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NPC Pensioners' Parliament

17-19 June 2014, Winter Gardens, Blackpool

OPENING SESSION (edited transcript)

RON DOUGLAS, President NPC Good afternoon and welcome to the NPC Pensioners' Parliament. Welcome to the new and old delegates. I would like to ask the Mayor, Cllr Peter Callow, to open Conference. Thank you very much. (Applause)

CLLR PETER CALLOW, Mayor of Blackpool:

Thank you and welcome to all the Ladies and Gentlemen here today. It's a great honour for me to open this Pensioners' Parliament. I have only been Mayor for a couple of weeks so they are testing me out on you I think (Laughter), but any way I hope you have a wonderful Parliament. Thank you for coming back to Blackpool. I understand you have been coming for twenty-two years. My wife has also been the Mayor herself and actually opened this conference eleven years ago. Rodney Bickerstaffe was here then and it was Maxine's first engagement, so she'll never forget it! It's a great privilege for us to have you back, and I hope you continue to come to Blackpool because we have ploughed a lot of money into this Winter Gardens; the Council has now bought the Winter Gardens, the Tower and the Golden Mile and we got £40 million from the previous Labour Government. This is our heritage. This is Blackpool. We want you to come back; we want you to enjoy yourself in Blackpool. Obviously, we want your Convention to be a huge success for you, but the thing is that it can't all be work and no play. I want you to go out sometimes and actually see some of the sunshine because we have not seen a right lot until a couple of weeks ago, but do enjoy the town itself, if you get the opportunity, and please come back year on year on year. We appreciate that. We look forward to it and thank you very much for your support. (Applause)

RON DOUGLAS: I think we should be very grateful to the Blackpool Council for the support that they have given us over many years to allow us to keep coming back; if it was not for the support from the Council, we would be in some difficulty in being able to stage such an event. On behalf of the NPC I would like to call on the Treasurer to present the cheque to the Mayor to his charity of

choice. Thank you very much. (Applause)

I now call on Paul Nowak who is the TUC Assistant General Secretary, to address the Conference. Thank you. (Applause)

PAUL NOWAK, Assistant General Secretary of TUC:

I am very pleased and proud to be here with you today; proud to bring the NPC greetings and solidarity on behalf of the TUC, for the 5.8 million working men and women up and down the country that are Members of the TUC and unions. I am proud of the relationship between the TUC and NPC. We share some common history, commonalities. Jack Jones, first pioneered the idea of the national pensioners, along with Rodney Bickerstaffe and Ron, and Marion Wilson and my comrades, and many others made that link, embodied that link between our two Movements. But as important as this historical link between the NPC and TUC, perhaps more importantly is the fact that we share the same values and same commitment to many great causes: solidarity equality, compassion, dignity for working people, dignity for pensioners, and for the TUC. Dignity for working people and dignity for pensioners are two sides of the same coin.

You are one and a half million members up and down the country -- Britain's biggest, Britain's best campaigning organisation for older people, giving pensioners a powerful and principled voice; campaigning for decency and security for pensioners and making a difference where it matters day in, day out by building solidarity across the generations. Thus ensuring that those who have worked all their lives, contributed all their lives and played their role in the community all their lives, get to enjoy the fruits of their labour.

And you speak out on what matters to Britain's pensioners, whether it's fighting for a decent pension or the winter fuel allowance and free bus passes. All are the hallmark of any civilised society and exist because of your work and campaigning.

I know Brenda will talk a little more about this later on, but in a country where 30,000 older people died from cold last winter, your organisation rightly and proudly has done more than any other to expose the devastating impact of fuel poverty. But those campaigns, and other campaigns you have been involved in, whether it's decent accessible public transport, for those in care, the dignity law, against a poorly-funded national care service for a care service integrated into our National Health Service, that time has definitely come. There are many values, many causes, many campaigns we share in common but we also face some common challenges.

Now this, comrades, is a critical time for pensioners and for people right across this country: full stop. We are now just five weeks since that general election, so let us not beat about the bush; the Tory Government blow was a shattering blow to working people and those struggling to make it through a day in and out; it's shattering. There have been ideological-driven spending cuts. I suppose the key question facing both of our Movements is how do we respond to that set of challenges? It will not be enough just to simply bemoan the election of a Tory Government; it will not be enough for us to ring our hands at what the Government will hunker down, and in five years' time bring different votes to a different Government and vote this Government out.

Instead we need to look to ourselves, our communities, to rise to the challenges by this Government. How can we ensure to undertake this for the ordinary men and working women of this country, and the fight to the Conservative Government, and how do we get Britain to a different economic place and for better politics for people that work better, and to put their x in the ballot box every year? Those are visions and causes I talked a little bit about before.

In my mind the answer to those big questions comes in three parts. I will go through those very quickly. First of all, we need to get ourselves organised. Secondly, we need to challenge opinions, and opinions started in our own ranks. I will say more later, but we need to work every single day to expose what the Government are doing and expose their plans for what they really are. We need to get organised in work places or in communities because we know our chances for winning, for working people, winning for pensioners are

much better the stronger our organisations are.

Last year for the fourth year in a row, trade union membership in the private sector and our membership overall held steady; the TUC family grew because we got new affiliations from the NUT and had received an application from the Royal College of Midwives. But the real truth is that it is not good enough. We need to do much, much more to reach out to the next generation of union members and activists because the simple fact is that Britain's young people, Britain's young workers, are much less likely to join a union than your generation were. Why? It's not because they don't share our values and our principles but, in fact, if you look at this election, young people were much more likely to vote Labour and dare I say Green than their older counterparts. You had industrial action in the last years; and the opinion polls and the support for industrial action and unionists is highest among young workers. Far too many young people go into work day in, day out where there is no union and they will never meet a union rep and they'll never see what difference a union rep makes in their work place.

I am lucky enough to have three young kids, and when I think about the world of work and what work potentially holds for them, it fills me with dread, whether that is zero-hour contracts, bad bosses, low pay, a sense of insecurity, well, it does not matter how well-qualified you are, the jobs are not good enough. As far as I am concerned, that world of work is not good enough for my kids nor anybody's kids in this country over the next few years. The TUC will be doubling out and reaching out to the next generation of Union activists to give them the voice and a hope that work can be better, and the communities you live in can be better and society can be better. That has to be whether it's organising in the pension movement or organising in work places.

Our second task is if we have to change opinions and win hearts and minds, this has to start even in our ranks. You know, whether we link it or not, there were too many Union members at that election, and members of your Organisations at that election who put their cross against the Tory or a UKIP candidate.

It's a fact that older people were more likely to vote Conservative than their counterparts. Two million pensioners voted Tory rather than Labour, and we

know the concerns about Labour's ability to manage the economy. Many thought that Labour should have been, "Tougher on immigration and tougher on welfare". Our job is not to duck that issue but our job is to tackle that issue and challenge opinions and win hearts and minds because we know Britain's economic problems are not rooted in an overly-generous welfare system; our economic problem is not migrant workers who come to this country in search of a better future and to work for that better future. We know for example there are far too many employers in this country that get away with paying poverty wages because they know the taxpayer will subsidise those wages through tax credits.

We know the rise in the cost of housing benefit; it's not because the claimants are living in the lap of luxury but it is because of landlords... There are not enough affordable homes. Successive Governments have said to leave housing to the free market and we know that's not good enough. (Applause) We know that there are far too many employers who are prepared to take advantage of, to exploit migrant workers, and exploit those that come here to work and at the same time are undermining the pay and terms and conditions of all workers.

So, let us jointly from this Parliament today stand up loud and be proud for a decent welfare state, one that provides a safety net for everybody based on the fair contributions of those that can contribute, and one that is designed for the good of us all rather than being kicked around like a political football. Let us stand up for the rights of migrant workers, and whether it's effective bargaining or whether people are there to enforce laws, we can stand up and represent people if they were born in Krakow or Liverpool: their interests are our opinions. It is about changing opinions and hearts and minds.

Comrades, I think we need to expose this Government's plans for what they really are. David Cameron made talk about Conservatism, as one nation, but we know what the agenda is about: shrinking the State, privatising the public services in every aspect, whether it's Royal Mail or the National Health Service, and making austerity the norm, dismantling the welfare state that took decades to create, and whilst all this is going on, aiming size ten boots at unions. We need to ensure and nurture the work of working people,

and for people to withdraw their labour and take industrial action. It's a very nasty sort of politics from a very nasty party and a nasty Prime Minister.

And it's all about creating division and pitting people against each other, pitting communities against each other, whether it's Scotland and England, North and South, public or private, unemployed or employed, young or old, indigenous or migrant. It's the politics of division and the politics of hatred. Brothers and sisters, we can't afford over the next five years to let the Government get away with this. Together we have to stand up and resist the rise in poverty in light of the economic and social destruction and that means building the biggest, deepest, broadest alliance we possibly can against this Government. That means Trade Unionists, pensioners, workers, the unemployed, students, families, disabled people, activists anti-poverty campaigners, migrants all coming together to coin a phrase, "We are all in this together". We have to exploit each and every division and pressure point in the Government because we know this Government is ruthless but they are by no means invincible; it's a weak Government with a wafer-thin majority. It's a Government that has already fired the starting gun on the leadership gun of the next leader of the Tory Party and that will throw up all internal tensions. It's a Government we know, and we have seen this already this week, that has the potential to rip itself apart over the EU referendum. So, let us not mourn the result five weeks ago but let us go out and use it as a starting point to organise. It is our job to take this right-wing rabble on and for our Movement to continue our struggle for social justice.

There is much we can learn from, what the pensioners' movement has already achieved and it's their campaigning experience, your know-how and nonce that will stand us in good stead in the months and years ahead. I have no doubt about it, the road ahead will be difficult and pressures on activists will be tremendous but if we work, campaign together and take action together, mobilise together, we can win together. Comrades, I am absolutely confident of that. I hope you have a brilliant Parliament. (Applause)

RON DOUGLAS: Thanks, Paul. It's a very good start to Conference and obviously there is a lot of food for thought there, certainly from the TUC that we work very closely with. The next speaker is

David Honeybone from Care UK Strikers.
(Applause)

DAVID HONEYBONE, Care UK striker:

Firstly, to say a big thank you for inviting me up to speak today on behalf of my fellow stewards and UNISON Care workers who valiantly went out for 90-day strike action. (Applause) I have been a senior support worker now for over 25 years and look after adults who have learning difficulties in supported accommodation in Doncaster. We have 40 properties and a range of adults from 18-80. Most of the older people come from the large institutional hospitals and at that time there were about 15 different wards where people came from, about 30 or 40 people to each place; a really, really, busy place. The new people coming to our service nowadays are very much from their own homes, other supported-living areas, and they come with very, very little background, money and stuff like that.

A bit about our service: in 2003 we had a choice to go for supported living funds or some other money, and managers decided to go for supported living at that time which was a good move because we all got ground floor and bungalow accommodation which people need as they get older, and it helps keeps us in a job and service users in accommodation. We also try to encourage service users to make their own choices in their own way so they can live a different way themselves using a different ethos.

The NHS at that time were our employers. I work with two housing associations based over here, and one is Leyland called Progress Housing; they own the buildings, which makes it an interesting three-way split.

Back in 2013 we were very aware our service was going for re-tendering, and we had been through one previously with no hassle at all and sailed straight through it. So, the managers were getting ready so the contract could be implemented and taken over and several bids were taken together.

In the end, in February 2013, it came down to two bids: the NHS against Care UK based in Doncaster. The NHS lost and the private sector won, and was secured at a lower cost but the difference was £88,000; peanuts. It took them until September to take over the contract. They did that and we were TUPEd and transferred across; that

is the transfer of undertaking of pension regulations; it works better for the employers because in the long term we end up losing out. They applied after about a month to change all the contracts and staff terms and conditions.

The staff were brought over - if you have worked in the NHS you will know we have bands 2 and 3 and some qualified band 5 or 6. At that time we had NHS pay enhancements that made up quite a bit of money that you can earn. You have a basic of about £19,000 and on top of that I earned another £10,000 a year with all my enhancements. That is where we started from and that is where we ended up coming down to in terms of loss of money. During October/November 2013 the management came to us and said "This is what we forecast; here is what we propose". The big first thing was tabled mid-December because they wanted to knock off all NHS enhancements and give you basic pay, annual leave, and maternity pay and a bit of sickness. We said "If you do that you will have no staff; we'll all walk out and we'll go on strike". So, they went away over Christmas and came back later with the following offer, and paid us an extra £1 an hour across the board Monday to Friday including nights and double on Saturday including nights and £25 for sleeping over but no pay for the first 3 days of sickness and maximum 25 days plus May Day Bank Holiday. That was the only working offer and they would not consider anything else even though as unions we put offers forward to them.

We eventually put these offers to our membership and they rejected them with 77% vote for strike action. The strike started on 22 February for one week. We went out again over the next 12 weeks: one week on/one week off. We had no more negotiations with management and they said to try and end the dispute we would go to ACAS. That was a joke because we didn't get anywhere and they just took some notes and said that is it. The management were not moving and not listening to us and so we went back on strike. At this point though the management put a statement on the table to offer a year's lump sum tax-free of the losses we would get if we signed early enough to get the settlement agreement. That worked out roughly for a full-time person like myself at £4,000-£5,000 for the year. That went up to 14 months by the end of April into May and by the time we looked and signed the settlement agreement on the first period of strike

action, it had gone down to 11 months. But, again still, for me, it was a big loss, just over £5,500 which I got as a lump sum but it showed how much I had lost per year on the wages.

The strikers at this point were quite low because we wanted to keep striking but if you did you would end up giving the management side more reason to sack you because of the trade union laws to protect you for 12 weeks on a single issue but if you continue after the 12 weeks the management have more chance to sack you. So, we all wanted go on strike and be a thorn in the side for the company, so we had to work out a separate issue to go back on strike. We decided a simple pay claim would do the trick and it did. We eventually got the numbers to ballot, but we went through and put in a pay claim for the living wage for the UK staff, because they got £7 an hour and we wanted them to get £7.52.

We went back out at the end of July for another 12 weeks and that took us into the middle of October. We always felt, and still believed, we belonged and were working under the umbrella of the NHS because we worked for them for so long that we were still part of that. So, we started to bring this on board as we wanted to save the NHS and what that stood for. So, we stepped up our programme of strike action between two and three weeks. Whilst out on strike, a tall, long-haired, grey-haired man got out: Brian May turned up from Queen. He had some photographs taken and said "I hope you have success".

We were getting support from the north-east and going to meetings to discuss with the Labour Party members for social care, saying how we were affected and how people in different sectors were fairing. We got very little support from the Doncaster MP, one of which stood down from the leadership. Eventually after the 12 weeks, the company, with some pressure from Bridgepoint themselves, called in for some final negotiations and put an offer on the table which worked out at 6% over three years. We could get that for our pay rise for the next two years. We also got another lump sum as an incremental payment as well.

The care sector in general, which I am part of, and unfortunately some of you may have worked in during the past, and may head to in the future, covers a multitude of areas: residential nursing homes, Local Authority homes, private companies

who contract out to do home visits, and there are people that still live at home with some independence; may be those that you look after or are looked after by other people. With people in social care the funds are allocated through two different pots: health and social, and so there are two pots to play for. So, it's looking to maximise profit which means poor wages, poor travel costs between visits, and no time to spend with people when they go and visit. Wages in the care sector are between £6-£7 an hour, even in London. If you are lucky, some can get close to a living wage which I believe is about £8-odd an hour. They work overtime for free. The UK care industry is also creaking at its seams with another million care workers needed over the next decade alone for the most vulnerable people in society and something has to give.

Cuts in Local Authority budgets in recent years and by the last Government will no doubt continue with the present one. We have seen more resources sourced out and the compromising of wages. Care is down, and so it is a race to the bottom. With today's care workers a big percentage are women who earn a total £130 million a year, less than the minimum wage. Many people are on zero-contract hours with limited employment rights. There is disillusionment which is driving up the number of staff but the continuity of care down, and the latter is a big one because if you get people coming to visit you when you are ill, a different person every day, you don't get the continuity and you don't get the experience of how the person thinks and works; you see a face and it makes you feel horrible and everything else. There was an exposure on the BBC called My Care Home recently. It portrayed a very unwelcomed dilemma for hundreds of thousands of care workers in the UK, looking at back-to-back appointments. Home visits are left impossibly short and are putting people under pressure to leave early or let the people down, or stay later in their own time, putting pressures on themselves and family life. Looking after employment rights is putting further pressure on the care staff and many cases fail to pay employees for travel costs and uniforms and 'phones and even petrol. This is clearly unacceptable; you could have your job terminated with impunity at short notice and then...

There is high staff turnover and there are the most vulnerable people and the disabled and elderly

that suffer the most. There are those people that have come to trust people over time and understand their needs, but they have a temp or often inexperienced strangers. The TUC has heard from hundreds of care workers that deal with hundreds of people they care for and they need your help. UNISON has recently launched a Save Care Now Campaign to press for change. We want local councils to commit the care providers to look at care and health and safety and dignity for vulnerable people. You can email your council to do this to help to hold the Government and Local Authority to account so that together we can make a large difference for the care workers alike to create a care sector that is good for purpose and the future.

Care workers are one of the lowest paid and it is not an easy job to do, as some may already know if you have worked in this sector. It is the Government's commitment to bring the sectors up to standard, not just for profit and board members. The new health care certificate is a step in the right direction to get staff in place to do this. We can all help because we are all possibly heading for the nursing home we drive by every day. Those are the people that are tasked to look after us, so we need to look to provide a first class service that is effective. Earlier this year we had reports that the Care UK Group is looking to sell off three groups including mental health which has gone to the Weir Group, and we have gone to Lifeway which is owned by another hedge fund in Canada.

So, we will see what happens. We know there is a change of brand as well, so we have to be called Life Ambitions; that is a Care UK trading name. But there is a previous company they took over, and as we get further and further away from the NHS then the quality care which is demanded diminishes. I would like to finish by saying this: be kind to your children or grand children because they are judging you as to whether you go in a nursing home with a standard. If we do a good job and get everything up to standard then we will not mind where we go. Thank you. (Applause)

RON DOUGLAS: Well done, David. I think you should be proud of the work you have done on behalf of your members, and the NPC will give you every support. The next speaker is Dr Brenda Boardman, from the Environmental Change Institute.

DR BRENDA BOARDMAN, Environmental Change Institute:

It's a great pleasure to be here, fellow pensioners. I have not been able to say that very many times but I am very glad to say that this afternoon. It is particularly appropriate, and I thank your organisation for inviting me. It is appropriate because if I had stood here a year ago, assuming that the audience was 800 of you, a year ago 400 of you would have been in fuel poverty, which is a subject I will be talking about. This year only 100 of you are.

The Government has redefined fuel poverty in the intervening year, and by a curious coincidence they have halved the number of households in fuel poverty, and they have done some things that are very sensible: if you happen to be a family they have altered the way that the definition prioritises family and deprioritises pensioners, and so many of the policies that were previously focused on providing help and basically money for energy efficiency would have been targeted primarily on pensioners. In the future that is very much more debatable so if you want a campaigning issue, fuel poverty provides you with a lot of opportunities.

I want to go to basics a little bit on what fuel poverty is; it is when you cannot afford to be adequately warm in your own home. It includes other costs of lighting and hot water. But we summarise that; it is not only about warmth, but it is what affects your health itself; if you cannot afford it. It is to do with relationships and with how much money you have got in your pocket and the cost of keeping warm in your home. That is the sort of easy simple bit. It's very easy to understand it. It gets a little bit more complicated when we start to try and define it in detail. For instance, how many rooms in your house should you be able to keep warm? Is it all of them? Is it all of them regardless of how many rooms you have? How many people are there in your home? There are issues around small households and people living in large houses: that is called under occupancy.

Can you heat the whole house for 24 hours a day? What temperature should it be when you get up in the middle of the night to go to the bathroom? Should your bathroom and/or bedroom be warm? What if you have not got a heating system to do that? What are the risks if you fall over? There are a lot of issues related to health and Paul men-

tioned those and so I will mention those in a minute.

What is affordable? By the way, the new definition does not look at affordability at all. The old definition did; it used to be that you were in fuel poverty if you had to spend more than 10% of your income to be adequately warm, et cetera. I don't know how many of you are from Wales, Scotland or Northern Ireland but you are lucky you kept the 10% definition as in all three devolved administrations you have Governments doing quite a lot about it. But unfortunately it is those in England that have the real problem.

The definition now is that you are in fuel poverty in England if you have both a low income and high energy costs. It's called LIEC. And the definition of poverty - low income is quite sensible, x per cent of median income, and if it is after housing costs, you take away that from your budget. So, anything it costs you to stay in your home whether you rent, have a mortgage or whatever. After you have taken away the housing costs, if you are on a low income, less than £9,000 a year, you can work that out yourselves. With high energy costs it is more problematic and not satisfactory. A high energy cost is taken to be above average for the whole country so if you live in a small dwelling, particularly if you are in social housing that is owned by a Local Authority or housing association, you are less likely to be in fuel poverty now than you would have been a year ago.

Approximately now there are about two and a half million households in fuel poverty in the UK and we always talk about households because it is the household that has the heating system or fridge; you do not have your own fridge or heating system apart from anybody else in the house. What we need to understand is that if you have a home that is very energy inefficient then you are buying expensive warmth. Most of that warmth from your heating system escapes through the house too quickly, not just because of draughts but because it is poorly insulated; the walls and loft is not insulated properly. It is all to do with energy efficient boilers and energy efficient well-insulated building. It's a bit like a china teapot and deciding to have sheepskin tea cosy around it; it is extremely warm and keeps in the warmth. In the best homes you need nothing but the warmth of the people in it and the sunshine and warmth from the fridge etcetera to keep warm.

What we know about somebody that is on a low income is that they almost definitely have very limited savings; they do not have the capital to invest in the energy efficiency improvements, and the more efficient boiler that is needed to make the house easier and cheaper to keep warm, so somebody else has to find the money to invest in that property in order to make sure it is adequately warm in future. That has to be either the landlord or the owner, which is likely to be you, which might mean the Government is helping you, or the energy companies. At the moment most of the energy efficient improvements that are funded with a grant in this country come through the utilities, through the energies companies. The energy company obligation is ECO, which is what we most know about. It is not supported by the Government; it is supported by you and me as parties of electricity and gas bills. So, if you are not benefiting, you are in worse fuel poverty because you had to contribute to whoever else has benefited.

At the moment the amount of money that the Government is putting into fuel poverty has an investment in energy efficiency which is zero. They used to fund something called the Warm Home but they are not doing that at the moment. The Treasury does not put in any money. The amount the utilities are putting in is probably stopping because ECO is meant to go to March 2017 will run out of money. Despite the fact that fuel poverty is undoubtedly bad and getting worse for many households, partly because fuel prices are still going up, the way in which the Government and especially this Government is going to tackle this is very questionable.

We rank the efficiency of a home A to G scale: A is the best and G is the worst. This is just as we have energy labels on fridges, light bulbs and TVs and all sorts of things, so if you are living in an energy inefficient home you are living in a G rated one. It is about fuel poverty and those for whom we should be making huge efforts to improve it because they are really cold. There is not actually a need for any new legislation; the powers are there for Local Authority to take action. The G rated ones: there are 80,000 in the UK. They are inadequately warm, and do not have enough hot water and enough lighting. Their fuel bill would be about £3,000 a year. Of course that is not what they are spending, nowhere near what they are

spending; they could not afford it, but that is what they would need to spend. But because they are not spending it, it shows how dire their circumstances are and how cold they are likely to be. Something has to happen because the Government has brought out a fuel scheme, where the Coalition Government brought out a fuel poverty strategy. A new one was brought out in March this year which said that nobody should be in fuel poverty, but all living in an energy efficient home by 2030, and so all be in band A,B or C. There are only a few in an A B or C relatively efficient home at the moment. So 95%, that is virtually everybody in this room, has got to be energy improved over the next 15 years.

There was an interim target set just for this Parliament, and so a target for 2020 is everybody should be to up a band E. I promise you, there is probably not a single person in this country knows how the Government is going to achieve that target which it effectively set itself in March. If you want to get on to lobbying, get them to explain it, because they cannot identify those. It is really difficult to knock on somebody's door and say "Have you got 60% of median income?" It does not feel like we can answer it. "Are you on a G rated property?" Anybody in this room know if you are in a G rated property? One hand has gone up. We do sympathise, madam. But there are probably many more of you but you just do not know, so how will the Government know? In the new fuel poverty strategy they have not prepared any new money.

There is one rather unpleasant caveat that the Government has given to these targets: it has said it will only improve a home where it is reasonably practicable. I have a strong suspicion to say that is code for 'we do not want to find the money'. What is the definition of reasonably practicable? What is this crucial phrase? It is my opinion that it is reasonably practicable to improve every single house in this country unless it is already ear-marked for demolition. I do not think that is the way in which the Government is thinking.

I mentioned to you that there are going to be duties on different households and the one that the Government is targeting at the moment is the privately-rented sector. I just wanted to read two lines from the strategy to give you an indication of what the Government means about tackling the privately-rented sector. This is where many of the

people in the most severe fuel poverty actually live; partly because they have so few powers to make their landlord do anything. I am now quoting from the Government. "We are taking action to change this by supporting and encouraging landlords to make improvements to their properties and empowering tenants to request consent" – Supporting and encouraging, but nothing about requiring – "and empowering tenants to request consent". I mean what sort of policy is that? What is that going to achieve? I suggest very little. So, we have a few opt-out clauses from the Government.

I think it's absolutely inexcusable because many of the people in fuel poverty are living in absolutely atrociously cold homes including our friend over there in the G rated home, all because we cannot find a few thousand pounds to improve them and make them cheaper to keep warm. Now as far as campaigning is concerned, I think 2016 is going to be a bad year for the Fuel Board; the Warm Home discount, which I hope a lot get, is £140; it is not a huge amount but a useful little contribution. As far as I know the Warm Home discount is discontinued next year and I have already mentioned the money from ECO is likely to have been spent. Everybody in this room I suspect including myself gets the winter fuel payment, and that is two thousand million pounds a year and the Government does not like that runs into the billions. There is a possibility that they are going to try and limit the winter fuel payment. There are discussions. Universal benefits bring a whole set of new problems. Somebody like me does not need it: I am not in fuel poverty but it would be extremely administratively expensive to identify me and take it away so why not just make me declare it on my tax return? (Applause) That would be a very good way of clawing it back but I know the discussion is about taking it away, but I do not think that is the answer.

I mentioned one of the reasons that there are many less pensioners in fuel poverty is because the way they are treating rent. A lot of families in fuel poverty may rent so the new treatment of rent because of housing costs is one the reasons. The other reason is that the Government is doing an equalisation, so if you have a sum of money and you are one person, compare that with a sum of money for 4-person household. Obviously, for a 4-person household they are worse off. So I think

the Pensioners' Convention has quite a tricky set of decisions to make about the extent you argue for more money for pensioners if it means there is less money for families: we want both, but it is very difficult to achieve both. I hope the National Pensioners Convention links with other pensioner groups to lobby on this because over the last two years we have been discussing this new definition of fuel poverty. I think the pensioners have been remarkably quiet and I think we need to raise our voices, be heard, and start to get a better treatment for the pensioners in fuel poverty, a better treatment for everybody in fuel poverty, and most of all a huge investment programme in the energy efficiency. Thank you. (Applause)

RON DOUGLAS: Thank you Brenda. It now gives me great pleasure to introduce Carla Cantone from the CGIL-SPI, General Secretary. We have a very close working relationship with our fellow Italian pensioners.

NB: Carla spoke in Italian and her speech was translated)

CARLA CANTONE, Secretary General CGIL-SPI:

I will explain what CGIL stands for; it is General Federation of Italian Workers (The Italian General Confederation of Labour) and the other part, SPI, stands for the Union of Italian Pensioners (Italian Pensioner Trade Union).

I would like to thank you for inviting me to your Parliament. I would say right away to participate in it; I consider it very important because the subject of this is very important for many pensioners and elderly people. State pensions and a better health service funded from general taxations are needed to better protect the needy and weak in society. We're assisting in an extension of life in the whole of Europe, and soon in 2020 the over 65s will be almost a third of the whole European population. In our country, Italy, more than 25% of the population have reached the age of 60.

There is a welfare system in the UK and other European countries in which the elements are: pensions, the health service system assistance for those with invalidity, child benefit for families, benefit system for the poor, housing benefit and assistance for the unemployed. They are important elements but not sufficient because they are not able to cope with the needs to and defend the elderly, the young and the families at this moment of acute

crisis, to the changes in society. So, it is important that every country adopt the dignity code because dignity is the base from which to start, to demand from the Government, protection and respect for the elderly and so for protection of the elderly to have an income that gives them peace and security after a long working life. Respect: because a country does not respect the elderly, only inequality and social injustice in the elderly is the root in every country. Social justice is health and well-being, and the availability of service, assistance, and fighting poverty.

You do well in campaigning for these principles but you cannot be on your own. Every union of pensioners and every organisation in every country must work in this direction. In Italy we are already working in this direction but it is necessary that the European Federation of the Pensioners and the elderly resume the ECI, which is the European Citizens' Initiative, dealing with lack of self-sufficiency and chronic illnesses which lead to loss of autonomy over time and prepares to create a European Charter for the elderly; a true manifesto for individual and collective rights, for those that find they have all the needs and social protection, similar to your pension charters and manifesto.

As you may know I am a candidate to lead the European Federation of retired and elderly persons which is coming up for renewal. As such, I will fight to protect the rights of the elderly and pensioners of all European countries. There is need for solidarity between those in work and those that are retired. There is need for inter-generational alliance, not to divide the young from the old. (Applause) We need to fight together, be united for work and welfare for a future based on social justice, freedom and democracy. In the European Union, to which I will soon be a leader, I will need your support to create a powerful European organisation for the elderly and the retired, and I am sure I will get your support. (Applause) I wish you every success in this 2015 Pensioners' Parliament. Thank you. (Applause)

RON DOUGLAS:

Thanks, Carla. Our next guest speaker is Natalie Bennett, the Green Party Leader.

NATALIE BENNETT, Leader Green Party:

Thank you very much. This is the first time that I have addressed you and I am really delighted to be here, although it is not the first time I have been

in the Winter Gardens; I am just trying to remember back, it was three or four years ago we had a Green Party Conference here, and I think then we probably had about 13,000 or 14,000 members. We have now 67,000 members, and so I am not quite sure we would fit in here any more. (Applause)

But of course I have been addressing many groups of pensioners during the election and around the election. Thinking back this morning to one of the big events, the Age UK Rally, just before the election, that was one you may recall when pensioners got to rifle the Women's Institute to the response of the Prime Minister of the day, David Cameron, who had a torrid time; he was boo-ed and heckled because of his Government's treatment of NHS and treatment of social care. You know, I think those pensioners were absolutely right. (Applause)

I was not actually worried or daunted that day, however, because I knew what I was going to say: the Green party policies would go down very well, and one of those that I knew would go down very well with every audience is stating very clearly and simply the principle that the profit motive has no place in the NHS. (Applause) And, the other thing I was focusing on was with social care. There is one single figure that comes from Age UK that we need to bang away at and focus on: there are 2 million older people in Britain that need social care, and 800,000 of them are not getting it. We have to say that that is simply unacceptable. (Applause)

But I thought today rather than focusing on the NHS, I wanted to be in some ways even more ambitious and focus on the issue very simply of incomes and levels of the pension because I think what we are finding - and there were some figures 78on pensioner poverty which came out - which said 16% of pensioners were living in poverty, and there were two sets of reactions to that. If you look and Google the news headlines, there is actually quite a lot of head lines, quite a lot of people saying, "Yeah, it's good we have got it down to 16%". Well, I am afraid I was going into the other camp of the reaction to other people saying that here in Britain, the world's sixth richest economy, more than one in seven pensioners should be living poverty is absolutely unacceptable. (Applause)

I am very glad we had the European perspective

here today because that is very interesting when you put it into an international context. The International Longevity Centre did a study and Britain rates 16th in terms of the number of pensioners in poverty. I will have to read out the list; it is not to memory. "We are worse off for relative poverty for pensions in Britain than Romania, Latvia, Germany, Spain, Poland, Ireland, France Norway, Slovenia, Luxembourg, Czech Republic, Hungary and The Netherlands: we are doing worse than those countries. Behind that is the real state pension that is really low. At the moment we are hearing about the triple lock and has the Government not done well defending pensions, our pension? You know, it is very low by international standards. 42% of people, adults, have no private pension, and yet what our pension is based on is the idea that lots of lots of people will have those private pensions.

I think we have to think where we are politically now at the moment. It is very easy to say "Oh is it not terrible we have the awful Tory Government; we will have to drawback and not ask for too much and just hang on to what we can". I think we should go the other way. I think we should say "Let us be really ambitious; let us be really determined and say we can have a different society in Britain". It is worth focusing on the politics of this. About 25% of eligible voters voted for this Government and that is no kind of mandate at all. (Applause)

Now I will go back to the pension and what we should be asking for instead. What the Green Party called for during the election, and I will restate today, is what we called a Citizens' Pension. That set out the pension at a level that means no pensioner is living in poverty. I do not think the world's 6th richest economy should ask for less: we know the rate per week for single pensioners and those for pension couples. There is a bit of a leadership competition that you 'may' have noticed where another speaker referred to two leadership competitions going on...but it is a great opportunity for you as a big powerful lobby group to go to those involved in those contests to ask "Who will back the pledge: 'No pensioner living in poverty'?" Get it out there and put it on the table and say 'let us do this'.

It is interesting to think about the nature of political debate today. A lot of discussion in Britain is very much focused on the way that the young are suf-

fering in Britain and they are: zero hour contracts and low wage jobs. The young are hugely under-represented. The young people going to university will leave with an average £50,000 of debt which the big majority will never be able to pay off. But this is not a contest between generations. I go back to the fact that we are the world's 6th richest economy: the contest is between the 1% and the 99%. (Applause)

To bring this down to a local level and what happens in anti-cuts campaigns, I bet most people in this room have been involved in at least one of those. When your library, to which you are so dedicated, and is so important to your community is threatened, it is sometimes tempting, and I have heard people say, "Our library is more deserving than that library over there, so we should get the money and they should not". That is a bad bail-out approach. We should not do it between generations. We should say, "There is enough for everybody and we will not compete against each other but unite and get together". (Applause)

I think Paul talked about the need to do this and, having been very much on the front line since the election, I want to give you a few tales on how much this is happening already. I think immediately after the election, well, the night of the election, I am sure many of you were sitting there on your sofas absolutely shocked when the exit poll came out. I was on national television trying not to look too shocked when the exit poll came out but a lot of people were very depressed about it. A woman came up to me about a week after the election and said "The result", and burst into floods of tears. I think we can all understand that. But when that woman approached me was the first time I really saw a reaction growing and growing since, and that was in Sheffield about ten days after the election when an anti-austerity march was organised at very short notice. Once people got over the shock of the election, there were about 1,000 people on the streets of Sheffield: there was a big rally in Sheffield.

Just last weekend I was in Swansea, which is pretty well at the other end of the country to Sheffield. They told me it was Welsh rain so it was not that bad really but it seemed pretty bad to me! It was tipping down with rain yet again. In Swansea about 1,000 people came out on the streets in an anti-austerity march and people said "No, we are going to be determined to act and take action".

That is something we are seeing on the streets and anti-austerity marches where all different people are getting together, and we are seeing it very much in the work places. I was delighted when I visited Doncaster to offer my support to the Care UK strikers; they had done a good job. But, care work is under enormous pressure and the national wage has been pushed.

Last week I was working with a union that was organising a group of home workers and this was in central London where there are freelancers who are paid for each parcel they deliver. There is absolutely no security of employment. Yet, you know what? They were on strike. They organised and got together because the price they were getting paid to deliver a parcel had not gone up in ten years; it had been a small clique which had grown. With those workers, within the same unions, the cleaners for the University of London got together and organised first of all a living wage which they said was not enough because they want holidays, sick pay, and pensions just like the academics receive. (Applause)

We have already seen a surge in activism since the election and already seen a lot of people saying: "This Government does not represent me: does not represent us. I am not going to take it any more". I often talk about my sort of theory of political change and how political change happens, and I usually have to say that. Some people in the room will remember the rise of Thatcher. I think in this room probably everybody will remember the rise of Thatcher. But if you think back to then, before Thatcher was around even, the Tory Party was quite uncomfortable, not just with State ownership of the railways but even State ownership of coal mines and car factories. There was a general acceptance of a wealthier state; a general acceptance of decent pay even though at that time it still may have been based on the ideal male breadwinner. But you know about pay and plea bargaining, and Thatcher came along and the whole terms changed and we have been living in those Thatcherite times, I am afraid to say, ever since. (Applause)

But the fact is this whole ideology has clearly failed even in its own terms; it is not working any more; increasing numbers of its proponents can see that and we are ready for the next big change. We have had decades and decades of this failed disastrous damaging ideology and it is time for

something new. I think what we need to do is Britain's young and old workers, the care workers, the disabled - who especially have been so hideously hit by this Government - (Applause) all those groups need to get together, campaign again from what we have now but also very much help to paint a picture of what we want, how things should look in the future. That is because we need the hope; we need to harness the enthusiasm and energy and say "Let us drive for something better".

I could offer you some thoughts about what that philosophy should look like: I could call it the Green political policy but I will not be cheeky and do that, but this policy should have two elements: one element should be that everybody in our society should have access to the resources for a decent quality of life, with no fear and no worry. (Applause) Also to have certainty; a warm and comfortable roof over our head; food on our breakfast table, and eventually no food-banks. We should not rest until the last food-bank closes due to lack of demand. Of course we have to do that within the environmental limits of our one planet, and that ultimately is not politics but physics. We have to live within the environmental limits. So, we need enough for everybody, and to operate within the environmental limits. It means the 1% has to pay their share. (Applause)

Multi-national companies and rich individuals have to pay their taxes and they have to pay their workers fairly. They need to ensure their CEOs are not taking 320 times of that of their employees, of the average worker in their firm. (Applause) We need to rebalance the society. We can and have to do it. The way we are going to do it is collectively together. So, what I would say to you is, "Get together with the grandkids, get together with your neighbours, get together with your care workers, get together with people, and if you need care, if you know people that are care workers through friends and relatives, get together and support them. All get together collectively. We want something different, and we will fight for it, and we will get it".

Thank you. (Applause)

RON DOUGLAS: Thanks, Natalie. It gives me great pleasure now to introduce our General Secretary, who does not need any introduction to this organisation I am sure, Dot Gibson.

DOT GIBSON, General Secretary NPC

Thank you very much indeed, and thank you for all being here. Just to say a big thank you to all our speakers. Just to say a few things about that: it is right at the heart of everything that we stand up for and the things we can campaign on. I mean, do you not think that David Honeybone and his colleagues were VERY brave to actually go out on strike when they are caring for frail, elderly and disabled people when they knew that they could not go on doing that unless they were treated fairly themselves? I think it is absolutely correct that we had David on our platform, and what he reported they had done.

To say this is an international campaign, through the United States there are care workers in every major city campaigning for a \$15 an hour increase wage. It is a growing campaign. Every time the Government looks down, there is another action and another demonstration; it is part of what we are doing here, and I think it is important that we see it in its international context.

Then of course Paul, and I will say something about the TUC when I speak, and the pensions issue also. Actually, I have already bent his ear in the meeting, in the room upstairs when we had a cup of tea before we came down, but we will continue with it. It is a question of generations re-uniting, and how we have to stand up for future pensions, and of the question of the pension today and for them. On the questions presented by Brenda on fuel poverty, this is very interesting because of course the redefined fuel poverty means that there are fewer in fuel poverty as she pointed out, not because there are really fewer but because they decided to change the criteria. It is the same in every aspect of the services that we receive.

I say to Carla that we have in this country a guy called Simon Stevens who is the Head of the National Health Service. I think it is important for us to realise that first of all he was advising Mr Blair and his Government on privatisation of the health services and then when he lost that job, because the Government changed, he became the Chief Executive of United Health Europe, a private company of course and an arm of a US company. So, we have the Head of the NHS today who is somebody who is absolutely dedicated to the privatisation of the National Health Service. I

think we should be clear about this when we get statements from this man who tells us he is actually lauding and praising the National Health Service.

Natalie, well we know that your Party throughout the general election campaign has been ambiguously against privatisation and you are part of the anti-austerity demonstrations. I have to say that next Saturday when there is a big demonstration in London the NPC banner will be there: we have decided on that. (Applause)

Okay, how does what I am going to say relate to everybody else? What I want to say is this: we know what the Government and the right-wing think-tanks are doing, and we are saying take notice because we know what is going on. Under the guise of planning for older people's health and well-being, they have carefully laid down a strategy of cuts and a tax on pensioner rights. How does it work?

First of all they tried to frighten you and they try to frighten younger people and alienate you against each other with stories of the older generation bleeding them dry. You cut the work force who delivers public services, which cuts the services themselves and then you say "We don't need the services because fewer people are using them". It is the same as the provision of our fuel.

So this is what they do. And the other thing they do is they set up these bureaucratic organisations. They have got one, and you have to bear with me here because I think it is important you hear it:

The Health and Well-being Directorate Structure and Programme Overview. Have you got that? Do you get that language?

They have six divisions: Planning Partnership Performance Division. Programme Improvement and Delivery Division. Population and Behavioural Health Division. Health Equality and Impact Division. Health Marketing and Public Engagement Division. Science and Strategy Information Division.

I think this Health and Well-being Directorate would probably be better if it came and listened to the discussions that are about to take place in all the sessions at this Pensioners' Parliament. I think they would learn about what all these things mean to Health and Well-being on the ground and the effects of the cuts and the austerity, and all the

things that are happening to the work force in this country that deliver these services. (Applause) The latest estimate suggests 1.3 million people over 65 suffer from malnutrition. Perhaps the Health and Well-being Directorate would like to get their head around that. I suggest we ourselves, as the speakers have said, take things into our own hands and join across the Board with all the generations to take up the struggle against these attacks.

We are facing new challenges since over the last month: a new Government, a new Pensions Act, a new Health and Social Care Act. It all means we have a lot to do, and a great deal still to achieve.

We prepared the National Pensioners' Convention and Pensioners' Parliament over the last few years for the general election with a three-month country-wide campaign on our manifesto and it was not drawn-up by a few people at the top. The questions were based on the democratically-decided policy of the National Pensioners' Convention, but importantly it was also based on the issues arising from the discussions at these Pensioners' Parliaments. So, a five-point manifesto on pensions, health, care, our dignity code and universal pensioner benefit was launched at last year's Pensioners' Parliament, as I suspect many people here will remember.

I am glad to have had the opportunity to congratulate our regions and local groups for campaigning with the manifesto and organising general election hustings. It is important that we continue to carry out this fight despite the fact that there is now a lobbying act which is trying to cut down on the work done by charity and campaigning organisations. Well, you know, you did not take too much notice of this during the election campaign. So, all over, the people, our people, just went out and did what they usually do: to have a go at all our politicians and put our policies forward.

That is important because as an older generation I think we have an absolute responsibility to stand up for social justice and equality, and we want to have these in campaigns; equality with everybody else. We do not want to be patted on the head and told we are doing a good job and that we are sort of old but managing very well. We all know we walked up the road with banners and that we have varying conditions of knees and hips...and we don't need to be reminded. (Laughter). The fact is

the older generation has plenty of responsibility and also there is plenty of know-how in this room.

An old friend said the other day that she could kick herself that she told people she was 90, as she now feels she is defined not by her interests and intellect but by her age. And, that goes for the National Pensioners Convention: we want to be understood by the larger campaigning groups, trade unions and so on for what we are, as a campaigning Organisation that stands up for rights and social justice. (Applause)

Many politicians and most of the political pundits portray that older people are the cause of society's problems. Of course they all start by saying: "Is it not great everybody is getting older..." and then launch into an absolute attack that we are bed-blockers and all sorts of things they tell us we are. It has some resonance, and we have to fight against that amongst the younger group in society. But meanwhile the social care systems are collapsing and we have heard plenty of speeches and arguments on that today; it is not true that pensioners are getting off lightly. The state pension remains at the bottom of the pile. Means-testing continues and people lose their home to pay for care and this will get worse for pensioners.

Last year the Kings Fund Report showed 12% cuts to care in England which means a reduction of 25% receiving care at hospitals and residential homes; a huge number. So, thousands of people are just not receiving any care at all. Austerity takes a number of forms: it is not necessarily direct; it is not always understood what is happening. They cut the eligibility criteria for social care and other services, things like meals on wheels and day centres as well as home care and care in care homes. So, just as they did with the fuel, it means that the number of people receiving care is cut. Then we are told it is not worth running the services because of the low number using them.

We have to fight this out. I have already pointed out the necessity to fight against it in every single place we can, in the Local Authorities in particular, because that is where the crunch is falling on many of our older and disabled people.

At the National Pensioners' Convention Annual Delegate Conference that took place a few months ago in March, we discussed these policies and decided on a campaign along all these lines to fight on these fronts. But I want to take up what

Paul said, regarding what the TUC is concentrating on; it has to be a campaign not only for us in this room, not only for today's pensioners, but has to be for future pensioners. It is very important that we make it clear that that is where we stand because otherwise we are not defending anything, because the defence of the gains that have been made since 1945 means that we we now have to stand up and say many of them have been reduced to nothing; many have been taken away, and many are under attack now. It is important that we stand up and bring these back (Applause).

We also decided at our Biennial Delegate Conference that we would have a Deputy General Secretary and that would come into the Election of Officers in 2017 when we next have our Biennial Delegate Conference. I think this is important for a number of reasons: we have had a discussion over the last few years and I have reported to parliament on this question, that we must positively work together to get a better understanding for how to build the National Pensioners Convention. The NPC was set up 36 years ago. We really are proud to have in this room, at this Pensioners' Parliament, many of the founding and earlier members of the National Pensioners Convention. But, look, we are living in an age when the so-called baby boomers' generation is now pension age and coming in to pension age and the NPC needs to represent them. It is stupid for us not to understand that pensioners are not just one grey mass. There is about a 30-year gap between those who come to pension age now and those who are in their 90s today. The NPC has to represent all of those, but it has to make some concentration on the younger generation of pensioners that are coming in. On the march earlier there was a member of RMT I met recently at Conference and he is coming to pension age. I sort of addressed him as a young pensioner because from his point of view he has reached an old age but from my point of view he is young. (Laughter) So, very precious to the NPC. It is very important we take this into account because those new generations are coming with different problems.

Dare I say that I was thinking about what sort of programme we are going to have this week, and particularly what happens when we have our social evening? We have to think again about how we sort of take into account this younger generation. You cannot go on having a generation that

sings the song of the two World Wars. Do you know what I mean? People sing songs of the 60s and 70s now and they are pensioners, and so we have to quickly learn what this means. (Laughter)

But the fact is that the current pensioners' health and social care policies, and particularly the housing crises, means it is going to be even worse for this new era of pensioners than it has been for us. We have to do everything we can to encourage them to join the fight today and for the future of their children. I am sure many of you around the room, like me, have grandchildren that look like they can never leave home. My sons are getting desperate because their sons and daughters cannot find anywhere to live. The costs are too high. They have debts too from going to university. It is a huge crisis for this generation and we have to remember this when we are struggling over the issues that effect us.

On the question of the Old Age Pension Act which came into being over 100 years ago, it looked to the leadership of that campaign to get the Old Age Pension Act which were the trade unions, and we are saying to the trade unions today, "Renew the campaign for a living state pension because you know it makes sense to your members".

You have already heard people say here on the platform that there are many private sector occupational pensions that have gone. Many public sector pensions are being down-graded as well as thousands of workers coming out of the public sector and going into private companies. Privatisation has many, many effects. Millions are on low wages; part-time zero hour contracts. It is not even enough to pay into the new auto-enrolment scheme. "But, why are we messing about with the auto-enrolment scheme"? This is a question I ask the TUC and unions directly and very emphatically and with a great deal of impatience. Because, quite frankly, the auto-enrolment scheme means that if you start paying as a young person today, if you are lucky enough to have the kind of income which that you can pay, then basically it will go in to some private company, some city company, some insurance society somewhere, and held for 30 or 40 years until you reach the age when you are able to get some benefit from it. But, if you add all these low sums together, these finance companies are getting millions, billions. And in the end, the person who paid into the auto-enrolment scheme gets about 10 quid a

week. Those are not my figures but the figures of the experts that have looked into these schemes. So, again TUC: why are you messing around with the auto-enrolment scheme? Why do we not say we now concentrate on a decent living state pension for everybody in the future? Pay into that? Struggle over that. (Applause)

I am hoping, definitely hoping that one or two unions will put it on the TUC agenda this year because we will be there; we will have a fringe meeting and we will ask you to say what you think about it. It is absolutely desperate that we do something about it. You cannot wipe off the rights, the actual importance of the union fighting on the old age pension, the state pension; to me it is the viable vital question we are facing today.

Coming to the new Health and Care Act, they say this means that people will not lose their homes to pay for nursing home care because they will have a £72,000 cap and after that the Government will pay. Read the small print and you will find this is not true. Those that bought their homes pay an average of 13% for nursing home care than the Local Authority pay for the same service for those without needs. But that lower Local Authority figure is the figure that is used by Government to calculate when you have reached the £72,000 cap and it is worse than that. Another pit fall then kicks in; the cost of food and accommodation is taken out of the equation, and that is around £12,000 a year. What does it mean in practice? If you pay £800 a week for a nursing home, the annual cost is £41,600 but the sum used by Government to set the cap is only £21,600, so it is a sham and fraud. And we have to say that is what it is. We have to stand up to get the rest of the movement to fight on these issues. (Applause)

Finally, what about the NPC itself? We have to pay £6,000 a year to hold this Parliament; I will not dwell on it, but it is important that everybody realises this is the background holding this very important Annual Pensioners' Parliament. The cuts by Local Authorities are taking their toll on our local groups. The provision of meeting halls for instance in many areas in the past have been free and may be are not so now, or, they have to scabble around. The production of a newsletter, which was helped by many councillors, many now are not doing that. The numbers attending our Parliaments have fallen, let us face it, and some groups that used to bring a delegation of 10 or 20

are now reduced to 1 or 2. This does not mean that the Parliament is less important, it simply means we have to face the reality and campaign on the issues which affect the very being of this movement.

Over the next two days you will all be involved in discussing many things. At the head of this agenda, introducing the issues on this fantastic agenda, I think you will agree it is a fantastic agenda, at this point I want to say to you: will you please give a huge round of applause to our National Officer. To draw-up this Programme is a long, lengthy and very difficult task but I think it has been done enormously well. So, please let us clap for Neil Duncan-Jordan. (Applause)

At the head of these sessions we will have people with know-how and expertise, and they will be speaking at the Sessions on important issues. We thank them all very much for their accepting our invitation to do this. As usual, we need the session to give you, all of you in this Hall, the opportunity to have your say and report on your experiences. From the many, many times I have been at this Pensioners' Parliament I know that is of absolute importance. That is because in this room there are many, many experts that take part in all the discussions in their localities; many are Councillors; many have been shop stewards and many have been in the campaigns in their localities and they know what it is like to campaign and how to organise. They know what the issues are, the experience of these cuts and the effect the cuts are having on their lives and the lives of their loved ones,

which is huge and so it is important that these experiences are brought in.

The purpose of this Pensioners' Parliament is as an Advisory Body. There is nothing else like it. It is absolutely vital to the future and present and current work of the National Pensioners' Convention, and I hope of the current work of those represented here on this platform.

I just have to say this to you: do not give the Chairs of the sessions a hard time. (Laughter) You know what you are like! Don't make things difficult for the chairman of the session you are in! (Laughter) (Applause) The Chairs of the sessions are going to get as many of you as possible into the discussion; they really are. We have gone over it and discussed it and thought how we would do it. They are really determined to get in as many of you as possible. So, please try and keep to the point and make it short and to the point. I think that having said that, I shall now bring this to an end; otherwise I will be in trouble. (Applause) (Laughter)

Yes, thank you very much to everybody who has been here and thank you very much for coming and have a good Parliament. (Applause)

RON DOUGLAS:

Thanks, Dot, for a rousing speech. I do ask you to put your hands together not only for the Mayor who opened the Conference, but to all the guest speakers for giving their time today. I wish you a successful Conference. Thank you. (Applause)

EXPLORING THE PENSIONS LANDSCAPE

MIKE DUGGAN, Public Service Pensioners' Council

First of all, May I, on behalf of the Public Service Pensioners' Council (PSPC), thank the NPC for the opportunity to contribute to your debate today on exploring the current UK Pension Landscape by saying a few words about the indexation of pensions - sounds a pretty anodyne brief, but it's about how your pensions annually are increased and, as we all know, substantially impacts upon the real standard of living for all pensioners.

The PSPC is a well-established body, whose principal aim is protection of Public Service Pensions, but also obviously seeks to look out for members' State Pensions. The PSPC represents all organi-

sations of public service pensioners, both pensioner organisations like NARPO & CSPA and the Retired Members Groups/Sections of Public Sector Trade Unions - with many of its constituent organisations also affiliated to the NPC.

As in all human endeavours and affairs, it's always important to know from whence we have come to know to whence we now go. I don't want to go back too far in time, but to assess where we now stand on the important issue of pensions indexation, I'd just like to turn the clock back to a few months before the 2010 General Election.

That was a time when the media clamour over the alleged privileged position of Public Service Pensions in relation to Private Sector Provision

was at its peak and the PSPC was lobbying vigorously to ensure that that did not result in any newly-elected Government threatening the value of Public Service Pensions in payment. Given the robust nature of both UK and European Law on the reserved rights for most aspects of British Pensions, both State and Occupational, both the PSPC and my own organisation, the Civil Service Pensioners' Alliance, recognised that our one Achilles heel was that of indexation!

That's why, on behalf of the PSPC, the CSPA wrote to the Conservative Party, the Liberal Democrats and the Labour Party to secure confirmation of their intentions on pensions indexation prior to the 2010 General Election. As we now know, and I still have the copies of the letters in my office, all three parties - Philip Hammond MP, now Foreign Secretary, on behalf of the Conservative Party, Steve Webb, until recently longest serving Pensions Minister, on behalf of the Liberal Democrats, and Angela Eagle, then Pensions Minister, on behalf of the Labour Party - promised not to make any changes in the way in which Public Service Pensions were increased annually; it was by RPI in those days.

However, that promise was quickly broken in the betrayal of 2010 Emergency Budget, when not just occupational pension increases, but those for the basic and second state pension were linked to CPI. There was joint action between pensioner organisations and trade unions - lobbying and an extensive legal challenge, but in 2011 the Court of Appeal did not uphold the challenge.

A further nail was hammered into the RPI coffin with the 2013 decision of the UK Statistics Authority to strip RPI of its recognition as a legitimate measure of inflation and the position was further confused by the establishment of two further measures - CPI (H) and RPI (J). Then last year came a further blow, when Paul Johnson, of the Institute of Fiscal Studies, produced, on behalf of the UK Statistics Authority, his Independent Review of Consumer Price Statistics, which included a recommendation that RPI was no longer an acceptable measure of increases in the cost of living.

However, there was some good news in the other recommendations from that Review - firstly that CPI (H) not CPI, should be the official measure for inflation - CPI (H) has been marginally higher than CPI of late - and that RPI should no longer be

used for increases in energy bills, telephone bills etc. Then, perhaps the final nail in the coffin for RPI - a Labour Government was not returned in the May General Election - our last hope, albeit a forlorn one, of a return to RPI.

So, what now for the NPC and PSPC - well the NPC BDC and the PSPC AGM have both recently endorsed the same policies on continuing to campaign on pensions indexation. There's recognition that the introduction of the Single-Tier State Pension (STSP) will lead to there being unfair advantages in the indexation arrangements for new pensioners and current pensioners. Legally, the STSP and the current Basic State Pension (BSP) will be increased by earnings, with the current Second State Pension (S2P) increased by CPI; however, the current government will increase the STSP and the current BSP by the *triple-lock*, but will not enshrine that arrangement in law. So, because the STSP is crudely the BSP & S2P for new pensioners, they will have their total State Pension increases linked to the *triple-lock*, but current pensioners will have only some of their State Pension linked to the *triple-lock*, but the rest to CPI.

All pensioner organisations must work together in responding to the consultation over the recommendations of the Independent Review of UK Consumer Statistics, in engagement with the Royal Statistical Society (RSS) on its plans for a new Household Inflation Index (HII) in further lobbying and campaign work. The NPC and the PSPC need to seek to pull in others like Age UK to resurrect the campaigning activities of the RPI/CPI Campaign Group and there is a glimmer of hope in the appointment of the new Pensions Minister - Baroness Ros Altman - who, whilst unhelpful over the issue of Public Service Pensions, was critical of the Coalition government's switch to CPI and excluding existing pensioners from the scope of the STSP; so, pensioners need to get to her before the Chancellor's hooks into her become irremovable!

Yesterday's announcement that the monthly CPI figure had moved from -0.1% to +0.1% whilst RPI increased to 1.0%, is indicative of our current dilemmas. My own views are that RPI is gone, CPI (H) may be a very short-term fix and RSS's plans for a new HII hold out some beneficial prospects, but that we do need to focus on ensuring that the government stops RPI being used by energy com-

panies etc. to doubly penalise pensioners.

The nature of the next phase of the campaign on pensions indexation may be different from the one that we conducted in the wake of the 2010 General Election, but, for pensioners, on the issue of the indexation of our pensions, there's still a lot to play for!

NEIL DUNCAN-JORDAN, National Officer, NPC

Waiting for something to happen on pensions is like waiting for a bus. Nothing happens for ages and then three bits come along at the same time: Auto-enrolment, pension freedoms and the new state pension.

Auto-enrolment is aimed at giving all workers access to a savings scheme, and by 2018 it should have been rolled out across the country. It is aimed at modest and low paid workers, but there remains serious concerns that the amount they put into the scheme will not be as generous as either a decent state second pension such as SERPS, or a defined benefit final salary occupational scheme. There may also be problems for micro-employers (such as people getting a direct payment for the provision of their care) having to pay the pensions of those they employ.

Then there are the new pension freedoms for those aged 55 and over who since April have been able to cash in their defined contribution pensions and blow it on a lamborghini if they wish (according to the previous pension minister Steve Webb). But he didn't mention at the time that the average pension pot was about £35,000 and the Lamborghini costs around £176,000.

And the third change, and the one I want to focus on, is the introduction of the new state pension in April 2016. For years successive governments have relied on people having good final salary occupational pensions to offset the need to provide a decent state pension, and for those that missed out, there was a complicated means-tested safety net. But we know that the high-water mark of occupational pensions is long gone. Many final salary schemes have closed to new entrants, many have changed the terms for existing members and some have gone bust completely.

Meanwhile, the state pension has suffered a slow death. Since 1980 when the Thatcher government broke the link with earnings, we've had the abolition of SERPS, widespread use of means-testing, changes to the state pension age, the removal of

the RPI as the method of indexation and now the new state pension.

It has been described as a simplification, but in fact it represents a long-term cut in value. Interesting, Steve Webb – the architect behind this idea said it was single-tier and universal, but we now know it's neither. Everyone has a different level of pension so it's not single-tier and not everyone get is, so it can't be called universal. When he was asked to explain the new simplified system Webb said "It's too complicated" and admitted he may have over simplified the detail in order to sell it to the public. SO what we're really looking at is a clever con trick on an unsuspecting nation.

The level of the new state pension is likely to be set at £155 a week – less than you can get under the present system. Future pensioners will pay more, work longer and get less, but the government saves £500bn over the next 35 years by raising the state pension age. Just last week the DWP released a report saying there were plans to accelerate the rise in state pension age. We were supposed to reach 68 by 2044, but now it's likely to be 12 years earlier. This means 69 and 70 is getting closer as well.

This raises very serious questions:

- Manual workers, teachers and others will be badly affected. Whilst we can keep people alive for longer it doesn't necessarily follow that everyone is well enough to work
- It has the greatest impact on the poorest in society. We know from the Marmot Review a few years ago that the lifespan of the poorest in society is lower than those who are more wealthy
- Young people also have the right to get into the workplace, rather than being kept out by older people being forced to work longer
- We also support the right for a decent period of retirement after a lifetime of work. It is well documented that older people make a massive contribution to society through taxes, volunteering and unpaid caring. Some of this would be lost if they continued to work.
- And a new worry is linked to the pension freedoms because if people are unable to work until they reach retirement age, they will be likely to cash in their pensions in order to live, but in doing so deprive themselves of an income in retirement

The new state pension is complicated to explain and has many different variations, which is why you should buy a copy of the NPC's pamphlet on the subject called For What It's Worth. Broadly speaking this is how it will work:

The new state pension will combine the basic and second state pensions into one payment

Two calculations will be made:

- How much your pension is up to 6 April 2016 under the existing system, and
- How much your pension would be if the new rules had applied instead

The higher of these two amounts is what you will start with on April 2016, and if you have another 10 years before you reach retirement, you will add on to that figure a certain amount for every year of National Insurance contributions that you pay

There are many complications with this system:

Any time spent contracted-out of the state second pension will be deducted from the starting amount, and the DWP has confirmed that the deduction could actually be for more years than you were out of the state scheme. PCS are doing some work on this and there has recently been some information in the press about it as well

Some people built up more than the maximum £155 a week under the old system (particularly those near retirement in 2016 and mainly contracted-in to the state second pension from their working lives). They will of course keep the difference – known as the 'protected payment' but each built will go up by a different amount. The £155 will go up by the triple lock, whereas the protected payment will only go up by CPI. Over time this will reduce its purchasing power

Contracting-out will be abolished and employees will have to start paying 1.4% extra in National Insurance. The employer will also have to pay an extra 3.2%. In the private sector this can be done through higher contributions from staff or lower payouts – and all of this can be changed over 5 years without the consent of the pension fund trustees. In the public sector, the employer is not able to pass on the cost of the additional contributions to their staff – but will still have to find the extra money from existing budgets. This is likely to lead to pay freezes or job cuts

The state pension age is going up to 67 and

beyond and now individuals will need 35 years of National Insurance contributions to get a full state pension – whereas currently you need 30 years

The Institute for Fiscal Studies says that anyone born after 1970 will be worse off under the new scheme – and the long-term aim is to reduce the amount of GDP spent on pensions. Existing pensioners – some of whom might benefit from the new scheme – will be excluded and there's a chance the new pension and old pension will rise every year by different amounts – with the gap between the two getting bigger over time.

We already have one of the least adequate state pensions in the developed world – ranked 36th out of 37 OECD countries measured on the gap between average wages and the state pension in each country. 20% of older people live in poverty – contrary to the suggestion by some that they have done ok in the last 5 years.

The trade union movement also needs to realise the state pension will probably form the bulk of their members' income in retirement in the future. For years they have focussed on occupational pensions because they saw that as their sphere of influence. In Europe, the position is different, where the trade unions actually negotiate on the level of the state pension. We have to convince them that the fight for a decent, living state pension is a fight they should be involved in. We start by understanding the pension landscape, highlighting the problems and calling for change. We stand for dignity and financial security for all in retirement in the form of a universal living state pension.

Issues arising from the discussion

- There has been a great deal of haste to change a number of different aspects of the UK pension system, and perhaps it is time to reinstate a Pensions Commission, like that previously under Lord Turner, to look at these issues in detail over a longer period of time and make recommendations to government

- Pensioners have suffered due to the change from RPI to CPI and also the freezing of the personal tax allowance

- Trade unions need to focus more on the state pension and the rising retirement age which will affect their members. Many ordinary members don't really understand the issue of pensions and

what it means. Retired members of unions often don't get a voice

- Many women pensioners paid the married women's stamp and as a result missed out on getting a full state pension when they retired. There is a need for a Citizen's Pension, rather than one based on NI contributions. This is the only way of addressing pensioner poverty amongst older women who were unable to make NI contributions

- There is a possibility the government will merge National Insurance and income tax in the future, especially as the NI fund currently requires a Treasury grant to top it up

- The inflation measurement used for indexing pensions must reflect rising prices that pensioners have to pay

- In the future, many workers on zero-hour or part-time contracts will become more and more reliant on retirement benefits because they will have no occupational pension and limited National Insurance

- The 25p age addition at 80 is being abolished for new retirees after 6 April 2015 and is widely seen by many existing pensioners as insulting. It was introduced in 1971 and set at 25p then because that was the value of a bag of coal

- Some annuity providers have refused to take part in the new pension freedoms and are preventing policy holders from withdrawing their money

- A poll by IPSOS found that 47% of over 65s voted Conservative in the general election, 24% voted Labour and 17% voted UKIP

THE NHS AND PRIVATISATION

JAN SHORT, Vice President, NPC

This session looking at how legislation such as the Health and Social Care Act has enabled the private sector to win contracts for NHS work, and consider what campaigners can do to defend a publicly owned health service. Care has been privatised for 30 years, and the NHS is next. "No generation should be worse off than the generation before", but this is not what is happening after 2010. We have a duty to make sure that everything we fought for, worked for and paid for is there through the generations. The NPC believes in a national health and care service, funded through taxation, publicly owned, and publicly run. We were told repeatedly we would not get integrated care, but now every party has come out in favour of it.

REHANA AZAM, Peoples' March for the NHS

The NPC should be proud of the way it had really supported the Peoples' March for the NHS from Jarrow to Parliament. The Darlo Mums were a group of mums from Darlington with personal experience of the NHS. The phrase "what we leave for the next generation" embraces everything we need to do. In 2011 the GMB began campaigning to kill off the Health and Social care Act. It is a toxic Act. A colleague from unite, Rachael Maskell, is now an MP. We knew what would happen as a result of the Act, especially Section 75. It is the most devastating piece of legislation.

Labour never had every part of the NHS open to the full market, but it is now opened up to the private market – all services must be put out to tender to open up the market. This spurred us mums on. How to raise attention? We are Northern women, so a march from Jarrow is a tradition, and we took our children on the march. It is hard to believe it was almost a year ago – 16th August 2014. It started last year in Jarrow. We thought, it doesn't matter who joins us, and that people wouldn't support the march. It turned out to be a huge success. The march just got bigger and bigger, and started attracting BBC and ITV coverage. 38 degrees and KONP urged their members to join. It was further south that all the negativity started, and a line of response was produced for local MPs who accused us of "whipping it up" as the NHS was never going to be privatised – despite the fact that in Stafford and Cambridgeshire indeed all over the country – there are examples of privatisation.

In London, in Trafalgar Square thousands turned up. This helped to shift party political positions, and everyone was talking about the NHS. The government couldn't ignore the reality, and people began sharing stories. However the secretary of state decided not to implement the 1% pay recommendations. The Labour Party did say did say

they would repeal the Health and Social Care Act, but with Jeremy Hunt still in place, it will remain. The Conservatives now feel they have been endorsed, and are accelerating the privatisation. The only way to retain the NHS is to stand up for NHS staff.

Please speak to the NHS staff. It is so difficult to do your job under the present circumstances. We must work to retain local services. Local communities and the Trades Union movement must get together to challenge commissioning, and remember the NHS is now a logo for a multitude of providers.

The NHS is still free at the point of delivery, but local services are shutting down with less services and more people, who are living longer and making more demands. What kind of access will there be further down the line – pay as you go? If you think that the last 5 years was a nightmare, the next 5 will be far, far worse. Please support your local NHS staff. The Francis enquiry said there should be a minimum staffing level, and the work on this was commission to NICE. This has now been scrapped by Hunt and NHS England.

Things are done now according to cost, not patient care. There are attacks on terms and conditions. We are too expensive, even though the NHS is the most efficient in the world.

SHARON GRAHAM, UNITE

I have been working for the last year on NHS and TTIP campaign, to get the NHS out of TTIP, the EU/US trade agreement. The Government is pretending it is not part of the agreement. We will never be able to reverse the sale of the NHS, we would be sued for too much money. These are the processes to privatise the NHS:

The NHS is the biggest employer in the world at a cost of £95 billion a year and a million workers. Corporates want to get their hands on it and privatisation is already going on. It is being done in secret. Virgin Care in Action has 20 Virgin Care facilities, but only the NHS brand, for example. Branson shows his brand always, so where is the Virgin Care logo. It seems he didn't think it was important.

A press/media black-out: there were 50 thousand people in Manchester at the Conservative Party Conference, but nobody covered it. People don't know what is happening. We have one chance to

stop the impact on older people of the Health and Social Care Act. Older people are suffering disproportionately from this Act.

The privatisation of the NHS: Every stage is in the interests of business in this parliament:

- Parliament voted for the Health and Social Care Act; 230 MPs and Lords had links to private companies. £50k went to Lansley's Care UK; £50k a year to Mark Simmonds from Circle Health, for example. It is morally wrong to have links like this and still to vote. Legally, how could this happen?

- NHS England: The man in charge of the £95 billion from central government is Simon Stevens. He is effectively supporting USA interests after 10 years with United Health. He created the Lobby Group to support TTIP, the EU/US trade agreement which will lock in NHS privatisation. The NHS is not covered, and they should get it out. US companies are now poised to buy our NHS.

- The Health and Social Care Act made it law that the Clinical Commissioning Groups, and local people cannot be biased towards the NHS – it is not experience that counts according to competition laws.

- Bristol CCG Cancer Care: the CCG were going to go with the NHS bidder and thought they had done everything they should and all was good. Then Monitor, the competition police over the CCG's CEO David Bennett, who was a senior partner at McKinsey sent his team in and they said it was against competition laws. CCGs can be sued as individuals, felt blackmailed and took the private bid. It is important CCGs make the right decision. Over 1 year 70% of every bid has gone into private hands. Private companies have not become suddenly good at healthcare.

- Foundation Trusts: Hospitals are moving to foundation trusts, and under the Health and social care act 49% of their income can be from private sources, therefore private patients will take priority. How many beds are now private beds? How is this happening?

- There was a plot in 1987 under Oliver Letwin and John Redwood to privatise the NHS

See link to pamphlet:

<http://liberalconspiracy.org/2011/06/03/revealed-the-pamphlet-underpinning-tory-plans-to-privatise-the-nhs/>

Everyone should write to their MPs and MEPs on TTIP – they will only get the message if their constituents bombard them. In the EU Parliament a vote which might have gone against the wishes of the pro TTIP MEPs was delayed on a pretext. We need to ask our MEPs to? check and recheck every single word of every amendment.

Issues arising from the discussion

- Volunteers are now manning canteens and providing tea and coffee in Liverpool

- In Erdington, Virgin Healthcare were only 1 year into the contract, but they were not making enough, and now ?there is no replacement by the NHS. The Peoples' NHS is non-politically aligned. They have pushed back bids by using community action. People have put pledges in windows and boards outside their houses. People do not want this – go to the Peoples' NHS website.

- Up to the election 7 May there was a bit of a halt, but the reality is we are where we are, and the Conservatives consider they have been given a green light to finish the job they started and privatise the NHS. They have misled the country, and campaigning is crucial. If we retain the NHS staff we can at least retain some of the NHS ethos.

- Three-quarters of trusts are in debt. Big contractors are cherry picking but if there is no profit they are backing off? – e.g. Hinchinbrook (Circle). Private providers are accountable to shareholders, but we want the NHS for the future. We must scrutinise and challenge, and take the government to account. There is a huge urgency: for example the NHS Trust selling off Charing Cross Hospital plans to double its income from private patients. This is against the founding principles of the NHS. Staff should be full-time staff, not from agencies. It suits them to have workers on zero hour contracts. 111 services are outsourced to 60 different contractors - it is just the same on minimum wages. Trades unions need to organise, and to have the support of local communities to help support jobs.

- Campaigners should be aware that there were also cuts under the previous Labour government as well and demos against hospital closures. We should organise on a nationwide basis and march on Parliament. We need to show how we feel in a more radical way. We can sign petitions, but

they take no notice.

- Mental health has fallen apart, and the government should be ashamed at how they are treating people, who are even being kept in cells instead of beds due to a shortage of beds.

- Health and social care: the vast majority of people want to be treated in their own homes, but the number of community district nurses is dwindling – the excuse is there are no skilled staff available. Funding is a government decision, and there is a stark plan to spin that people are milking the system, therefore people should pay for the system.

- Marching works, but there is a time and a place. We should harness the spirit of solidarity you get on a march going forward. This is an intergenerational responsibility. It is crucial to retain the NHS workforce as then we might be able to retain the NHS.

- Anything we have done for the NHS will not matter if we are in the TTIP. CETA has the same wording, and if we change TTIP we will need to change CETA. Future governments' hands will be tied because of TTIP. There are 211 CCGs and that means 211 campaigns in areas with CCGs: public interest, marches etc.

- The media do not report things, so we need to do it locally. Too many of the decision makers have a link to private healthcare companies, and we must go into their communities. There should be an outward show of support and collective action like Estate Agent Boards, if you want these get 20 people in your street, let the local press know and The People's NHS will supply the boards and put them up and take them down.

- It is difficult to criticise charities for carrying out work that was previously done by the NHS or local authorities. One of the problems is a charity may start running a service, but pretty soon a business moves in and takes over.

- Ambulances have a big NHS logo and then in small letters “working in partnership with...” These partnerships can charge the NHS up to a £1,000 per call out. Unite is running a legal case to see if they are misleading the public by not using their own brand. It doesn't really matter whether we win or lose, what we want is the exposure.

- Go to the People's NHS website, and there is information how to delay a bid. Every bid could

go into private hands – we need collective direct action with churches etc. in the community where the CCGs are making these decisions. Local activity can escalate to direct action, and a click on the postcode on the website will let you know what is going on.

- We need to do much more to raise consciousness. The NHS is going private. The union that covers the ambulance service says that private providers are escalating in the ambulance service, and the quality of care is suffering. Campaigners need to know a) who are the CCGs – they need to have local contacts otherwise when the local maternity ward closed for example, you might not know until it is too late b) We need to build our nuisance levels on a bigger scale – local and not national. It may start small, but it will build.

- It is costing £1 billion 800k per year to recruit from the private sector and more consultants at 5k a day per consultant. NHS Foundation Trusts spent £4.3bn between 2010-11 and 2013-14 on agency and temporary staff. Other NHS Trusts spent £1.2bn in 2013/2014, but figures were not available for these trusts over the previous years, meaning the total bill for the last four years could be closer to £10bn. The figures show that, despite repeated pledges to cut spending on this, the cost

to NHS foundation trusts has gone up by around 20% for each of the four financial years of the coalition government. In the last year of the Labour government, NHS foundation trusts spent £734m. In 2013-14 that had doubled to £1.3bn.

- There have been cuts to the number of nurses places on courses, so there are no nurses coming through the system and people are directed to different career paths, therefore they are recruiting abroad. There is a critical shortage of GPs and it takes 9-10 years for a GP to be trained. GPs are retiring and fewer people are going through the system.

- Southend CCG is taking patient data without the knowledge of the GPs. The reason given is that they are collecting data to ensure people are receiving appropriate care – but the data they are collecting is based on the highest level of cost.

- The NHS reinstatement Bill is to be re-launched as a Private Members Bill.

- For campaign resources visit:

www.peoplesnhs.org

or telephone 0207-611-2592

or email: Sharon.Graham@unitetheunion.org

MAKING TRANSPORT ACCESSIBLE

PETER RAYNER, Vice President, NPC

The NPC Transport Working Party is working on a survey to find out how the national concessionary bus pass is working and how it can be improved at national, county and local level. There will be an opportunity for a wide range of input. There was a summary of the position of all the major political parties on concessionary travel. The NPC is still trying to get free bus travel across the borders of England, Scotland and Wales. The NPC is still pushing for more smart technology as this will show the actual usage and how much bus companies should be reimbursed. As some bus companies may be over paid whilst others may be underpaid. The NPC is also pursuing the issue of bus services being cut particularly in rural areas.

Local authorities have some responsibility to provide accessible transport but are being hit by cuts in funding. 'Accessibility' is not just limited to physical barriers but also the information technology

barriers of buying a cheap ticket on line. The Equality Acts: UK, EU and UN Human Rights legislation, can be used to challenge all equality angles including the lack of staff and passenger assistance. Concessionary travel as defined by the Act relates to free bus travel after 9.30am. Additional concessions are by local arrangement only and these extras are also vulnerable to cuts in funding.

DAVID McCULLOCH Chief Executive, Royal Voluntary Service

The RVS, WVS and WRVS have attempted over the past ten years to support older people and fill the gaps between state and private services. 25% of the over 80s do not have access to a car and for this group public and or community transport is so important. The RVS is part of the 'Campaign to end Loneliness' and finds it very frustrating that although the problems are recognised nothing is done to maintain the necessary infrastructure to

keep people connected.

Many issues date back to 1985 when the legal obligation was removed from local authorities to provide community transport and the private sector has no obligation to cover all routes. As local authorities struggle to maintain statutory services, other services like transport and meals on wheels suffer.

Issues arising from the discussion

- There are often lots of restrictions with regards to crossing the county border.
- There are problems with access on and off trains with steep drops to platform level and steps within the stations. There is a programme called 'Access for All' which is enabling many stations to improve accessibility.
- The company, Stagecoach cannot find the money to fund a small bus to go into and around the city centre. It would be good to get a community bus service running. There are lots of good examples to show to Local Authorities to show how such schemes are working elsewhere.
- Bus pass holders are being refused access if the bus pass reader cannot read their card. This is a directive from Bournemouth Council.
- We need to differentiate between towns and rural areas. The last buses from Bristol to some rural areas is at 5pm. Some areas don't have any buses on Sundays. The level of services used to be at Local Authority level, now it is at County level. The government removed the rural bus grant, and the grants have been rolled into one.
- If you need to use a 'walker' it is very difficult to get on the bus unless the driver lowers the platform or if the driver stops too far away from the kerb. The Equality Act 2010 can and should be used to

argue for better accessibility, test cases are needed.

- In Dumfries and Galloway everyone with a disability has been given a card which if you point to it, the driver will assist you to get on and off. This is a very good example of good practice.
- There are vast differences across the county and the NPC needs to have a clear policy that everybody should have access to public transport at a certain level. The NPC ought to develop a statement saying that access to transport is a basic human right to enable engagement within the community.
- Transport should be taken back into public ownership.
- In 2012 an anti-discrimination against older people law was introduced. There is a wonderful bus service from Rhyll to Llandudno. In Wales the bus pass can be used 24/7 and why can't the bus pass be issued at pensionable age, it is different for different countries. Other concessions can be gained with the bus pass.
- A couple in Stoke on Trent, both in wheelchairs, have been told they cannot travel on the same bus for health and safety reasons. There should be straps to secure wheelchairs but it seems that some buses only provide one set of straps. There can be a vertical panel such as in Trent Barton to which two wheelchairs and two baby buggies can be secured.
- In Wolverhampton there have been changes to the way that you book 'Ring and Ride'; the service has gone down. This is another example of the effects of funding cuts as this service is not protected by legislation.
- There needs to be more uniformity in vehicle design.

SOCIAL CARE AND THE CHALLENGE OF DEMENTIA

GEORGE McNAMARA, Alzheimer's Society

Congratulations to NPC for this Parliament. The voices of carers and older people are central to the remedies, solutions and priorities to transform lives.

Two-thirds of those born today could potentially live to be 100. By 2030, men will live an additional 23 years, with women living until 91. This then has

a serious impact on the future role of NHS/Social Care system – there is no bold, radical response from government, no investment into communities to enable a good quality of life. Dementia now had an unprecedented profile, but there are no changes in services. It is estimated that within the next five years, 1 million will suffer some form of dementia; by 2051, it will be 2 million and each person deserves good quality care and support.

Out of 850,000 living with dementia, 40,000 are under 45. A quarter of all beds in the NHS are occupied by people with dementia. The cost of dementia is £26 billion a year and increasing. Two-thirds of the cost is borne by families and unpaid carers – amounting to £11 billion. Cuts in Social Services and Community Services – put pressure on self-funders – but many cannot afford the care.

When a patient gets violent with a carer it is important that carers get more support and advice to understand challenging behaviour, understand why, the frustration, extreme pain and not able to express it. But all too often, family carers are left on own, no training etc. and find it difficult to cope.

Properly trained workers and reducing length of stay in hospital with adaptations at home saves millions, but we need commitment and action to deliver changes to the system. In 2009, only 1 in 3 people had a formal diagnosis of dementia. This is now 60%. The benefits of diagnosis are: whilst there is limited treatment available, individuals can live well with dementia with right care and support, care planning and financial planning.

In the future, everyone has a role to play – business, community, labour market post retirement, roles of carers in workforce. For example, in BT the average age of an engineer is 43. They have set up carers groups in BT to share experiences.

However, the social care system is increasingly letting people down. We have seen a huge increase in help-line calls from people desperate and in crisis. We know that there is the potential for a different care worker each week to arrive at your home, with no proper training, looking at their watch rather than level of care required.

The House of Lords have said that existing policies are clearly not able to respond to the challenge of an ageing population, but the journey can be different – over 90 towns and cities committed to being dementia-friendly.

SIMON BOTTERY, Independent Age

Independent Age has been a charity for 150 years and has been very active in the passage of the Care Act. This has introduced:

- A new uniform right to assessment for care needs and carers' needs. Local Councils will meet these needs if the individual qualifies.

- Recognition of role of carers

- New eligibility criteria for help – although there are issues about out this has rationed care to those with the most demanding care needs

- The right to receive help and support through a personal budget, to choose who delivers and when care is received

- Older people often need help and support to know what is available locally and this is not always there.

- Deferred payments for care homes. Person does not pay cost immediately, Council will pay cost and defer payment until you die – take back on death and sale of your estate. Every Council now has to provide deferred payments, but they can charge interest!

- There is a concern that some Councils are about improving websites rather than face to face or telephone contact.

- Funding for care homes – relatives being asked for top-up payments. Freedom of Information request showed two-thirds of care homes not applying the law. They now have to tighten up procedures and improve practice.

Under the new Act the amount of assets/savings for eligibility for Council care will increase from £23,250 to £118,000. There will be a cap on care costs – should not pay more than £72,000 in care costs before government steps in. In reality – SE England, difficult to fund care homes at rate that Council can afford, so pay more before reaching cap (NB: since the Parliament, the care cap has been delayed until 2020).

360,000 fewer older people now receive access to Council care than 5 years ago and there will be a £4.3 billion gap in social care funding by 2020. Care home abuse, neglect, quality of care is not where our expectations are, and whilst the CQC are getting tougher on ratings, we cannot be confident that care standards are anywhere near what they should be. In fact, the aspirations of transforming care have been seriously diminished due to funding cuts and austerity measures.

Issues arising from the discussion

- Hope is being raised in the press every week about intervention and remedies for dementia, but there are no new treatments on stream. We need more investment in research – currently research

into dementia is 7 times less than research into cancer.

- Full time carers for those with early onset dementia get very little help or support.

- Each age group has different experiences of using reminiscence to aid memory; losing confidence, becoming reclusive. The family fear what will happen and the first option is usually care. People need support to live in the community where things are familiar.

- The Alzheimer's Society report on the scale of loneliness of people with dementia shows there is a real problem for those living alone and without relatives or friends nearby. A befriending service is in place for sole sufferers, hard to reach people and can make a significant difference to their quality of life.

- When money is shaved off care budgets, care home charge more for self-funders. Top-ups from relatives brings money into the system, but this is unfair, with one pensioner subsidising the care of another rather than society as a whole playing its part.

- Alzheimer's is a progressive disease of the brain that slowly impairs memory and cognitive function. Dementia is not a disease; it is a problem of the brain more likely to develop with age. Alzheimer's is one of the conditions that causes dementia. Dementia can sometimes be caused by damage to the brain by disease, stroke etc. Nothing evidenced around prevention, although a healthy lifestyle is seen to help. Around 850,000 people have dementia and a similar or greater number have not assessed, but are likely to suffer from it.

- Tele-Care if used properly can be valuable to enable people to control their care. It depends if it is being used because it is a cheaper option. We should always be clear why we are doing things; i.e. as well as, not instead of, human interaction.

- NHS nurses need to be trained in how to deal with dementia sufferers. It is all about quality training in handling people with dementia. We have Dementia Champions in hospitals and the Dementia Friends programme is about awareness raising and working towards a dementia-friendly society so that there is dignity, access to services and community activities.

- A flying 15 minute visit for home care is scan-

dalous. It should be 30 minutes minimum in a home, not just for essential care but to take active role to tackle isolation. Visits are cut short because there is not enough money in the system.

- People are often unaware about of Continuing Care which is there for people who cannot do things for themselves. There are now a series of legal cases going forward challenging where people have been wrongly denied Continuing Care.

- New technology can be both a positive and negative thing. It can be used to monitor people in terms of blood pressure, but it can also cause distress.

- It is important to see a GP if you have memory issues and be referred to a memory clinic. Health checks, dementia questionnaire, changes in a person's behaviour can all be indicators that something is wrong. The ability to speak to the family and share issues of diagnosis is important.

- With personal budgets, local councils are responsible for ensuring that people understand what the money does and does not buy. The council can still, if you wish, deal with your personal budget, but people need to be aware that when you use your personal budget to buy in care or other services, you become an employer with all the liabilities that come with being an employer.

- Many people take out a Power of Attorney to assist with their financial and health matters, but you should always be careful who you appoint.

- More investment into research is needed on the range of pills/medicines that people are given to understand what the long-term effects might be. Your GP should be consulted if you are taking the same drugs over a number of years.

- One individual reported that they had been diagnosed recently with dementia and was informed on the street by a nurse, which was very upsetting. This should not have happened, and needs investigating.

- There is an urgent need to merge Health and Social Care into one service, because fighting over budgets leaves the individual patient left in the middle. Prevention services are key to helping older people stay out of hospital, but these services are threatened by cuts to funding. There are some brilliant care workers out there working against the odds.

Alzheimer's Society and Independent Age have help-line facilities and free resources available.

MONEY MATTERS

BARRY WILFORD, Age Action Alliance (AAA) Money Matters Group Chair, and
PETER FRAKES, AAA Loneliness & Isolation Group Member

A workshop/seminar was held in Leicester in February, 2014 using this title. There were 40 attendees made up of Forum partners and older people and was heavily over-subscribed. The speakers covered topics such as: Care & Support in later life, and where to go for funding, the pitfalls and the advantages of releasing funds from property and general financial advice to older people on issues causing them concern.

Perhaps the most important aspect was the opportunity for questions, and these mainly came from the older people themselves. The East Midlands Later Life Forum decided to conduct a survey to determine the main financial concerns of older people in our region which covers six counties and three major cities of Lincolnshire, Derby & Derbyshire, Nottingham & Nottinghamshire, Leicester & Leicestershire, Rutland & Northamptonshire.

The 15 questions asked on the survey were:

1. Is there any extra help available if you have difficulty managing on the basic pension, and what happens when a partner dies and income is greatly reduced?
2. How do you navigate around non-pension related enquiries i.e. housing benefits/bereavement benefits etc. and what are the pitfalls of Equity Release?
3. Do you have a query regarding Powers of Attorney, Lasting Power of Attorney, Wills etc.?
4. Do you need help with managing debts?
5. Do you need help with getting insurance in retirement, especially motor and travel insurance?
6. Do you have a query regarding general budgeting especially for Funeral costs or information regarding carers' allowance?
7. What support is there for Carers who are over retirement age?
8. Do you need help with making savings and investment decisions, and do you have concern about costs for older people who are seeking advice on financial planning?
9. Do you have concerns over paying electricity bills/ gas bills/ food bills especially during the winter months?

10. Do you worry about your eligibility for care and support and payment for care whether it is to the local authority, to private and voluntary and community sectors? who are over retirement age?

11. Employee Pension advice is not really transparent, and planning for retirement advice is not given early enough – is this of concern to you?

12. Were you encouraged to be a home owner and now find that your assets are tied up in your property leaving you with little cash?

13. Do you worry that pensions do not keep pace with inflation, and that you may end up living in relative poverty?

14. The impact of the economic downturn has affected the financial, social, mental and physical well-being of older people, so how do you counter-balance this?

15. There is a perceived lack of trust of financial advisors, so how do you find the independent advice you need without consulting someone who is selling or promoting a particular product?

The results have revealed the top FIVE main concerns across the whole of the East Midlands:

1. Care & Support in later life now that so many local authorities are selling their care homes to the private sector, and where the funding to pay for these high charges is coming from.
2. How to pay electricity bills / gas bills / food bills especially during the winter months.
3. How to manage when a partner dies and income is greatly reduced, but monies are still needed to pay for the upkeep of homes etc. and the basic pension does not keep pace with inflation.
4. Savings and Investments constantly decreasing due to low interest rates – is it worth saving or just rely on the state to provide?
5. Where to go for sound financial advice which is independent and not connected to 'someone selling something'.

The overriding perception that came across was that older people in England would be better served if, like the devolved countries of Scotland, Wales and Northern Ireland, they had a Minister or Commissioner to raise their concerns.

The Age Action Alliance Money Matters Group has been looking at depth into what advice older people want, and where they can go to obtain it. The result was that there is information available but it is not always easy to discern where it is and how

to access it.

The result was the production and issuance of a leaflet giving the salient information. This has been circulated and has proved to be so popular and worthwhile that a re-print was commissioned. The East Midlands Later Life Forum issued their own leaflet based upon the national one but with some 'local' details being included and this too has 'run out' due to the demand.

The Group is now looking at the issues of most concern to older people and how we can help to reduce the worry – for example scams. There are different types of scams to be aware of:

1. Doorstep Scams
2. Email/Electronic Scams
3. Investment Scams
4. Nuisance Calls
5. Online Scams
6. Pension Scams
7. Postal Scams

If you need guidance or information about all financial scams – visit

www.thinkjessica.com or

www.moneyadvice.service.org.uk/eb/articles/protecting-yourself-from-scams-and-theft

or visit the Age Action Alliance website for an e-factsheet.

TACKLING DIGITAL EXCLUSION

DAVID GOLD: Keep Me Posted and
TRISH PICKFORD: Royal Agricultural Benevolent Institution

This session will look at the move towards information only being available online, the effect this has on older consumers and the campaign by Keep Me Posted to ensure information remains available to all in a variety of formats

6 million UK adults have never used the internet (Source: ONS), and those over 65 make up around two thirds of those who have never used the internet.

Those with disabilities – more than 3 million have never used the internet.

Around 11 million adults who do use the internet do not have the basic skills to manage financial affairs online.

This is a major concern when people are making important financial decisions. Some people moved to online accounts – even when they didn't have access to a computer!

There are some obvious problems:

- Carers - who sometimes can't manage some one else's affairs if they have been moved online
- Those in rural areas without access to the internet are excluded
- Those on low incomes who can't afford computers or broadband

But the biggest inequality is financial. You may have to pay to receive your paper bills and not using the internet can mean you're paying £440 more per year for your goods and services.

Our research found marked differences for example, in how telecommunications companies deal

with disabled people, but this is not the only industry where there are problems.

If society is moving towards online only access to goods, services and information, why not therefore ensure everyone goes online?

The Keep Me Posted campaign believes it should be your choice how you manage your affairs, trust and security can be an issue and ultimately you make better decisions offline.

For example, in our Behavioural Economics Study carried out by the LSE and YouGov, 82% of those receiving their current bank statement by post could recall their bank balance, compared to just 32% of those receiving information online. When asked to assess the financial health of their accounts, 75% of those who received a paper statement did so correctly compared to just 48% of those with electronic statements.

What therefore can be done:

- Offer all customers the right to choose paper bills and statements
- Ensure there is no charge for choosing to have paper bills and statements
- Only take away paper bills and statements after the customer agrees to the change
- Only change the frequency of paper bills and statements after a customer agrees to the change
- Ensure customers are not denied online accounts if they choose paper bills and statements
- Allow customers who have moved to online billing to move back to paper without charge

People should have the right to choose, and political support for the Keep Me Posted campaign

is now growing. In fact, the UK is lagging behind the rest of the world when it comes to this issue:

- In Belgium you have the right to choose a paper bill or statement without being charged
- In Finland, opting for paper-based invoices is a basic right and charging consumers extra fees for paper invoices is unlawful
- In France telephone operators and internet service providers are now obliged to provide a free paper bill on request
- In Germany the Higher Regional Court of Frankfurt last year judged it unlawful to request fee for sending out a paper bill
- In June 2013, the Irish Commission for Communications Regulations ruled that paper bills must be issued by service providers free of charge unless the consumer has consented to receive it electronically
- From January 2015 Canadian communications

companies which charge for paper bills must provide exemptions for the over 65s

What you can do:

- Write to your MP asking them to support the Keep Me Posted campaign
- Write to your local and national media
- Challenge your service providers
- Write to the regulators demanding they change their guidelines
- Give us your case studies so we can share them with MPs and create more of a stir in the media
- Sign up as a supporter

Keep Me Posted
PO Box 72064
LONDON
EC4P 4DZ

www.keepmeposteduk.com

WHAT DO THE NEXT FIVE YEARS OF AUSTERITY HOLD?

PROFESSOR CHRISTINA BEATTY: Centre for Regional Economic and Social Research, Sheffield Hallam University

THE IMPACTS OF WELFARE REFORM ON PEOPLE AND PLACES

This research starts with the world financial crisis and subsequent recession 2008/09 and the looks at the impact of the overhaul of the welfare system which was central to the deficit reduction plan of the Coalition Government in 2010, in relation to people and places across the UK. The main policy changes were included in the Emergency Budget in June 2010 and the Comprehensive Spending Review in October 2010.

Welfare reform is of course not new – it was already underway by the previous Labour government with ideas of modernising the welfare state through: Welfare to Work, New Deals, ‘rights and responsibilities’, increased conditionality, making work pay, replacing Incapacity Benefit with Employment and Support Allowance.

This was clearly on the agenda for the new Conservative government as well. Whilst this research looks at working age people it does affect older people too because it affects your local communities, your families and the cohort of pensioners that are coming up behind you.

This research looks at the national context for welfare reform and the impact as a whole? The method of research has included data and statistics from:

- Scottish Parliament Welfare Reform Committee
- Range of local studies – N Ireland, Welsh Valleys, Sheffield, North Notts, and Hampshire
- Government administrative statistics, HMRC, budget announcements and DWP impact assessments

The figures show that many people are hit by more than one element of the reforms and for some the full impact will only be known when the reform is fully implemented. As researchers we also recognise that we document the impacts, not comment on merits. Welfare reform measures included in the research are:

- Housing Benefit: Local Housing Allowance
- Housing Benefit: Under-occupation (‘bed-room tax’)
- Council Tax Benefit
- Household benefit cap
- Incapacity benefits
- Disability Living Allowance
- Non-dependant deductions
- Tax Credits

- Child Benefit

The overall impact in Britain

Loss Per	(£m pa)	Per working age adult (£ pa)
Tax Credits	4,210	105
Child Benefit	3,030	75
Disability Living Allowance	2,870	70
Incapacity benefits	2,480	60
Housing Benefit: LHA	1,670	40
'Bedroom tax'	350	10
Council Tax Benefit	340	10
Non-dependant deductions	210	5
Household benefit cap	130	5
TOTAL	17,980	450

Source: Sheffield Hallam estimates based on official data

No of households affected by reforms	Av loss per h'hold (£ pa)
Child Benefit	7,600,000
Tax Credits	4,500,000
Council Tax Benefit	2,450,000
Housing Benefit: LHA	1,400,000
Incapacity benefits	1,250,000
Disability Living Allowance	1,100,000

Impact of reforms per household type	Av financial loss £ pa
Pensioner couple	30
Single pensioner	60
Couple – no children	340
Couple – one dependent child	1,480
Couple – two or more dependent children	1,540
Couple- all children non-dependent	360
Lone parent – one dependent child	1,950
Lone parent – two or more dependent children	2,120
Lone parent – all children non-dependent	530
Single person household	520
Other – with one dependent child	1,440
Other – with two or more dependent children	1,530
Other – all full-time students	0
Other – all aged 65+	40
Other	490

Source: Sheffield Hallam estimates based on official data

- Approaching two-thirds of the total financial loss falls on households with dependent children
- Average loss for couples with dependent children £1,500 pa
- Average loss for lone parents with dependent children £2,000 pa
- Average loss for all with dependent children £1,600 pa
- Around one-third falls on the sick or disabled via DLA and incapacity benefit reform – and they lose from other reforms too
- Around 45 per cent of the loss falls on in-work households (NB. There is some overlap between these groups)

Total welfare expenditure (tax credits and benefits including pensions)

Total	Working age	Pensioners
2013/14: £203.7bn	£93 bn (46%)	£110.7bn (54%)
2014/15: £207.6bn	£93.6bn (45%)	£114bn (55%)

This trend is forecast to continue as a further amount of wide ranging cuts equal to £12bn pa is now proposed. There is a suggestion that these cuts will not be mainly aimed just at working age people.

In the recent Queen's Speech a new Full Employment and Welfare Benefits Bill was proposed to deliver the Government's commitment to freeze the main rates of a number of working-age benefits, tax credits and Child Benefit, and to reduce the level of the benefit cap. The statement said this would give new opportunities to the most disadvantaged, by expanding the Troubled Families Programme and continuing to reform welfare, with legislation encouraging employment by capping benefits and requiring young people to earn or learn.

David Cameron MP is also on record as saying: "We will also continue our welfare reforms that help people into jobs, reducing the benefit cap further, to £23,000. Our reforms will incentivise work – so people are always better off after a day at the office or factory than they would have been sitting at home. That's true social justice – not handing people benefit cheque after benefit cheque with no end in sight, but turning workless households into working households; the misery of unemployment into the purpose and dignity of employment; and the welfare system into a lifeline, not a way of life."

The July 8th Emergency Budget has now gone further and announced the following:

- A freeze on working age benefits for 2 years - £2.7bn last time via 1% uprate
- Benefit Cap reduced to £23k - £130m a year last time
- Removing Housing Benefit from Under 21s - £120m pa
- IFS estimate all three will deliver £1.5bn savings pa
- There are also likely to be other changes to disability benefits, child benefits, tax credits and families, the long term sick and low income workers are all likely to be further hit.

Further information can be found from:

- Reports by Christina Beatty and Steve Fothergill: Hitting the Poorest Places Hardest: the local and regional impact of welfare reform (2013)
- The Cumulative Impact of Welfare Reform on Households in Scotland (Scottish Parliament Welfare Reform Committee - 2015)
- The impact of welfare reform on communities and households in Sheffield (2015)
- Hitting the Poorest Places Hardest - FT Austerity Audit

Unfortunately we do not have the text of the presentation by Dave Ward, General Secretary of the Communication Workers Union

Dot Gibson, General Secretary, NPC

Christina has shown how austerity is aimed at working age people and has explained the effects of this. Dave has outlined the problems facing workers; low pay, a housing crisis, privatisation of public services.

The NPC stands up for today's and tomorrow's pensioners. I believe that as an older generation we have a duty to make a balance sheet of the last 70 years... what has been our experience, what are our responsibilities? What kind of society are we passing on to the young and how do we unite to overcome the attacks on our post war

gains?

At the end of the Second World War millions of those returning from the front joined those (mainly women) who had kept things going at home; they said that they would not go back to the pre-war unemployment and poverty. A mass movement took part in the general election and Labour was elected on a policy of the welfare state, the National Health Service, home-building, free education, nationalisation, jobs, skills and apprenticeships.

There was no money! But so concerned by this mass movement was the defeated Winston

Churchill that he went over to the US and negotiated a loan so that the Atlee government could go ahead with its policies. He foresaw that without this the mass movement could take an even more militant stance.

However – there were long term problems within the changes – rather like a house newly painted and decorated, but with dry rot eating away in the foundations. It was the “mixed economy” – huge compensation to the ex-owners of nationalised industries and big pressure on public services from the private sector. The pharmaceutical industry milked the NHS; rolling stock, machinery and equipment for the railways, mines and docks etc. were provided by the private sector.

The big corporations waited in the wings, consciously planning to return the nationalised industries and public services into private hands. When Margaret Thatcher became prime minister they had already prepared their move. The dry rot in the basement was revealed.

The welfare state itself was used to pay thousands of workers who lost their jobs through the export of industry to low-pay zones of the world; instead of a job it was benefits for thousands of skilled workers. Instead of this being the workshop of the world it became the banking and finance centre of the world – like a huge betting shop! The trade unions were negotiating redundancy payments instead of wages and conditions. And there were anti-trade union laws.

There was the sale of council housing, privatisation of public services (local authority services, water, gas, electricity, telephones, docks, steel etc.) and this state of affairs has continued with privatisation of Royal Mail and many parts of the

NHS. The mixed economy has been turned upside-down with private being the dominant part and governments serving the big corporations and the city.

There is low pay, zero-hour and short-term contracts, a growing housing crisis, with employers and landlords being subsidised by the benefits being paid to millions on low wages and high rents. As far as pensions are concerned, younger generations must pay more, work longer and get less; there is a massive crisis in social care with many losing their family homes to pay for this. And so today this Pensioners’ Parliament poses the question: what do the next five years of austerity hold?

I believe that to go forward we need to learn the lessons of the 70 years since the end of the Second World War. What has happened to the hopes and dreams of the mass movement that voted for the welfare state, public ownership and the NHS?

Well – certainly our generation owes it to younger generations not to be afraid of making the balance sheet and learning from the mistakes. The Biennial Delegate Conference of the National Pensioners Convention agreed a robust programme to defend the post-war gains and to stand up for today’s and tomorrow’s pensioners. Having Christina and Dave here to assist us to understand and explore this question is really important. We need to strengthen our local and regional groups and go forward to unite the generations, organising, campaigning and standing up for each other to build a house without the dry rot. Public services and not private profit!

Pensioners’ Parliament in Blackpool : 14-16 June 2016 : Ticket £10

Name: Address:

Email:

Organisation (if any)

Enclosed: for tickets (cheque payable to NPC)

Signed:

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