

Campaign!

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

Willetts and the phoney generational war

The Resolution Foundation think-tank, chaired by Lord David Willetts has published the final report from its Intergenerational Commission entitled, in which they argue that today's younger generation are worse off than their parents were when they were the same age, especially in terms of pay, housing and pension entitlement.

They accept that there is effectively a contract between the generations (for example the state pension system is funded by today's workers paying for the pensions of today's pensioners), but they claim this contract is breaking down.

However, their report fails to recognise fully that older people continue to contribute to society, both financially and socially after they have stopped working.

The report focuses on low wages and insecure employment, the high cost of renting, the difficulties in buying your own home and the need to reform social care.

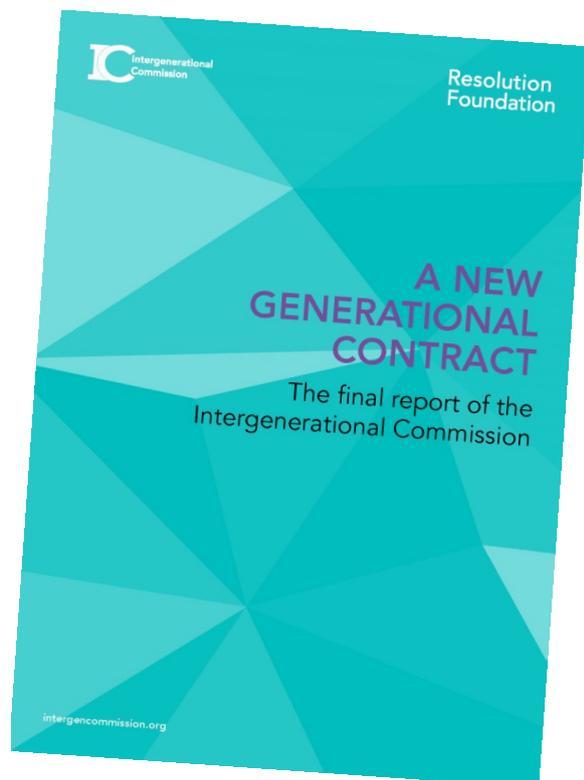
The main recommendations are as follows:

- Anyone working over

state pension age, should pay 12% National Insurance (NI) on their earnings and 6% NI on any income they receive from an occupational pension

- All social care would be capped at £50,000, alongside a floor of £150,000 so that individuals would keep this amount of their property wealth
- A new property tax would replace council tax
- The triple lock on the state pension should be scrapped and replaced with an annual increase of earnings + 1%
- Changes to the State Pension Age (SPA), such as bringing forward the rise to 68 by seven years to 2037-39 should be adopted
- Rent increases should be linked to inflation (CPI) for three year periods and there should be greater use of indeterminate tenancies

Jan Shortt, NPC general secretary said: "This report doesn't really help either older people or the younger generation."



"it's main aim is to break the universalist principles of the welfare state, and reduce current and future entitlements for those who have retired."

"What reports like this do is continue the myth that there is a war between the generations, and that the plight of

older people is the fault of today's pensioners," Ms Shortt added.

Many will also be concerned that the TUC were part of the Commission and its findings.

A more detailed briefing on the report is available from the NPC at www.npcuk.org.

This is the latest in a string of reports that target older people as the cause of the problems faced by today's younger generations
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Pensioners' Parliament 2018

The annual event will take place from
**12-14 June at the Winter Gardens,
Blackpool. Day tickets priced £5, full
tickets priced £10. Available on the door.**



National Pensioners Convention

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Campaign Dates

12-14 June 2018
NPC Pensioners' Parliament

Event includes a march, opening rally, keynote speakers on pensions, health and social care, transport, loneliness and funeral poverty. Confirmed speakers include Kevin Lucas UNISON, Dr Gemma Carney Queen's University Belfast, Mick Cash RMT general secretary, Andy Nazer Campaign to End Loneliness and Mark Serwotka PCS general secretary.

There will also be an exhibition area, fringe events including walking football and a solidarity singing session along with a popular social evening. Tickets priced £10 or £5 will be on sale at the event.

Gender pension gap

The UK has a 31% pension gender gap, with an average female pension pot of £16,083 compared to the average male pension savings of £23,416, according to the latest research.

Based on figures on those contributing to private pensions, female pension savers aged over 50 have an average pension of £31,254 compared to £53,449 for men of the same age.

This equates to a pension gap of 42%.

At the same time, a new report from Sir Steve Webb at Royal London has suggested that the average person will have to save £260,000 over their lifetime to enjoy a basic income in retirement, climbing to £445,000 if they are unable to get on the property ladder.

This would give a retire-

ment income of just over £9000 a year.

The former pension minister said that most savers in the auto-enrolment scheme (which he helped champion) were likely to accumulate only half the target amounts.

The average sum saved into pension pots is currently around £30,000 to £40,000.

Ron Douglas, NPC president said: "All the evidence points towards future generations needing a bigger and better state pension."

"We need to bring back a state earnings related pension scheme rather than auto-enrolment schemes that end up making money for the private pension providers, but not the low paid workers."

A new NPC booklet entitled *A Decent State Pension for All Generations* is available from the NPC priced £2.

Robots in care homes

A £2.5million EU-funded trial in partnership with the University of Bedfordshire and Advinia Health Care, one of the UK's largest care providers, will be launched in September to introduce humanoid companions into care homes.

The robots are said to be able to recognise the needs and emotions of frail residents, and might be able to prevent loneliness and isolation, improve mental health and reduce the pressure on family caregivers.

Judy Downey, from the Relatives and Residents Association and a member of the NPC's health and social care working party suggested this was "treating people like commodities."

"What matters is the smile, the human touch," she added.

The future use of technology in care homes comes as a growing number of establishments are closing; with figures showing more than 12 went bankrupt every month last year.

Owners blamed increasing running costs (such as higher minimum wages - something a robot wouldn't need) and less money from local councils.

The regulator, the Care Quality Commission estimates that since 2013, the net number of homes is down by 1,239.

The Local Government Association says that the sector faces a £2.3billion funding gap by 2020.

Rantzen and the WFA

Pensioners should be allowed to donate their winter fuel allowance directly to the NHS, Dame Esther Rantzen has said.

The former journalist and TV celebrity said there was substantial goodwill to the NHS from pensioners, and they might be more willing to forgo their allowance if they knew the money

went directly there.

Dot Gibson, NPC deputy general secretary said: "This

idea has come up before from wealthy celebrity pensioners, without them realising that some older people would give away their WFA even if they needed it."

"The advantage of a universal payment is that those in need actually get it, rather than having to make a claim and go through a means-test."

The WFA has been frozen since 2012 and used to cover a third of the average fuel bill, but now barely covers a sixth.

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