

Campaign!

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

UK state pension one of worst in EU

Britain's state pension is typically just a third of average wages, according to new research from the International Longevity Centre (ILC).

After 30 or more years of paying National Insurance contributions, the UK state pension is just £113.10 a week and one of the worst in Europe.

By comparison, the state pension in the rest of the EU works out at around half national income.

The ILC also found

that the UK has a greater number of pensioners at risk of poverty – 16%, compared to a European average of 13%.

Those who suffer most are usually women who have to rely on their husband's contributions in order to get

their pension.

Next April the basic state pension will rise by £2.85 a week for those on a full state pension and by £1.75 for those on a reduced pension.

This is based on a



2.5% rise, guaranteed by the 'triple-lock' arrangement.

The Consumer Price Index figure was just 1.2% and wages a mere 0.9%.

Ron Douglas, NPC president said: "It is crucial that pensions remain linked in the future to whichever

measurement gives us the fairest increase, because that's the only way to ensure that our pension keeps up with rising costs of living."

"Ultimately we need to set the state pension above the official poverty level to address the scandal of pensioner poverty in the UK."

NPC LOBBY
5 November 2014
1-3pm
Committee Rm 14,
House of Commons

The NPC is calling for the state pension to be set at £175 a week for all men and women as part of its Pensioners' Manifesto
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Care rationing tightened under new Act

The government has published new guidelines which explains who will be eligible for social care services in the future.

Under the changes an individual must have difficulty in undertaking at least two of the following conditions in order to qualify for support: maintaining nutri-

tion, maintaining personal hygiene, toileting, dressing, maintaining relationships or for example, being able to use public transport.

Campaigners fear this is likely to lead to a further reduction in the number of individuals that are eligible to receive some form of social care in their own home.

As a result of severe cuts in funding, the London School of Economics has found that since 2009, 500,000 older people have been rationed out of the system.

A recent YouGov poll also showed that seven out of 10 pensioners were not confident that they would receive good care and two thirds felt

the government should be doing more.

Dot Gibson, NPC general secretary said: "We need radical reform of our care system if we are going to provide proper care that people deserve."

"That means funding care through taxation, so that services are free when people need them."



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Campaign Dates

NPC Lobby
5 November: The NPC is staging a lobby of Parliament to promote its Pensioners' Manifesto. Demo at 12noon by George V statue (opp House of Lords), followed by meeting in Committee Rm 14 1-3pm. MPs from main parties invited.

Dignity Action Day
30 January: The NPC will be co-ordinating a UK-wide day of action aimed at highlighting the need for the Dignity Code to be enshrined in law to protect older people from abuse. More details to follow.

NPC Pensioners' Parliament 2015
16-18 June: Annual gathering in Blackpool with a range of guest speakers and sessions on various topics, plus entertainment and an exhibition area. More details to follow.

Pensioners told to just heat one room

Official guidance has advised pensioners this winter to heat just one room as a way of saving on energy costs.

The new advice also suggests that older people have regular hot meals and drinks throughout the day.

However, despite this kind of advice being given out every year, the latest figures show that over 31,000 older people

died of cold related illnesses during the winter months.

During the same time, consumers have also seen energy bills continue to rise.

The average annual household fuel bill is now £1265, £53 more than a year ago.

Jan Shortt, NPC vice president said: "Wearing an extra jumper or walking around

more than usual doesn't really address the fact that fuel bills continue to go up faster than pensions."

"Warm words are nice, but a warm home is better."



Equity release being used to fund basics

Tens of thousands of older people are using the value of their homes to fund retirement plans and care bills, according to the Equity Release Council.

Industry figures show the sum lent to the over 55s has reached a record high, equal to £4m a day.

Whilst most experts argue that equity release should only be used as a last resort, almost half

of those borrowing were doing so to meet everyday costs.

Around 27% were giving money to their families and others said they needed the cash to pay off debts or clear mortgages.

Savings rates have plunged since the financial crisis and many have also found their pension funds have provided a much lower income than expected.

In the early

1990s, someone with a pension pot of £100,000 could have turned that into a yearly annuity of £15,000.

Today, the same sum would get just £6000.

Norman Jemison, NPC vice president said: "Given that the average pension pot is nearer to £40,000, there is little wonder that hard pressed pensioners are cashing in the only asset they have to pay for care."

Crimes against the aged

Although the UK has laws covering the abuse of animals and children, no such equivalent yet exists for older people.

Despite this, the Crown Prosecution Service (CPS) collects data on crimes against pensioners when age has been a factor in the crime, such as distraction burglary.

Those suffering dementia are also seen as being at greater risk.

Research from the US shows that 50% of people with dementia suffer abuse, often from those providing care.

The crime figures for 2013/14 show that the number of cases against older people referred by the police to the CPS rose from 2832 to 3317.

The NPC has a longstanding policy of demanding greater protection for older people against abuse and will be debating how this might work in practice at its conference next year.

You can now keep up to date with all the NPC's activities by following us on Twitter @NPCUK.