

# Campaign!

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

## Minister admits simple flat-rate state pension is neither simple nor flat-rate

**P**ensions minister, Steve Webb has revealed that he had been "guilty of oversimplifying" the new single-tier state pension in order to emphasise its appeal.

In an interview with the Daily Telegraph, Mr Webb explained that this autumn, more than a million people in their late fifties and early sixties will receive a letter telling them they will receive less than the full £155 a week promised under the flat-rate state pension.

An estimated 1.94m

people are expected to retire in the first five years of the new pension scheme; set to be introduced in April 2016, but at least one million will have their pensions reduced.

Anyone who contracted-out of the state second pension/SERPS and into a company scheme will be affected.

Whilst it has always been the case that those contracting out of the state scheme would get less from it when they retired, many believed that after 2016, everyone would get the

new state pension of £155 a week.

Under the old scheme, everyone received the basic state pension providing they had paid national insurance for the required number of years, but now it seems each individual's state pension could be different - depending on how generous their occupational scheme might be.

Mr Webb admitted that had this explanation of how the scheme would work been made clear at the time "people might have switched off".

He went onto say "Some people will get more (than £155 a week) and others less."

Ron Douglas, NPC president said: "It is clear that the new so-called simple, flat rate state pension is neither simple, nor flat-rate."

"The only thing we can be sure of is that the government has misled millions of future pensioners by suggesting that everyone would get a state pension of at least £155 a week."

Figures suggest 80% of future retirees won't get the full amount.

## Generations unite at Pensioners' Parliament

**A** range of younger speakers at this year's NPC Pensioners' Parliament in Blackpool helped to get the message across that the generations were united in their support for public services and the welfare state.

Representatives from 38 Degrees, the TUC, National Association of Care Catering and Guardian columnist, Owen Jones all ex-

plained the importance of bringing young and older campaigners together.

Despite problems with sound and room changes, the event was seen as one of the best in recent years.

A full report will be available from the NPC shortly.

Next year's Pensioners' Parliament will take place from 16-18 June 2015.



*The closing session of this year's Pensioners' Parliament considered "Can we afford an ageing population?"*

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## National Pensioners Convention

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## Campaign Dates

**NPC Transport Conference**  
18 September, St Pancras Church Hall, London. Tickets priced £5 include lunch and refreshments. Booking forms available from the NPC office on request. Space limited, so book early for this popular event

**Older People's Day**  
1 October: The NPC will be organising events across the country to promote the value of universal pensioner benefits. Details to follow

## STOP PRESS

Leaked reports suggest the Conservatives want to merge national insurance (NI) and income tax. This has very serious implications for pensioners, who don't currently pay NI, and also throws into question the future funding of the state pension.

# Pensioners told to go online or miss out

**C**abinet Office minister, Francis Maude has said older people must become comfortable using the internet, or risk losing access to key government services.

In future, most public services would be available only online because the minister said "we think that is a better thing for people's lives".

Mr Maude disparagingly described those not currently on the

internet as "refuseniks".

Dot Gibson, NPC general secretary said: "The move towards largely digital-only services could pose a huge problem for millions of older people who are not online."

"Over five million pensioners have never been on the internet, and this particularly true for those in their 80s and 90s."

"The idea that we all have to be

digital citizens or else we end up as second-class citizens is wrong", she added.

The NPC has also pointed out that whilst a new retiree may be familiar with computers at the age of 65, their needs and capabilities may change by the time they are 85.

Services need to be provided in a range of ways to ensure everyone is included.

# Hearing aid services now under threat

**N**orth Staffordshire Clinical Commissioning Group has announced plans to withdraw NHS-funded hearing aids for adults with mild to moderate age-related hearing loss.

Campaigners say this would have a devastating impact on those who miss out; leaving them unable to properly communicate in their day to day lives.

The charity Ac-

tion on Hearing Loss is worried that if the proposals go through, there will be further cuts across the country.

Since the NHS was established in 1948, hearing aids have been provided free to those who need them.

Campaigners say that the plan to decommission such services is concerning because early diagnosis and management of hearing loss is much

more beneficial for the individual, and more cost effective for the NHS, than waiting until someone reaches a critical point.

Jan Shortt, NPC vice president said: "This is a real life example of how the cuts are damaging people's lives."

Those wishing to support the campaign against the proposal can visit [actiononhearingloss.org.uk](http://actiononhearingloss.org.uk) or call 0808 808 0123.

# The cost of means testing

**T**he latest National Audit Office report into the Department for Work and Pensions (DWP) has found that the cost of errors is higher for means-tested benefits than universal ones.

The DWP accounts for 2013/14 show that the error rate for the state pension was 0.1% for both under and overpayments compared to 1.8% for overpayments and 1.2% for underpayments of the means-tested Pension Credit.

The accounts also show that more is lost in underpayments - some £1.4bn - than the £1.1bn lost in benefit fraud.

Norman Jemison, NPC vice president said: "The sheer complexity of the Pension Credit must surely be one of the main reasons why so many mistakes are being made."

"It's also worrying that £1.4bn is not getting to those who need it."

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