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Campaign!

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

Flawed care cap delayed until 2020

None of the main political parties appear to have an answer to the crisis in social care, yet the public would support taxes that guaranteed better services
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Just weeks after the general election, the Conservative government has broken a manifesto promise and announced the proposed cap on care costs that was due to come into force next April, will now be delayed until 2020.

For those with property or assets worth more than £118,000, the cap was supposed to limit the amount they would have to pay towards their social care to £72,000 - but critics argued the plan was flawed from the start.

Individuals would still have had to pay the £12,000 annual accommodation costs and the amounts paid that would actually count towards the cap would be those the local council would pay if they were buying the care - not the amount self-funders actually paid.

It was also estimated that had the care cap been introduced in 2016, it would have benefited just one in 16 people.

With the delay, those with assets of more than £23,250 will now continue to fund all their care costs in full.

Pressure for the delay has come largely from local authorities who have argued that without additional funds, they would simply be unable to administer the new arrangements.

Cuts to social care funding are estimated at £3.5bn in the last five years, and over 1m older people no longer receive the care they need due to rationing by local councils.

The government had also hoped that the private insurance market would step in with new products to help people save for their care costs, but in a recent survey carried out by the BBC, none of the leading companies had any plans to do so.

Most recently, the UK Home Care Association has joined the debate claiming they will be unable to afford to pay the proposed higher minimum wage of £9 an hour due in 2020 to their care staff.

They have called on the Chancellor to give more money to councils to fund social care in this autumn's spending review and for care services to be "zero-rated" for VAT.

Given this situation, it's no wonder that the health charity, the King's Fund now claims the care cap is probably gone for good.

Dot Gibson, NPC general secretary said: "We have a toxic mix of low paid and poorly trained care staff with chronic underfunding and rationing of services that leads to older people being the victims of the collapse of social care in this country."

"The Care Act 2014 will do absolutely nothing to improve this situation and now it looks as if any other changes will have to wait for another five years."

"That is simply unacceptable and the NPC will be lobbying MPs on 4 November to call for a new integrated National Health and Care Service, funded through general taxation," she added.

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

Campaign Dates

For What It's Worth
This new NPC pamphlet explains how the new state pension system will work in 2016 and what needs to be done to make it fairer. Priced £1 plus p&p; it is essential reading, especially for those currently at work!

UN Older People's Day
1 October: The NPC will use this event across the country to highlight the need for a living state pension. A national leaflet will be produced and groups are advised to start making plans to mark the event with street stalls, public meetings or protests.

NPC Lobby of Parliament
4 November: 1-3pm, Committee Room 14, House of Commons. Rally looking at pensions and care. Ministers invited. More details to follow.

Budget undermines future free TV licence

The Chancellor's decision in the Emergency Budget on 8 July to pass the future funding of the free over 75s' TV licence from the Department for Work and Pensions to the BBC will threaten its future, the NPC has warned.

The Convention believes the move effectively takes the responsibility for a part of welfare policy out of the hands of an elected government and gives it to an unelected BBC.

Given that the broadcaster is likely to face severe budget cuts in the future, it is likely that the £700m free TV licence fee concession will be one of the vulnerable areas.

Campaigners are urged to send their views to the BBC as part of its consultation process currently underway.

The Budget also announced an increase in the basic personal allowance to £11,000 in April 2016, a rise in the inheritance tax threshold from £325,000 per person to £500,000 by 2020 and a wide-ranging consultation on the future of second pensions.

Treasury figures also showed that updating benefits in line with the lower Consumer Price Index accounted for £5.8bn of savings in 2015.

A Budget briefing is available on the NPC website.

Pensioners still struggle to eat in hospital

A fifth of people in hospital in England are not always treated with respect and dignity, according to a wide-ranging survey of NHS patients.

Analysis of the poll has found that poor care was more likely to be experienced by those aged over 80.

It also found that more than a third of patients who need help at mealtimes did not receive enough assistance.

The researchers found 23% of patients reported experiencing poor or inconsistent standards of dignity and respect, the equivalent to 2.8 million people a year, of whom a million would be aged 65 and over.

They also found that a quarter of all respondents said they needed help with eating during their hospital stay, amounting to just under 3.5 million patients a year.

Of those who needed help with eating, 38% said they only sometimes, or never, received enough help from staff - equivalent to 1.3 million people a year, and 640,000 aged 65 and over.

Jan Shortt, NPC vice president said: "The NPC's Dignity Code is absolutely vital if we are to tackle the failures of care that are being reported."

February 1 2016 will be Dignity Action Day.

Equity Release increase

More pensioners than ever are treating their homes like "cash machines" by releasing equity to bolster income because retirement savings are failing to cover living costs.

More than 5,400 over-55s used "equity release" to borrow a record £384m against their homes between April and June - a rise of 18% on the last three months.

The loans can have higher interest rates and be hugely expensive because the longer you live, the more interest accumulates, and with no repayments being made along the way to reduce the debt.

The market has boomed among cash-poor but property-rich pensioners and withdrawals are now running at £4.2m day.

However, complaints about equity release are on the increase, according to the Financial Ombudsman.

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