

Campaign!

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

DWP tells you when you'll die

Everyone approaching retirement will be told when they are expected to die, according to new plans revealed by Pensions Minister, Steve Webb.

The minister claims the guidance is designed to help pensioners plan how much to spend and save, but it is also closely linked to major pension reforms.

The advice comes just weeks after the Chancellor announced in the Budget that future pensioners will be allowed to draw down all their money from a private pension instead of being forced to take out an annuity.

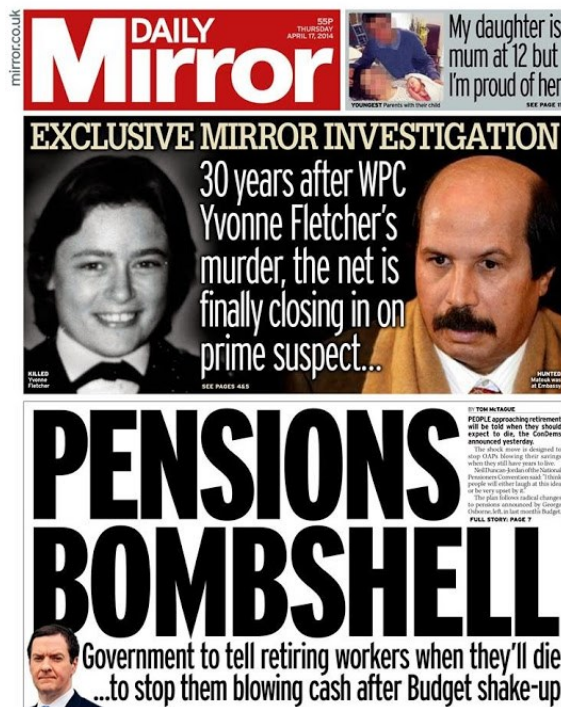
Mr Webb claims that "most people will live longer than they think",

but the latest figures from the Office for National Statistics (ONS) show that average life expectancies for men and women are 79 and 82 respectively.

Wide variations in life expectancy between different parts of the country have also been revealed, with those in the north living up to 6 years less than their southern counterparts.

The ONS believes the differences are due to socioeconomic, environmental, educational and lifestyle factors.

Critics believe the drift of government policy to make people work longer and pay in more, now creates the possibility that some individuals will never reach retirement age or get back



The front page of the Daily Mirror, in which the NPC describes the plans to tell people when they are going to die as a "gimmick" © Daily Mirror

what they have paid in. people when they will
The NPC described the die as crude and little
government plan to tell more than a gimmick.

Anger over pensions for women born 1951-53

With the Pension Bill now awaiting Royal Assent, hundreds of thousands of women look set to lose out under the new system.

An estimated 700,000 women born between 1951 and 1953 will not be included in the new single-tier state pension system, despite the fact that men born

on the same date will.

The discrepancy is caused by the fact that women's state pension age is rising from 60 to 65, and their state pension age will be 63 and three months by April 2016, not 65.

These individuals could lose around £38,000 in pension as a result based on an assumption

that they live for 20 years after receiving the state pension and that they would only have been entitled to the basic state pension under the current system.

Whilst they gain over £9,000 because they receive their state pension almost two years earlier than men, they are still around £30,000 worse off.



National Pensioners Convention

Walkden House,
10 Melton Street,
London NW1 2EJ
T: 020-7383-0388
E: admin@npcuk.org
W: npcuk.org

Campaign Dates

NPC Pensioners' Parliament
17-19 June 2014,
Winter Gardens,
Blackpool. March,
rally, expert guest
speakers, sessions,
entertainment, ex-
hibition and much
more. Tickets
priced just £6.
Booking forms
available from the
NPC office

NPC Transport Conference
18 September, St
Pancras Church
Hall, London. De-
tails and booking
arrangements to
follow

UN Older People's Day
1 October: The NPC
will be organising
events across the
country to promote
the value of univer-
sal pensioner bene-
fits. Details to fol-
low

TUC London Demo
18 October: March
and rally against
the austerity
measures. Details
to follow

20,000 older people to be without a carer

Britain's social care system is facing a new crisis according to the Institute for Public Policy Research (IPPR), as large numbers of older people in the future will have no family members to offer them informal care and support.

The think tank estimates that in 4 years, around 20,000 older people needing care will have no family help, and by

2030, 2m people aged over 65 will lack any informal care from their sons and daughters.

The alternative of paid for care is also expensive.

The average annual cost of 10 hours of home care now stands at £7900 and a year in a nursing home now costs an average of £36,000.

The IPPR favours an earmarked tax to pay for im-
proved care ser-

vices, but Labour has reportedly already ruled out the option of adding 1p to national insurance contributions as a way of doing this.

Already 800,000 older people in need of social care are not getting it as a result of cut backs and rationing by local councils, and the IPPR claims that this will worsen as the supply of un-
paid care will not keep pace with future demand.

Risky plan to buy lost state pension

Plans to exclude existing pensioners from the new single-tier state pension have forced the government to propose new ways in which current retirees can boost their state pensions.

The scheme will be available from October 2015 to all those who have reached state pension age by April 2016, and the cost of the top-up will be based on someone's age

and average life expectancy.

The Government estimates that around 265,000 people may take up the offer.

But the cost of the buy-back scheme shows that for a 65-year-old, an extra £1 of weekly state pension will cost £890.

On this basis, it will take just over 17 years before the individual gets back more state pension than the cost of the top-up.

For a 75-year-

old, it is likely to be around 12 years.

Given the issues around differences in longevity, the NPC described the scheme as "a gamble".

NPC president, Ron Douglas said: "Rather than going for expensive top-ups, the government should include all those existing pensioners who would benefit, into the new single-tier state pension scheme set at £150 a week."

£20 a night for NHS bed

Everyone should pay £10 a month to use the NHS, according to former health minister, Lord Warner.

Patients could also be charged £20 for every night they stay in hospital, under the peer's proposal.

But patient groups have criticised the idea saying that hospitals were "not like hotels" where individuals chose to stay.

Lord Warner claims the NHS is "unaffordable", "out of date" and unable to meet the needs of an ageing population.

Dot Gibson, NPC general secretary

said: "Once again older people are being blamed for the problems facing the NHS and public services."

"Millions of older people paid national insurance and continue to pay taxes to fund the health service and any suggestion that we move away from universal care that is free at the point of use should be rejected."

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