withdrawal of cheques and the drive towards electronic and internet banking. This would be inappropriate for millions of pensioners who rely on cheques to manage their financial affairs. What is the minister's view?

Steve Webb: More needs to be done to ensure that there is a suitable alternative in place that older people are able to use before we get rid of the cheque.

Mavis Hoyle - Harrow Friendship Centre

I am sure the minister is aware that today is World Elder Abuse Awareness Day. Will he be supporting Nigel Dodds' Ten Minute Rule Bill when it gets its second reading on 17 June to introduce legislation to support and protect elderly people and adults at risk of abuse?

Steve Webb: Whilst I sympathise with the aims of the Bill, Ministers do not support Ten Minute Rule Bills.

The Future of the NHS Session

Dr John Lister, Keep Our NHS Public:

The Government has recently concluded a 'listening' exercise on the Health and Social Care bill. However, there have only been a small number of secret meetings, often with a hand-picked panel. The Conservatives are insisting that key elements of the Bill must remain unchanged.

Despite headlines claiming that there has been major changes, the bill still proposes to allow and promote competition, offers contracts to any willing provider, creates a postcode lottery of care services that are available, requires all NHS Trusts to become Foundation Trusts, allows the private sector to cherry-pick the most profitable services to deliver and leaves the question of who should manage the £80bn budget unanswered.

The legislation still represents the biggest attack on the NHS that has ever been proposed, and yet neither party of government has any mandate to introduce such fundamental change.

GPs will be given power over 80 per cent of the NHS budget to both provide services directly and commission them from hospitals and other organisations. Two thirds of GPs say they do not want to take on this role.

The new model will cost £1.2bn more than the current one and the cost of making the changes is estimated to be £3bn.

Hospitals will have at least three times the number of commissioners to deal with and 500 GP consortia will replace 150 Primary Care Trusts – each with its own administration.

The NHS Bill promotes the idea of a market place in health care that will see many private companies bidding to treat NHS patients. There is a wealth of evidence to show that profit-led companies reduce the quality and range of care that people receive. This is what happened to hospital cleaning services in the 1980s.

Each area will develop different services and patients may be forced to move GPs or relocate to another area to get the care they need.

The financial success of each GP consortia will affect the type of care you receive and how long it lasts. Some patients needing hospital treatment will inevitably be told they will have to wait until the next financial year.

GPs will be under financial pressure to offer those treatments that are the cheapest rather than the best and wealthier patients will be encouraged by hospitals

to pay privately to queue-jump, while NHS patients are left on lengthy waiting lists. Providers will also compete for contracts in more affluent areas, while poorer communities could struggle to maintain a comprehensive range of services at an acceptable standard.

There is a serious risk that care will be diverted to those people who are most profitable to treat, rather than those who need it most. Older patients often have complicated, ongoing and expensive care needs which a health system based on profit will not be willing to address. The introduction of the "any willing provider" principle will also lead to the fragmentation of services. This is at odds with the wishes of many older people who feel that the choice of treatment is often more important than the choice of provider.

The private sector has a poor record of delivering good quality care to older people, particularly when we look at what is happening in care homes and domiciliary care.

There is no real watchdog to look after the interests of patients or to put forward their views. The Community Health Councils were abolished, the Public and Patient Partnerships were abolished and now Local Involvement Networks (LINKs) are to be replaced. Every time one of these bodies is critical of what is happening, the government decides to close them down.

Already waiting times are rising and there has been £20bn worth of cuts leading to bed closures and job losses.

Kieran Mullan, Director of Strategy and Engagement, Patients' Association

The Patients' Association is a long standing charity that has been around for almost 50 years. The Association runs a national helpline that hears from patients and carers on a wide range of issues from difficulties making appointments to see GPs to questions about the cost of dental treatment.

The Association campaigns for changes with a small staff and volunteers. One of the main issues of concern is the treatment of older people in hospital. This is nothing new, but it is important that we continue to highlight the injustice and sheer neglect that some older patients face in the NHS.

If the health service cannot guarantee at the very least the basics of care, dignity and respect for every patient, then its other achievements will always pale in comparison.

Whatever the reasons for sub-standard treatment – whether it be poorly staffed hospital wards, a poor cul-

ture of care or too much focus on targets and finance – no reform of the NHS will work unless it tackles these issues.

One thing the government is suggesting is that patients and carers are asked for their views on the care they receive much more widely than at present. Making those who understand healthcare and their patients take a lead in managing services may also help to row back the skewed priorities of an overtly bureaucratic system.

The NHS is being asked to make huge savings, but all too often this just means cuts to staff and services without the reform and reinvestment needed to stop patients losing out.

The care regulator, the Care Quality Commission has an enormous task and not enough staff to do it. Each inspector is responsible for ensuring around 50 institutions are safe – and currently around 1 in 10 is below standard.

The Patients' Association believes that everyone deserves decent care regardless of their age or infirmity. If that situation is improved by the proposed NHS reforms, then our society will be a better place.

Point arising from the discussion

All political parties must continue to be lobbied on this issue. The general public still has yet to realise what is being proposed in the bill. It is important to join with others that are opposed to the bill to campaign

together.

There is a lack of democratic accountability in the bill. The voice of the patient needs to be much louder. The proposed new HealthWatch body lacks any real power to properly represent patients. Strong, campaigning Community Health Councils should be re-introduced.

PFI (private finance initiative) is an expensive and inefficient way of paying for services, but the Bill will allow it to continue.

There is a genuine concern that private companies will not want to treat older people because they require long-term, expensive care.

The NHS needs fewer administrators and more nurses. Many nurses now find their workload consists largely of paperwork and nursing care is left to unskilled health care assistants.

Appointments and operations are already being cancelled, even before the bill becomes law.

The quality of care that some older people receive in hospital is causing great concern. There should be better safeguards to prevent neglect and abuse. Re-introducing matrons might be the answer, along with higher standards of training and qualifications.

It is important to defend a universal service that is publicly delivered free at the point of need, as a way of combating health inequality.

The Vision of Social Care Session

Chris Tansley, Chair UNISON Social Care Forum:

UNISON supports more than 300,000 members working in social care services – they work for employers in the statutory, private and voluntary sectors. We work hard to ensure that our members in social care can give the best possible service to the public. We are lobbying, campaigning and negotiating for:

- Major resource investment to ensure successful change;
- An end to the “name and shame” culture;
- Better pay, conditions and training opportunities for social workers;
- A reform process where the views of those who do the work are treated with respect.

In recent months, we've heard a lot about David Cameron's Health Bill but please note it's full title is the Social and Health Care Bill. So the bill could have a major impact on the future provision of social care. Social Care funding is currently facing a crisis, the Kings Fund have calculated that there will be a funding gap of £1.6 billion by 2014, Age UK paint an even

grimmer picture quoting a figure of £2 billion. This means that by 2014, this country will be spending £250 million less on older people's care than a decade previously (in real terms).

Even before the cuts began, spending was only £40 million higher than in 2004. Yet at the same time the number of people aged over 85 who most need care has risen by 630,000. Local authorities are already struggling to protect adult care spending – those councils with the highest levels of deprivation are facing funding cuts much higher than the 27 per cent average.

With stricter criteria to qualify for care and hiked up charges, people are being priced out of the help they need. Services and resources such as day centres and meals on wheels, are shutting down and quality and reliability are suffering as a result of privatisation to the lowest bidder. All this adds up to real misery for hundreds of thousands of people who rely on social care, and higher costs for councils and the NHS, as demand escalates.

We all know that there is a relationship between social care and health care. Good social care reduces the need for health care. It is a fact that the attacks on

social care will lead to older people requiring more health care from the NHS because:

Fewer people will be getting help at home or access to care homes or support services; there will be an increase in emergency admissions and older people will have to spend longer stays in hospital due to the lack of options for adequate care upon discharge; there will be a reduction in preventative and re-enablement services that enable people to keep out of hospital and live at home. All this means that social care workers will become entirely focused on service users who are "in crisis".

There have been staff cuts on the frontline in all roles and functions of care. Increased privatisation has led to a rise in the number of complaints and investigations of private care services, vacant posts are not being filled in vital care functions such as adult social workers and occupational therapists which are essential to assess the elderly and prevent long periods of bed blocking.

The reduction in local agreement conditions means that in addition to a pay freeze, many workers are being asked to take further cuts in pay and conditions by removing car allowances and unsociable/overnight pay etc. Worse still, some authorities are asking workers to stay on call at home without getting paid unless they get called out.

Wages have gone down – the average pay for a care worker is now £6 per hour compared to £6.75 two years ago. The average pay for a supermarket check-out operator is £6.47. This highlights the lack of regard given to the vital job of caring for older people. How can we recruit a motivated workforce when such derisory remuneration is offered.

It is also difficult to develop the skills of staff as the low wages lead to a high turnover of employees. The turnover rate of care workers in the private sector is now 25% compared to 23% two years ago. UNISON believes that there is a correlation between pay and skills and quality care service provision.

Increased privatisation means that things will get worse not just for those working in social care but for the vulnerable members of society who depend on this care. Research by UNISON suggests that if recent trends continue, the last council-run residential care homes will have closed in 15 years' time and there will be no local authority-employed homecare staff left by 2020. This is in spite of the fact that private care homes are less likely to meet or exceed National Minimum Standards in areas such as privacy and dignity, autonomy and choice, protection, hygiene and infection control, staff qualifications, recruitment, staff training, day to day operations, ethos, quality assurance, staff supervision and safe working practices.

These concerns are exacerbated by the risk to care

users arising from the instability in the private market and consequent danger of disruption arising from private providers changing hands or going bust. The fate of 31,000 residents of Southern Cross care homes now hangs in the balance as a result of reckless business practices, and local commissioning which has allowed them to become so dominant in the market. Southern Cross and Four Seasons, the Big Two in the residential care sector, have operated like casino care homes and are both teetering on the brink of collapse. A toxic cloud – formed by irresponsible borrowing, weakened demand, council cuts, the slump in care home property values, and the collapse of favourable credit facilities – now hangs over the heads of frail elderly people and their families.

How can this happen? How can it be that RBS, a state-owned bank, has become the biggest shareholder in Four Seasons in exchange for writing off debts of £300 million? Surely, taxpayers' money would be better spent directly on care homes run by democratically accountable councils, rather than tied up in byzantine financing arrangements.

Across the social care market, research by Community Care suggests that one in five providers expect to go out of business in the next financial year. The home-care market has been described by the regulator as a cottage industry of small often barely viable providers, together with a few giants such as Care UK whose Chairman kindly provided £21,000 to fund the Secretary of State for Health's personal office.

If Southern Cross, Four Seasons or indeed local providers collapse, how will local authorities find new homes for all these people when they no longer run any? When homecare providers default as they often do, how will local authorities fill the gap if they have scrapped their own homecare teams?

In the final months of the previous government a debate was initiated on the setting up and funding of a National Care Service. The new coalition government scrapped this work and set up the Dilnot Commission to consider proposals for the future funding of social care. The Commission is advised by two panels of experts – one from academia and the other from the financial sector. It is worrying that social care professionals have not been given the same level of access to the Commission as the insurance industry.

We need adequate and fair funding for social care as we face the challenges of raising quality and meeting the needs of a growing elderly population. There are currently around 1 million pensioners receiving some form of care in their own home, with a further 500,000 occupying places in residential care. UNISON strongly believes that social care should follow the NHS model and be a universalist system, free at the point of need funded from general taxation.

Taxation is never popular but a survey by Caring Choices reported that 90% of those surveyed rejected the present means-tested system, preferring a stronger “universal” element determined by care need rather than income or wealth. It can be done – countries as diverse as Austria, Germany, Japan and the Netherlands all provide social care according to universalist principles that avoid means testing as a condition of access.

The World Health Organisation said on this issue: “Generous universal social protection systems are associated with better population health, including lower excess mortality among the old and lower mortality levels among socially disadvantaged groups. Budgets for social protection tend to be larger, and perhaps more sustainable, in countries with universal protection systems; poverty and income equality tend to be smaller in these countries compared to countries with systems that target the poor.”

Nigel Thompson, Director HealthWatch England:

HealthWatch England will come into existence next April as a result of the Health and Social Care Bill and is intended to be a national consumer champions’ body for people using health and social care services.

The organisation will raise concerns at national level in the areas of commissioning and monitoring. It will also liaise with the Care Quality Commission (CQC) on things such as quality of service in care homes. HealthWatch England will have the power to recommend inspections of care homes by CQC. It will be independent from CQC and so will be able to disagree with CQC.

At local level, Local Improvement Networks (LINKs) will be replaced by Local Health Watch members who will have the right to “enter and view” establishments e.g. hospital trusts and care homes. The national organisation will overview the activities of Local HealthWatch, but won’t be able to enforce its will.

Resources for Health Watch England have yet to be confirmed.

The creation of HealthWatch England will provide a real opportunity for people to get their voices heard. Local HealthWatch must be empowered to raise issues locally and people should be encouraged to get involved.

Issues arising from the discussion

Q. Is Health Watch England a grass roots organisation?

A. *The aim is for it to be bottom up as its objective should be to hear what Local Health Watch members think is important. It was stressed that Health Watch England will listen to everyone in a local area not just the Local Health Watch.*

Q. How will Health Watch recruit volunteers?

A. *Local authorities will be responsible for recruitment. Flexibility will allow each Local Health Watch to fit the requirements of the locality.*

Q. Patients can be critical of staff providing care. Can UNISON send out a message regarding the real causes?

A. *UNISON is actively involved in countering the media’s onslaught against the public sector and public sector workers in particular.*

Q. How can the public be reassured that Local Health Watches are independent of local authorities?

A. *Local power needs to be used to ensure independence. If not Health Watch can approach the Secretary of State to raise its concerns.*

Q. Are Local Health Watches allowed to spend their budgets as they wish?

A. *Central government will not be proscriptive about how money is spent.*

Q. Will unannounced inspections of care homes be possible?

A. Yes.

Q. Is there any difference between Health Watch and CQC?

A. *Health Watch can’t operate without the resources available to the CQC. However the CQC will not be involved with the management of Health Watch. The Government decided on this arrangement as it didn’t want to establish a new quango. Also, the fact that there will be local Health Watches means that the organisation differs from the CQC.*

Q. Did the CQC fail in the light of television revelations of abuse in a care home despite being warned by staff?

A. *The CQC failed over that incident but there must also be some personal responsibility eg. why were the staff allowing the mistreatment by their colleagues to occur.*

Q. Why don’t we use older people with experience to carry out inspections.

A. *There has to be a recognition that the CQC has limited resources and therefore has to make decisions as to where inspections are carried out – they can’t inspect every establishment.*

Q. What are unions doing to protect care homes?

A. *UNISON is involved in campaigning all over the country to stop closures and has been successful in some instances. There was a need to make links with communities and groups outside the trade union movement to fight the cuts.*

Q. Why isn’t there legislation to protect older people as there is for children?

A. *The brutal answer is that the media seem more concerned with children (the Baby P Case) not elder abuse.*

Q. What was the panel’s view on carers allowance ceasing when the carer is in receipt of a pension.

A. *The panel agreed that this was completely unfair.*

Engaging with Policy Makers Session

Agnes McGroarty, Scottish Seniors Alliance (SSA)

The pensioners' movement is well developed in Scotland, with the Scottish Seniors' Alliance having around 95 forums in membership.

A Seniors Consultative Forum was set up in 2002 and meets every three months with ministers from the Scottish Parliament. This has delivered certain benefits for older people, most notably the provision of free personal care.

Over the years, older peoples groups have been unable to come to agreement over different issues and this consistently meant we have had no strong voice.

Between September and November 2010, the SSA conducted a series of meetings of older peoples groups throughout Scotland and discussed the proposal for a Scottish Older People's Parliament. This was well received and at these meetings we had MSPs and local councillors in the audience who were very encouraging. This is an ongoing campaign.

Care has now become an important issue not least through a recent series of abuse revelations on TV, how frustrating to hear meaningless apologies from Care Commission Scotland now (SCSWIC) and in England (CQC). In the light of big changes to elderly care in all parts of the UK starting this year, we must now ensure that these regulatory bodies are fit for purpose and held to account.

Bill Carson, Age Sector Platform, N Ireland:

The first N Ireland Pensioners' Parliament was held on 8/9 June 2011. This was preceded by seven local sessions, one in each county and one in Belfast, attended by around 500 older people in total.

From these local sessions, representatives were selected to attend the two day parliament and also provided the main topics for discussion. Local events were attended by MPS and MLAs. Electronic voting was used at all events to give instant results on the items being discussed. The events were sponsored by Comic Relief and Atlantic Philanthropies.

The results will now be taken forward in discussion with ministers and many other age sector groups. This approach is welcomed by local government.

Phyllis Preece, NPC Wales

The Commissioner, Ruth Marks is really sorry that she is unable to be here at the Pensioners' Parliament. She sends her best wishes.

In Wales we have got several different structures and ways of working to influence politicians. There is the Welsh Government Strategy for Older People and every local council in Wales has an older persons'

forum linked in to the strategy. Last year we launched the Welsh Senate of Older People which tries to bring members of all the groups together.

The Commissioner has been established for just over three years. Her post is independent and set out in an Act of Parliament – The Commissioner for Older People (Wales) Act 2006.

The Act sets out four main functions; these are:

- To promote awareness of the interests of older people in Wales and of the need to safeguard those interests
- To encourage best practice
- To review the law
- To challenge age discrimination

The Commissioner has the power to review most public bodies in Wales and her hospital review is being actively followed up.

The Commissioner works with older people in as many different ways as she can and she has developed her work by listening to and talking to people all over Wales. She meets politicians in Wales and in London and tells them things that older people have asked her to raise. In NPC Wales we think it is important to work in partnership but we always make sure that we have the NPC information available to show that we have got the organisation's backing.

One of the most important things we have to do is reach the quiet voices. Not everyone is a member of a group, forum or the NPC. Everyone has a responsibility to reach out to as many older people as possible. It's up to all of us to make sure we know what as many older people as possible think, feel and want , because we need to make sure that we tell the politicians what all older people want. I think the main message for us is: Keep communicating and tell it like it is.

Sara McKee, CEO Anchor Housing

Anchor, is England's largest not for profit provider of care and housing, responsible for 96 care homes, 820 retirement housing sites, 10,000 staff and 50,000 residents. Anchor's Grey Pride campaign is calling for a dedicated Minister for Older People who will be called upon to represent older people when the Cabinet are discussing issues, such as pension reform, care funding and cuts in local authority funding. These are the issues I know the NPC also campaigns about. The Minister will not be just a media spokesperson for the Government.

Despite making up 40% of the voters, there is no Government minister dedicated to the well-being of older people. Theresa May MP is Minister for Women;

Sarah Teather MP is Minister of State for Children and Families, but as it stands, older people's issues are scattered throughout various Government departments.

The campaign is aiming for 100,000 people to sign the petition either online at www.greypride.org.uk or by people signing petitions at our care homes or at Anchor's retirement housing sites. We plan to deliver the petition to Downing Street in October.

One of our recent surveys found:

- 41% of young people said there are not enough jobs for older people to be in work
- One fifth (21 per cent) said older people are slower and less productive than their junior counterparts
- 14 per cent claimed older people should retire to make way for younger people
- One in 20 claimed older people should be paid less because they work at a slower pace

We need to reach the 100,000 signatures target to reflect support for a Minister for Older People who will give older people a greater voice in central government when issues affecting them are discussed.

Geoff Ashton, National Engagement Team Leader, DWP

The Redefining Retirement Division (RRD) works with employers and employer organisations to challenge outdated assumptions about older workers, promotes good practice in Local Authorities, promotes innovative approaches to successful ageing, (including Ageing Well; Community Agents and Active at 60 programmes), and supports older people's forums to ensure both that Government gets the best out of the forums, and that forums are able to inform Government.

Two small RRD teams work with forums. The first covers the national UK Advisory Forum on Ageing and international ageing agenda, and the second local

engagement supporting the nine English regional forums.

The work with forums is focused through the UK Advisory Forum on Ageing (UKAFA). UKAFA provides a direct line of communication to Ministers from representatives of age sector organisations, the devolved nations, and older people from the nine English regional forums on ageing. It is co-chaired by Ministers from DWP and the Department of Health, currently Steve Webb and Paul Burstow respectively. They have demonstrated their personal commitment to UKAFA through regular attendance and an open dialogue for which members have expressed their appreciation.

Officials from the Government Equalities Office (GEO) presented to UKAFA an early view of their consultation on the Equality Act 2010: Ending age discrimination in services and public functions. Deliberations at UKAFA were broadened to a wider audience through a discussion guide that DWP helped GEO to prepare and has been used at the English Forums on Ageing who have been encouraged to submit responses to consultations.

The UKAFA is currently prioritising a list of areas they want to consider over the next two years, whilst the local engagement team are working with the English forums to extend their reach and impact, and to become even more effective at hearing 'quiet voices'.

Issues arising from the discussion

- The importance of having a bus pass that is valid across all parts of the UK.
- The merit of universal benefits and pensions, as opposed to further means-testing.
- The need for a cultural change in society to properly acknowledge the needs of older people.
- The need for more to be done to combat social isolation of older people.
- The importance for older people's groups to interact and work together.

Age Equality Session

Nony Ardill, Senior Lawyer Equality and Human Rights Commission

The Equality Act 2010 was a flagship bill of the previous government designed to: (1) consolidate previous anti-discrimination law; (2) harmonise core concepts (eg indirect discrimination, harassment); and (3) extend protection against discrimination – most significantly to age discrimination in services, public functions and associations. Most of the Act – but not all – commenced on 1st October 2010. The ban on age

discrimination in services and public functions is unlikely to come into effect until at least April 2012.

Some age-based rules and practices are seen as acceptable/beneficial in our society. Unlike other protected characteristics (race, disability, gender etc), direct discrimination because of age can sometimes be 'objectively justified', provided it is a proportionate (ie appropriate and necessary) means of achieving a legitimate aim.

As well as the general objective justification test for

age discrimination, the Equality Act 2010 has/will have a number of exceptions making particular age based rules and practices automatically lawful.

In order to comply with the 2000 EU Framework Directive, the previous government introduced the Age Regulations 2006 outlawing age discrimination in employment and vocational training. These Regulations have now been made part of the Equality Act 2010.

The Age Regulations – and now the Equality Act 2010 - have several exceptions to the general ban on age discrimination in employment. The most controversial is the national default retirement age (DRA) of 65 allowing forced retirement of employees. The DRA has now been abolished; the last date when an employer could serve a notice of forced retirement was 5 April 2011 (in which case the old rules still apply). An employer can now only impose compulsory retirement if this can be objectively justified (ie, the retirement policy is a proportionate means of achieving a legitimate aim).

Age discrimination in services, public functions & associations are a big gain for older people, who face age discrimination particularly in health and social care and insurance. However, the ban does not cover under-18s, nor housing or schools. When these provisions in the Equality Act are brought into force (April 2012), the Act will simultaneously be amended (by Ministerial Order) to introduce exceptions to the general ban. The draft Order (recently out for consultation) proposes exceptions that would automatically allow:

- Age based treatment in insurance and other financial services (eg allowing a market segmented by age)
- 'Beneficial' concessions (eg bus passes, cheap haircuts)
- Residential mobile homes, immigration, sports events

However, no exception is planned for health and social care. In this sector, age-differentiated treatment could still be lawful but only if objectively justified – which will require evidence. So, for example, current services targeted or limited by age that could lawfully continue include the cervical cancer screening programme, NHS health checks, seasonal flu vaccinations, IVF treatment and age-based exemptions from NHS charges.

However, there are other areas of harmful discrimination that are expected to be affected by the ban because they are not objectively justifiable. For example, making assumptions about whether an older patient should be referred for treatment based solely on their age, rather than on the individual need and fitness level; focusing certain interventions on 'adults of working age'; ignoring older people's dignity and well-being in the delivery of care/treatment. Some age-

based rules or practices may be 'objectively justified' without there being an express legal exception. This test, also used for indirect discrimination, has two stages:

Does the policy/practice have a legitimate aim - eg

- Reasonable business needs/ efficiency (not just reducing costs)
- Specific health and safety risks
- Public health objectives
- Ensuring well-being and dignity service users

Is the means of achieving the aim appropriate/necessary?

- Broadly, the least discriminatory approach available
- Blanket policies may not satisfy test; need nuanced approach
- Cost effectiveness can be *part of* the justification

If challenged, employers/service providers must be able to provide evidence to support objective justification.

Public sector equality duty (PSED) - From April 2011 the Equality Act 2010 brought in a new, integrated public sector equality duty, covering seven protected characteristics including age. The Act has a three-way general duty to have due regard to need to (1) eliminate discrimination (2) advance equality and (3) foster good relations between groups. Regulations will flesh out specific duties, focusing mainly on transparency/accountability through the publication of equality data. No national equality targets will be set.

As a minimum, the PSED should mean public authorities having regard to the effects of demographic change on public services, and ensuring they do not unlawfully discriminate because of age in the design and delivery of services or in their own employment policies.

Dr David Oliver, National Clinical Director for Older People (England)

Ageism according to Butler and Lewis is a process of systematic stereotyping which ranges from well-meaning patronage to outright discrimination. Not all older people are the same. Age UK asked at what age people become old in the UK, and the answer was 59 – you could spend almost half your life being officially old. There are, however, degrees of disability, with some older people still working, while others are in nursing homes

It is often believed that older people have a gloomy existence, and there is an assumption of placidity, and of their being passive recipients of services. You have to find a younger person who is e.g. suffering from dementia if you want to get good publicity. Health and care professionals are drawn from the wider society,

and therefore are prone to hold these assumptions. There is evidence that this affects care e.g. in that older people in hospital can suffer from malnutrition. One third of nurses said they wouldn't trust their hospital to take care of their older relatives. Only one hundredth of the amount spent on cancer is spent on dementia. There are also arbitrary rules for over 65s suffering from depression. They are 10 times less likely to see a psychiatrist or to be given talking therapy.

The Equality Act says that unjustifiable discrimination and unfair treatment have no place in a society which values all its members. Does reality match these words and mission statement? In 1901 men lived to an average of 45, and women to 49. To be over 65 is a modern concept. In 1948 half the population died before 65. Now the number of people over 85 has doubled. This is a victory for better health care, but the media uses phrases such as time bomb. There are a lot of positive examples of ageing, but they are not shown in the media. It is as if older people are invisible.

As the proportion of older people goes up, 40 per cent of people over 65 have long term health conditions. 70 per cent of bed days in hospital are for the over 65s – they are the main group of people using services, and the biggest cost to the health service is people with long term health conditions. The balance has to change, as hospitals are used to curing one condition. www.cpa.org.uk shows evidence of discrimination – common conditions of old age get less money, and the older are likely to get less treatment etc.

The All Party Parliamentary Enquiry into Human Rights of Older People in Health and Social Care concluded that there was lots of good practice, but too much bad practice and a culture change was needed. The Care Quality Commission have been doing lightning raids

The Human Rights Act won't be the easy solution. Better training is needed, for example more training on dementia. There needs to be statutory regulations with teeth, more integrated services and a focus on prevention. The big solution is in the hands of the doctors and nurses, but a lot is also down to pressure of organizations like the National Pensioners Convention. There also needs to be pressure from advocacy, and scrutiny from older people themselves.

Issues arising from the discussion

Blackburn PCT decided to save money in podiatry and 1200 older people were refused chiropody. This is age discrimination, but does the Equality Act give us any hope of winning? The Act only applies from next April. It may be indirect discrimination as older people are the major users of the service, however indirect discrimination may be lawful if it can be objectively justified.

Oxford City Conservative council has financial limits imposed by central government. Library services and

community care services were due to be cut. There was a massive campaign to save the libraries, but cuts to other services had no media coverage. People in the community have an ageist attitude.

Older people often feel patronised by health professionals. We need to educate the public and nursing staff. The Alzheimer's Society did a survey and found that 30 per cent of GPs didn't recognize dementia, are patronising, and taking dementia signs no further. 40 per cent of people admitted to hospital with other conditions had not been given a diagnosis of dementia. Being able to screen people is something GPs should be able to do.

We must start at the bottom and tackle patronage ourselves. If health services go to any willing provider, the issue of equality will disappear behind the drive for profits.

There is a presumption that people over 70 lack mental function. Even the Minister for Justice can't sit on a jury because he's considered too old, but judges can be over 70. Younger people have to work longer, and pensioners are the ones likely to have the time and life experience. This is blatant age discrimination, but it is written in legislation and this takes precedence over the Equality Act.

Life expectancy is clearly related to class. There was a social economic duty on public authorities approved as part of the Equality Act 2010, but the government has announced it is not going to commence this provision. The older you get, the more people respect you in my culture, but here no one over 50 is treated with respect. What will this law do for the equal rights of older people against the vicious treatment of the nursing profession? From next April any patient receiving poor treatment will have a remedy under Equality Act 2010. Under Article 8 of the European Convention every citizen already has the right to private and family life, and this includes dignity, so the alternative is to tackle this right now as a human rights issue. From next April car hire companies can no longer refuse to hire a vehicle because of someone's age. They could, however, pass on increased insurance weighting.

The EHRC is conducting a formal enquiry into the human rights of older people living in their own homes. The impact of cuts on expenditure means local authorities are forcing providers to bid at a level they can't realistically give a quality service for.

The EHRC is producing a report on the UK government's compliance with the UN Convention on the Elimination of Discrimination Against Women and is particularly interested in the experiences of older women. If anyone would like to contribute evidence to this report, please do get in touch, You can find details on the Human Rights section of the EHRC website: <http://www.equalityhumanrights.com/>

Older People and the Big Society Session

Lizzie Iron, Head of Welfare and Policy CAB

The government's view of the Big Society is that it encourages individuals to take responsibility, give mutual support to members of their local communities, builds links between the generations and helps community cohesion. Older people are the biggest providers and users of 'the Big Society', but the big question is what statutory services will be replaced by the voluntary and or community sector.

The government has three main aims:

- Reducing costs (£18bn in cuts to include changing uprating of benefits from RPI to CPI; the cuts in child benefit and housing benefit, reducing council tax benefits by 10%). This reduced fund will be devolved to Local Authorities so they can decide how to allocate/make the cuts locally.
- Simplifying the System (introducing a universal benefit for all)
- Making work pay
- The Welfare Bill currently going through Parliament includes a number of changes:

The shift from Disability Living Allowance to Personal Independence Payments is an attempt to reduce the overall bill by 20%. The assessments are still being worked out but it will lead to greater targeting towards the most severely disabled. The introduction of a Universal Credit in 2013 which will combine working age benefits with tax credits and will be calculated on a household basis. It is still unclear how child tax credit will be paid to older people who have responsibility for children. It is also unclear what changes will be made to Attendance Allowance.

Age qualification will change in that both partners will have to reach state pension age before qualifying for the universal credit to cover housing costs.

Rules about savings – there will be powers in the Bill to change the rules about savings in relation to benefit entitlement. These changes could be crucial to the income of many people.

The notion of the 'Big Society' is contained in a number of government bills. In Japan everybody is obliged to 'volunteer' and earn credits, these credits can be passed on after death! The CAB network is under threat as their three sources of funding are being squeezed. The CAB network has 21,000 volunteers. Getting the balance right between paid workers and volunteers is crucial to the running of the service.

Andy Benson, Director National Coalition for Independent Action

Our focus is on grassroots action - for civil renewal, for

better public services, for political accountability, for social justice.

Under New Labour we saw voluntary agencies being seen as arms' length delivery vans for government policies, and as vehicles for privatisation. Policy and practice at all levels was revised to enable voluntary action to be 'reconfigured' to achieve these aims, the largest and most significant change being the move away from grant relationships to those built on commissioning and contracts. At the same time, these same agencies were encouraged to regard themselves more as businesses than charities or voluntary organisations and to operate like businesses. Many, especially at national level, now do. With the sniff of privatisation, the private sector itself became interested in the whole scene and is now a major player in this world of voluntary action, either explicitly or under the sheep's clothing of 'social enterprise'.

These changes have mostly affected those voluntary groups that look to receive state money – especially to run services of different kinds. Outside of that scene are the hundreds of thousands of largely unfunded community groups, working with volunteers and activists to do a million different things in their local communities. These were subjected to a different confidence trick – that of 'empowerment' and 'partnership', a succession of programmes that neither empowered people nor created genuine partnerships.

The 'Big Society' has three main strands:-

1. Changes which will affect individuals
2. The closure of public services
3. The contracting out of services to the private/independent sector

Voluntary associations are under threat in that their independence/autonomy and their ability to introduce innovation and provide advocacy is being seriously compromised.

The previous government identified that the voluntary sector can reach sections of society that the government cannot and so 'uses' the voluntary sector to carry out government policy/agenda. The funding relationship also changed from one of grants from local authorities to contracts and commissioning. This is a much more restrictive relationship stifling initiatives that would have come from the bottom up in the past.

Thousands of small community groups remain below the radar because they are not in a position to bid for contracts etc. Such groups are facing rising demand because of the cuts agenda, but have little or no support from local authorities or government.

The rhetoric of the 'Big Society' sounds good but has

been re-launched a number of times because of its wide reaching vagueness! Privatisation of public services is top of the agenda.

There are six policy initiatives:

- Small grants scheme for small community groups
- National programme of community organisers
- A compulsory volunteer week for all 16 year olds
- Big Society day
- Private sector mentors
- Big Society bank – to make loans to social enterprises

But several of these initiatives are already in trouble – the community organisers programme is delayed, the citizens service has been watered down and there are rumours that the commercial banks are withdrawing from the BS Bank. Mind you in the recent relaunch a dramatic new initiative was added – that Cabinet ministers will each contribute one day a year of their time as a volunteer! Well that should make a real difference!

New rights will also be introduced:

- The right to challenge (in order to force a local authority to put a service out to tender)
- The right to buy (to bid for and obtain community assets e.g. libraries)
- Local Authorities have already started selling off assets – 5,000 community buildings will have been sold by the end of this year.

The idea behind the running down of public services is that local people will jump in to fill in the vacuum with ideas and proposals of their own. Services will be affected by the further personalisation especially of budgets. Community services are being shut down, charges are going up and the services are being privatised and moving into the private and voluntary/independent sectors.

Despite all the various government initiatives, volunteering has stayed at the same level for the past 10 years.

Cuts in benefits and entitlements and the dismantling of the welfare state is, in reality, the main game here. Taken together these moves present probably the greatest threat to community life since the second world war. In parallel with cuts and closures the government is encouraging private giving and philanthropy. These changes do not challenge unequal power relations, they reinforce them and if we allow them to happen, we face returning to an earlier time in our history when poor people relied on the charity of the rich where they could get it. Even the Archbishop of Canterbury is now speaking out against the re-

emergence of the 'deserving' and 'undeserving' poor.

All local authorities have for some time been engaged in an exercise they have called the 'transformation of adult services'. At the centre of this has been the idea of 'personalisation' – that people deemed eligible for public service support should be given their own budget to choose and buy what they want for themselves. Though this concept embodies many good ideas, implementing the policy at a time of unprecedented cuts in funding is likely to be a disaster. Already users are divided into those with mild, moderate and severe needs; already only those with severe needs will be regarded as eligible and the name of the game is gate keeping that to the smallest possible number. At the same time, other community services on which many older people rely are being cut or closed, or turned into charged services. Home care, day care, and transport services for example, are now regarded as markets. Also, of course, we need to take account of residential and nursing care. The former has already been largely privatised and the current mess over Southern Cross tells us what happens when their 'business model' no longer delivers the profits on which it depends. The government's 'Vision for Social Care' anticipates more privatised services, less monitoring and inspection, and fewer legal protections. And I might add, as an overall point to make here, there is no systematic research evidence that services in the private or voluntary sectors are of better quality than those in the public sector.

The traditions of advocacy and innovation represented by voluntary sector groups involved with older people are under threat. Many, possibly by now most, local Age Concerns for example, are working under contract providing services previously located within the local authority or health service. We are even beginning to see such agencies working as sub-contractors to private companies in the market for older people's services. In this situation they have very limited room for manoeuvre in deciding what they provide and how, and they are muzzled in speaking out against poor provision (indeed that may involve speaking out against themselves) or bad policy.

Smaller community groups that have provided softer, less service-oriented support to older people find themselves facing rising demand and disinterest in their work from funders and commissioners (too small, too fragmented, too unprofessional). In any sensible vision of a big society it is this diverse and pluralistic web of activity and support that would be seen as crucial and central.

Successive governments have tried to promote and expand volunteering and the BS is no exception. Previous initiatives have been largely unsuccessful and volunteering levels remain consistently constant. Such issues as management supervision, health and safety rules, being seen as workhorses, etc have been

evidenced as reasons why older people may not volunteer in larger numbers. To this we will now be able to add the disincentive of working unpaid for private organisations which exist to make profits from hardship and misfortune.

The reality is that the welfare state, a testament to our shared and common concern to protect the weak and marginalised and extend the principle of universality, equity and equality, is really the true demonstration of our big society. Our vision of a big society is active citizens coming together in independent voluntary action, providing effective checks and balances against abuses of power, underpinned by high quality, properly accountable public services and accessible community facilities. But if we want these things we will have to fight for them.

Issues arising from the discussion

There is increased pressure on older people as

volunteers to do more and more. Despite this, volunteers are often under appreciated.

It is highly likely that the 'Big Society' will lead to a worse service at a higher cost. The government's policy on the Big Society seems to be rather contradictory. They are keen for people to work longer but also want to encourage older people to volunteer.

People should be able to retire whilst they are still fit enough to make a contribution to society. Working till we drop does not benefit either society or the individual.

The outsourcing of services is slowly unpicking the communities we have built. Libraries are an example where local people have come together to 'save' the library, take over the management and then find they need an outside company to take over (usually an American company).

The Ongoing Campaign for Free Travel Session

Peter Rayner, Vice President, NPC

Over the past 6-7 years, the NPC Transport Working Party has had to deal with around ten different ministers. When we look back at where we were 15 years ago, there were only 10 authorities with free passes, so we have made huge progress.

At the moment the free bus pass is safe, as it is enshrined in legislation, but that, given the current Government's policies, there were two ways in which this could be undermined: local authorities could cut back provision to the statutory minimum; and the major threat was the imposition of cuts, so that transport becomes part of a wider fight against cuts in local government spending generally.

It was important for these campaigns to be fought at local level, hence everyone had to get organised locally to fight the cuts.

One of the problems was that there was no transparency, so that it was not possible to point to pots of money and say with any certainty that these were intended for use to support bus services and concessionary fares.

The NPC is campaigning for the universal introduction of smartcards on buses which would eliminate the potential for concessionary fares fraud (over-claiming for journeys made) by bus operators, ring-fencing of funding for concessionary travel and cross-border (UK-wide) free travel.

Work was still being done to get the bus pass accepted on the trains in lieu of a Senior Railcard. This would mean companies having to forgo the income generated by sales of the Senior Railcard (1,000,000 on issue @ £28 a year) by deeming the free travel pass, held by

11,000,000 people as entitlement to railcard discounts, which should provide substantial extra revenue if introduced

Increasingly the Working Party's work had become tied up with cuts. Milton Keynes was a good example of how local action can combat cuts.

We must keep making the point that the benefit to society of the free pass far outweighs its financial cost, providing older people with inclusion and mobility that helps shops and charities: "*We aren't tomorrow's problem - we're tomorrow's solution.*"

Rob Jenks, Senior Community Organiser, TSSA

The TSSA has set up a Community Organising Team that seeks to engage with both organisations and individuals to form a broad coalition of different communities who could come together to campaign over public transport issues – whether it is cuts to services, increases in fares or withdrawal of existing facilities like free travel.

The campaign is called "Together for Transport" and has a dedicated website at "togetherfortransport.org" – with the objective of being able to get our message across to the wider world through news stories, blogs and research.

We are also offering assistance with public transport related research and guides about setting up campaign groups as well as to major government policy like the recent McNulty Report on the railways. But perhaps above all what we are offering is the ability to draw people together on public transport issues so that we can campaign together.

We are already seeing some of the problems. In London Midland there were over 120 jobs losses in

March this year which meant that nine ticket offices would close and another 77 have their opening hours adjusted – mostly reduced. Only four ticket offices on all of London Midland remained unaffected. And this was at a time when the company was enjoying an 11% increase in revenue as more people decided to use the train to get to work rather than their car because of the never ending increases to the price of petrol.

The company's proposal was to replace some of the full time jobs with part time ones – useless for someone subsisting on the low pay paid to full time workers in ticket offices - but also to increase the use of self service ticket machines. But ticket machines don't give advice about train services, they don't tell you what the cheapest ticket is – and the ones that London Midland were proposing to install don't accept cash when a sizeable proportion of passengers – particularly pensioners - still want to pay this way.

If we stand together, if we campaign together, we have the chance to succeed. It's the old trade union adage isn't it – our collective strength makes us strong but individually – even individually as organisations - what we can achieve is less, much less.

As a result of the government cuts, the Department for Transport has lost 21% of its funding – a fifth. Of course, government is committed to some big projects like Crossrail, HS2 and electrifying the Great Western Mainline to Cardiff – but away from the headlines all we see are cuts - as witness the recently published McNulty Report that investigated the cost of the railways with a view to making significant financial savings – at a time when there has been a 40% increase in rail travel and an expectation of double the amount of usage over the next two decades.

Local government has been slashed by 28% - over a quarter - and has had its capital budget withdrawn completely. In evidence to the Parliamentary Transport Select Committee, the Local Government Association has shown in detail how the effects of a series of cuts will mean that reductions in grants for the provision of subsidised bus services will result in the loss of routes and services. That claim has now come true in many places in England – with services lost that for many people are a lifeline to a more active and fulfilling life.

From next year, 2012, the Bus Service Obligation Grant is to be cut by 20% which has led the major bus operators to indicate that they will be putting fares up by 2% as well as by reducing services as routes become unprofitable. Of course, local councils usually pick up unprofitable routes through giving financial support but how can they if their funds have been cut and they are not allowed to increase Council Tax? This is why many authorities who had previously offered additional discretionary concessions to the English National Concessionary Bus Travel Scheme have now

cut them back to the statutory 0930 to 2300 Monday to Friday arrangements.

In Scotland, Wales and Northern Ireland pensioners can use their bus passes anytime of the day – unlike in England. Those administrations have not made changes to this entitlement – an entitlement that was better since the Bus Pass scheme was introduced so has presumably always been proportionately more expensive.

There are also calls from some quarters in England to scale back the minimum provision that many of you enjoy. In February this year, the right wing Institute of Economic Affairs called on the government to apply means testing to a number of benefits enjoyed by pensioners including bus passes. There are other issues around free bus travel because those who get to 60 after 5 April 1950 then have a phased entry into the scheme linked to women's eligibility for state pensions which will mean that by 2020 you have to be 66 to qualify.

The Freedom Pass gives some assistance to people in London which probably reflects how important public transport is within the UK's capital but elsewhere the only option is the Senior Railcard with an up front annual payment of £28.00 that entitles you to a third off fares along with the ability to use it on all services apart from in London at peak time.

The TSSA would welcome a dialogue; we would welcome working with your organisation on our common aims, supporting each other in our struggles that will ultimately protect public transport and the rights of those that use it.

Points arising from the discussion

In Wales there have already been widespread cuts to public transport, causing rural isolation and depression. Local councils are not obliged to fund 'socially necessary' bus services and in fact Cambridgeshire has withdrawn all such services. Services on Bodmin Moor have been cut leaving people isolated, leading to depression, dementia - a false economy, as people are robbed of mobility and end up needing more care. There is a strong case for passes to be UK-wide.

There needs to be a change in planning law to enshrine public transport provision as a condition of approval of large new developments in out-of-town areas not served by public transport.

Without the provision of free bus passes there would be no volunteers, in local hospitals or charities. The value of the pass is not just to the individual, but to society as a whole because it allows the individual to make a contribution to their local communities.

Making or not making cuts at local level is a matter of political will - Merseyside is a shining example of the

local political will to make continuing progress and improve things, but this is not the case everywhere. More needs to be done to make bus operators provide accessible vehicles.

There has been a campaign on this taking place in Nottingham. There is insufficient timetable information - there need to be more timetable books, because the internet is not always appropriate for large numbers of older people. This is discriminatory and denies older people access to vital information. EU figures show that, presently, 70% of over 70s are not internet-connected.

Government continues to say that making the bus pass UK-wide is a 'devolved matter' and that the schemes in the different countries of the UK are so different from each other that it would not be possible to amalgamate them. The NPC does not accept this.

The Senior Railcard is UK-wide, so why can't the bus pass be? Booking office closures should be resisted, people should always be able to book their tickets face-to-face. The McNulty proposals will lead to reduced booking office staffing *and* reduced on-train staff, with thousands of redundancies in prospect.

Railway stations do not have a loop system so that people with hearing difficulties can learn of things like platform changes. The technology is there to do it, but a lack of money is the excuse.

Some train companies are reducing the number of coaches on services which means that trains are packed and standing is a special hardship for the elderly.

Campaigning is so important - in Hampshire, when responsibility for concessionary passes was to transfer from the Districts to the County, Hampshire County Council (HCC) were persuaded to hold more consultation meetings (19) than they had originally planned, people went to all these meetings and asked for earlier start time to the pass, and free travel at any time for hospital appointments. These were conceded by HCC. In Reading, where there had been a change of control of the Council last year, there was a plan to cut back start of validity to 09.30, but campaigners stopped this.

Scottish pass-holders can get free cross-border travel into Carlisle, but if doesn't work for English pass holders on the Carlisle-Dumfries service. There *is* an anomaly here: you can travel free if the service originates in your country to wherever the bus terminates in the neighbouring country - but the problem is, to get back, you need to pay!

A female pensioner applied for her pass at age 60 and was shocked to be told the qualifying age is now 62 because it is aligned with the raising of the State Pension Age for women. It's a change which has not been publicised.

Closing Session

Hugh Lanning, PCS Deputy General Secretary

The PCS is proud to have a long association with the NPC and Mark Serwotka is very sorry that he is unable to be here today. The NPC should also be congratulated for all of its campaigning. Everywhere you go there is a NPC banner or a speaker on the platform. It is clear from the agenda that you have been discussing this week in Blackpool that you are the real experts on the issues that affect older people.

There is a lot of talk at the moment about the care homes that are owned by Southern Cross, and the need to do a deal - but none of those discussions involve the staff or the residents. It's the bankers and the shareholders who make the decisions. We should be pressing for there to be a public option, so that care is brought back under public control.

On 30 June, the PCS and three teaching unions will be striking over the issue of pensions. There are four main issues that we face: the change in indexation from the RPI to the CPI, increased contributions, raising the pension age and changing from a final salary to career average pensions. The government and media try to

argue that public sector pensions are gold-plated compared to those in the private sector, but that simply isn't true when you look at the pensions that bankers are getting.

The government also like to say that there is no money available to pay for better pensions, but PCS has carried out research to show there is £120bn of uncollected income tax, mainly from wealthy individuals and big business. Yesterday HM Revenue and Customs announced a whole new raft of office closures with 10,000 job losses. Each tax inspector raises £650,000 in tax - so cutting jobs is actually uneconomic.

The economy desperately needs to grow and the best way to do that is through creating jobs rather than making people unemployed. But the campaign must not only look at existing pensioners, or tomorrow's pensioners, but the generation that comes after that. Years ago students got grants, now they get a debt. The 60s generation inherited a functioning welfare state, but the government is systematically destroying it bit by bit in such a way that it cannot be re-built.

This is a fight about the nature of the society we want

to live in. It's not just about pensions. That is why we have to build a social movement involving young and old, those in and out of work, carers and the cared for, public and private sector workers.

We also have to build confidence across our communities that we can win. I know that the NPC will be playing its part in that campaign.

Neil Duncan-Jordan, NPC National Officer

Wherever you look, there are headlines about the ageing population and how society simply cannot afford its older generation. But a new report from the WRVS shows the net contribution pensioners make every year – after we've paid pensions, benefits, provided health care and free bus passes – is £40bn in unpaid caring, volunteering and taxes. So it's not that society cannot afford its pensioners – it's that society cannot afford to lose them. This is something we have to keep saying – a society should value all its citizenship, whatever their age.

And we need to say that – not just to society, but to the government and the media as well. You will know that we have been campaigning to be invited onto BBC Question Time. They said that we might not be able to cope under the heat of the lights. So we decided that if they wouldn't come to us. We would go to them. I congratulate our groups in Exeter and Norwich who leafleted the audience outside the recent shows, and we intend to follow them around the country. Our groups tell me that the audience supports us, the technical staff support us – so why doesn't the BBC want to invite us? I can tell you that we will continue this campaign until the invite arrives. So keep sending in those letters to the producers. This is now a campaign of principle – why shouldn't a representative from Britain's biggest pensioner organisation get a chance to put our views across? It's important that we appear because it shows that older people are active and campaigning for their rights. This is perhaps a dangerous image that they don't want to show.

So what are the issues we face? Over the coming period we face three main areas that we have to raise:

1. Social care – It's time we said that social care needs to be professionalized. We need properly trained, properly qualified and properly paid staff to look after some of our most vulnerable members and loved ones. But it's more than that – we need a regulator that has enough inspectors and enough power to make sure homes are properly run. Residents need legal protection from abuse and eviction, and we need to say that we should stop treating social care like a business.

Like all other parts of our welfare system and public services, it should be paid for through general taxation – so the cost is shared amongst us all. Otherwise we are saying – you're on your own. This won't work unless we

start bringing social care back into the public sector.

2. The second issue is fuel poverty – Three million pensioners spend 10% or more of their income on energy bills. Last week Scottish Power announced a 19% increase in its charges. Every time there's a 1% increase in bills, 40,000 more pensioners go into fuel poverty – and last year more than 25,000 older people died of cold related illnesses.

And what does the government do? It cuts the winter fuel allowance and freezes it for the next four years. And what was Steve Webb's defence yesterday? "We're only doing what the last government were going to do". Well who's running the country then? Politics is about choices. The Institute for Fiscal Studies has reported that the poorest pensioners are already having to miss meals to pay for their heating. We should be clear – stop blaming the last government and do the right thing. Don't cut the winter fuel allowance.

3. And then there's the issue of pensions. Webb yesterday said there's always been a two-tier system in pensions – so it's okay to introduce another. They don't have a single proposal for today's pensioners. So the failed Pension Credit carries on, one in four pensioners continue to live below the poverty line, while the government adds another level of bureaucracy on top. The earnings' link and RPI only mean something when you apply them to a decent state pension. So we campaign for a state pension that takes everyone out of poverty.

But to do this we are going to have to work even harder. We've got to build the NPC – get more members, more money and more influence. We've got to get our message across to young and old – that this is a joint campaign that we're in together. We've got to be clear about what we stand for:

- Universalism rather than means-testing
- Public services rather than private profits
- Positive discrimination for older people – like the bus pass and winter fuel allowance – rather than relying on charity

And these are the messages we need to get across during our Campaign Week from 24-29 October. We need meetings, protests, marches, demos across the country – with a lobby of MPs on October 26th. And we all need to be saying the same thing: "We deserve rights in retirement and we've come to claim them."

2012
PENSIONERS' PARLIAMENT
AT THE WINTERGARDENS,
BLACKPOOL
ON 19-21 JUNE