

# Campaign!

The NPC's monthly bulletin for activists in the pensioners' movement

## Time for a brand new social care system

Despite numerous independent reviews, commissions, White Papers and Acts of Parliament over the past two decades, the social care system in England remains in crisis and under increasing financial pressure.

Recent proposals allowing local authorities to raise an additional 2% towards social care only raised £380m - yet since 2010 budgets have been reduced by £4.6bn - and more cuts are expected.

Every week there are examples of poor quality care, flying 15-minute visits, low pay and a distinct lack of dignity for both staff and residents.

Successive governments have been reluctant to even talk to the public on this subject - let alone ask them how they think it could be run.

But in a British Social Attitudes survey last year, 48% said the government should meet the costs of care through taxation,



A 'skeleton' protest outside the Winter Gardens at this year's NPC Pensioners' Parliament in Blackpool © NPC

with a further 22% saying there should be a cap on charges beyond which individuals shouldn't have to pay.

The call for a new national health and social care service

will be the main theme for this year's 1 October Un Older People's Day protests - with 'skeleton' style demos (see pic) planned across the UK. See <http://npcuk.org/2296>.

## All change for pension and care ministers

Following the unprecedented rate of change in the UK's political establishment in the last few weeks, PM Teresa May has appointed a number of new ministers.

David Mowat, the Warrington South MP replaces Alistair Burt as care minister and Watford MP Richard Harrington becomes the

new minister for pensions, succeeding Baroness Ros Altmann.

In her resignation letter, Ms Altmann called for reform of pensions tax relief, a review of final salary defined benefit occupational pension schemes and better notification of changes to future state pension ages.

Over the last 9 months the NPC

has had difficulty meeting the previous ministers, but now hopes to make more progress with the two new appointees.

Labour on the other hand has yet to appoint either a care or pension minister, and campaigners are still waiting for more details of their plans to set up an Older People's Commission.



## National Pensioners Convention

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## Campaign Dates

**One-day Transport Conference**  
22 September: St Pancras Church Hall, Euston. The popular transport conference will look at the future of public transport with a range of guest speakers. Tickets £5 inc lunch, but space is limited. To book contact the NPC office.

**Older People's Day**  
1 October: NPC events across the UK. Briefing available on the NPC website.

**NPC Lobby**  
2 November: Demo 12 noon Old Palace Yard, Rally 1-3pm Committee Room 14, House of Commons. Details to follow.

**Winter Death Demo**  
Late November: Black balloon release to mark the winter deaths among older people. Details to follow.

# Cuts planned for final salary pension schemes

**T**he Department for Work and Pensions is currently putting together plans to alter the terms of thousands of final salary pension schemes, according to outgoing minister, Ros Altmann.

Ms Altmann said an amendment to the Pensions Bill this autumn would allow firms to reduce annual increases in pensions and remove the right to pass pensions on to a spouse after death - without going through any legal process.

Linking future pension increases to the lower Consumer Price Index would be one way this reduction could be achieved.

At the moment, it is

thought the change may only affect private sector schemes, but the impact would still be considerable.

Someone with a company pension worth £10,000 a year would receive £104,000 less over a 25 year period if their pension was moved from RPI to CPI.

This news follows the government's recent consultation on the future of the former British Steel pension scheme - which they claim should reduce its annual payouts in order to make the company more attractive to potential buyers.

Critics are concerned that such a move could however open the door for other companies to follow.

# UK housing crisis also affects older population

**M**any aspects of unsuitable housing and inadequate housing particularly affect older people, according to a new report by Birmingham University.

The report claims that two million older people live in homes that fail to meet the Decent Home Standard, with 1.3 million in a home with a serious hazard, resulting in high costs to the NHS, particularly due to cold related health problems and falls.

At the same time there were also 2.3 million households in fuel poverty in England and 34% of them were aged 55 years or over.

The report found that the UK has the oldest housing

stock and highest medical costs associated with inadequate housing of any of the European countries.

The authors call for a rebalancing of housing debate and policy so that unhealthy housing is tackled alongside strategies for increasing new housing supply.

Older people's housing is in short supply; averaging around just 7,000 new units a year over the last decade.

A recent survey found that 500,000 older people were unable to move because of lack of suitable housing.

Another alternative would be to support older people to make adaptations to allow them to continue to live independently their own homes.

# Six million sign up to pension

**M**ore than six million workers have now been signed up automatically to a pension savings scheme, but experts are warning that the amounts being saved are not enough to provide a decent income in retirement.

The auto-enrolment programme will eventually see all employers offering a pension to anyone who is over the age of 22 and who earns more than £10,000 a year.

But savers will have to wait until 2019, until total contributions into the scheme reach 8%.

Even this is half of what most experts believe is needed to give a

reasonable pension in later life.

However, auto-enrolment will make money for private pensions providers, at a time when millions of low paid workers really need a guaranteed state pension to support them.

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