

HORNSEY PENSIONERS ACTION GROUP

www.hornseypensionersactiongroup.org.uk

About the group and a report of Pensioners Parliament at Blackpool June 2015



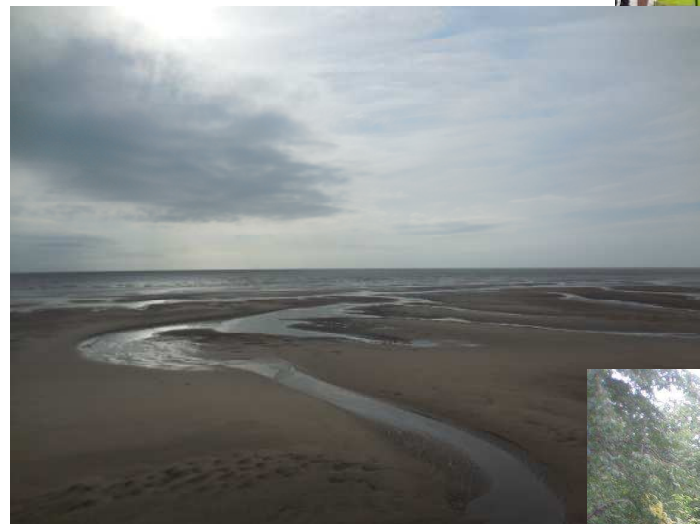
The Blackpool Tower

Pensioners March

Tides and sand

A group outing

Pensioners debate



Did you know?

that:

- The Hornsey Pensioners Action Group is affiliated to the National Pensioners Convention (NPC)
- The NPC is Britain's biggest independent organisation of older people, representing around 1000 local, regional and national pensioner groups with a total of 1.5 m members

You are part of something big!

What NPC does:

Following consultation with 1000 pensioner groups across the country the NPC produced a manifesto to address the top five concerns:

- ♦ Raising the basic state pension for all above the poverty level of £175 a week, and ensuring existing pensioners were not penalised by the new single-tier state pension
- ♦ Reintroducing the Retail Price Index alongside the Consumer Price Index, earnings and 2.5 as a measure for increasing pensions each year
- ♦ Maintaining universal pensioner benefits (bus pass, winter fuel allowance, free TV licences for the over 75s and free prescriptions) without any means-testing
- ♦ Creating a National Health and Care Service which is free at the point of use and funded through taxation (merging the NHS and social care)
- ♦ Introducing a legally binding Dignity Code to improve the quality and standards of care for older people in hospital, care homes or their own home.

The NPC produces leaflets and pamphlets on a range of issues important to pensioners. Some examples are: 'For what it's worth: Understanding the new State Pension' see page 9. The Age Audit 2015, that gives the facts and figures of how pensioners fare & Budget Briefing July 2015.

Check the website www.npcuk.org for more information .

The federal structure of the National Pensioners Convention and how the NPC works is explained in pages 15 & 16.

Where does our group fit in?

- We are independent; we have our own constitution.
- We send delegates to the Greater London Region NPC Regional meetings and any member can attend these as a guest.
- As shown in the diagram on page 16, HPAG takes part in making NPC policy.
- There is a regular flow of information from National NPC and GLR NPC and members join in their activities.

About the Hornsey Pensioners' Action Group

Hornsey Pensioners Action Group (HPAG) has been established in this area for over twenty years. HPAG is a non-party political organisation affiliated to the National Pensioners Convention and the Greater London Pensioners Association.

HPAG campaigns for the Pensioners' Manifesto, regularly lobbying our local MP and bringing older people's concerns to decision makers.

Over 50s are welcome to meetings. For those who join the subscription is £5 per year for which they receive a monthly newsletter. This announces the next meeting, gives a summary of the one before and lists local activities.

Over the past three years our group has had articles printed in the Ham & High Broadway edition; copies of these can be found on our website www.hornseypensionersactiongroup.org.uk

Our afternoon meetings are held at Hornsey Parish Church Hall, Cranley Gardens, N10 3AH on the third Wednesday of each month except August.

Topics of meetings vary – last year's ranging from the de-cluttering to election hustings.

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Pensioners' Parliament at Blackpool June 16th—18th 2015

Delegates Brian Haddon and Anita Harper report.

Tuesday 16th. June.

The band began playing at 1 p.m. and soon the march set off from near the Blackpool Tower; heading for the Winter Gardens. It was well attended and stretched for several hundred metres. There were banners, smiles and good cheer in abundance and we distributed leaflets on the way. The weather was kind.

Lots of people stopped to watch.

We entered the Winter Gardens and the Opera House theatre. There were eight seats on stage behind tables and we waited.

The first to speak was the Paul Nowak, TUC Asst. General Secretary who said that the election result was a big disappointment but it only meant that our campaigning had to be harder. Low wages, undelivered Housing, Zero hours contracts and many other issues. However the government is weak. We must resist the cut-backs in every way.

David Honeybone (a CareUK employee on strike) described the difficult decision for Carers to strike over poor pay and conditions. He represented a group of Carers who had confronted the private employers and they had won some concessions. He made the point well that no working group can provide good service unless the staff were treated reasonably.

Dr. Brenda Boardman (Environment Change Institute) was impressive and spoke of the manipulation of statistics to indicate improvement in services that were not real. There were many pensioners in fuel poverty both from poor income and poorly insulated homes.

Carla Cantone, from Italy, had an interpreter, she pleaded for international co-operation on poverty and for united action.



Second Day 17th June sessions 10 a.m. Session 'The NHS and privatisation'

Natalie Bennett (Green Party Leader) cited 2 million people needing social care whilst 800,000 were not getting any care at all. 16% of pensioners live in poverty, whilst 1% of the population enjoyed 99% of the wealth. Opposition needs to be united not fragmented. She said that most people were reasonably happy about social progress before Thatcher and her divisive policies. All people should have access to a good life and the 1% should contribute more to achieving social equilibrium. CEO/s are getting 320 times the average wage. Let's get together.



Dot Gibson (NPC General Secretary) spoke very passionately about the work of Pensioners Parliament. She also said that the government changed criteria to suggest things were better than they are. They deliberately set up friction between the young and old making the young resentful of the pensioners (they call pensions 'benefits'). They set up bureaucracies to distort reality.

We need to give a stirring message to the general population, but must realise that our age group spanned more than 25 years. There is an ever increasing potential new membership.

On the future of public services the problem is acute. 850,000 people cannot get care. The government change the rules. The criteria of Moderate, Substantial and Critical are unchanged but each means something different with the lowest criteria meaning nothing. When they say the system must be made simpler they mean for themselves, not for us. Telling the elderly that they must go on line, to contact departments, they are practicing exclusion not inclusion.

Whilst it's fine to fight for occupational pensions it is more important to fight for universal state pension if the general population of pensioners are to get a reasonable standard of living in retirement.

FUTURE, FUTURE, FUTURE.

The pushing of Public Health toward a cash strapped Local authority is to downgrade the service and the private sector can pick off the confused Local Authority's inability to provide a service.

The Unions are a vital support against government and moves to weaken them are an attack on us all. The government use fear to gain a shallow popular support for anti-union publicity.

It was suggested that until 2010 the idea that each generation should ensure that their successors would not be worse off than themselves worked reasonably well. All changed with the Tory coalition.

Rehana Azam described the fantastic support for their march which walked from Darlington to London via Jarrow. The march just got bigger as they progressed. Many took their children with them and they became known as the Darling Mums.

Sharon Graham (Unite) was a powerful speaker and described that Section 75 Of the 2012 Act allows all parts of the NHS to be privatised. Even when NHS staff put in a bid of their own the "monitor" group intervene to ensure the private bid got the contract. Most of the Conservative ministers who voted for the Act had some link with private companies looking to benefit from any privatisation. The March did get publicity and began the media debates about the NHS privatisation. Media attention came because of the word "Mums" whilst many large marches, like the one in Manchester, got no publicity at all.

The audience were urged to write to their M.P.'s about the Transatlantic Trade and Investment Partnership (TTIP) and ask whether they would resist. In effect TTIP gives away sovereignty to Multinational Companies. We were also asked to keep asking each NHS service we use if they are State funded or private. She clearly identified the increasing habit making decisions based on cost rather than clinical need and standards. At the moment the NHS. is the fourth biggest employer in the world which is why it is coveted by private business.

An extract from the War on Want Website says:-

The Transatlantic Trade and Investment Partnership (TTIP) is a comprehensive free trade and investment treaty currently being negotiated – in secret – between the European Union and the USA. As officials from both sides acknowledge, the main goal of TTIP is to remove regulatory 'barriers' which restrict the potential profits to be made by transnational corporations on both sides of the Atlantic. www.waronwant.org

Yet these 'barriers' are in reality some of our most prized social standards and environmental regulations, such as labour rights, food safety rules (including restrictions on GMOs), regulations on the use of toxic chemicals, digital privacy laws and even new banking safeguards introduced to prevent a repeat of the 2008 financial crisis.

38 degrees was mentioned as being good but petitions are not enough. The March and other direct action will be needed. Charities need to be targeted as the way for "privateers" to get their hands on the NHS. MacMillan was mentioned.

'The NHS and privatisation' continued

One method of **direct action** is Estate Agent type signs drawing attention to privatisation in any given area. A street or two should be flooded with signs for 2 days. The discreet avoidance of logos of private companies like Virgin was mentioned. I suggested a sticker covering the NHS logo on private ambulances.

Clinical Commissioning Group (CCG) meetings are open to the public and as many people should attend as possible to check up on their privatisation plans and policies.

Another point raised here and at other times in the Parliament was the use of Agency staff because not enough people are being trained to keep up with natural wastage. The private agency companies make huge profit from their service.

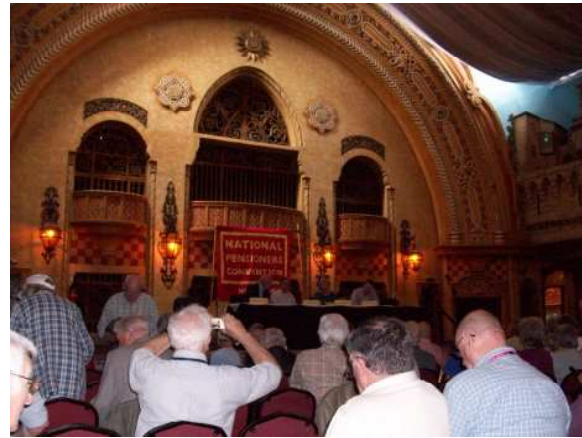
The meeting were told of the 1987 meeting with Senior Conservative and NHS leaders to make proposals for the privatisation of the NHS Sharon Graham spoke of the need to target those who spread misinformation from the 1987 group. She mentioned Oliver Letwin and John Redman. (Redwood?)

Charges for things like hospital car parking or missed appointments may sound reasonable but this can be seen as the thin edge of the wedge.

We should all realise that the TTIP agreement and 2012 Act must be resisted or repealed as they allow the privatisations to go ahead. If TTIP succeeds then it may be impossible to reclaim the NHS. On the War on Want website there is a 3 page summary of TTIP that we should all read and send to our MPs.

www.peoplesnhs.com is also a good source of information about these issues including the times that private companies walk away from their provision when it does not give them much profit. There are 211 CCGs which give away services to the private sector so we need 211 campaigns.

Remember that you can't rely on the national media to tell you about these things.



10.00am 'Exploring the Pension Landscape'

Janet attended this session. Joan Smith also attended and produced more detailed notes. Brian Sturtevant, Civil Service Pensioners Alliance (CSPA) chaired and the speakers were Mike Duggan CSPA and Neil Duncan-Jordan NPC National Officer

Mike pointed out that the indexing of public sector pensions was the 'Achilles Heel', as the use of Retail Price Index (RPI) was dropped in favour of the Consumer Price Index (CPI) to assess inflation. Over 25 years there had been an accumulated decrease in value amounting to £30,000 loss to the individual. The Biennial Delegate Conference in March resolved to negotiate better indexation. The Institute of Fiscal Studies independent report is awaited, but the Royal Statistical Society is examining the production of an improved index.

Neil said there were three new schemes on pensions.

For those with no occupational pension there are **auto-enrolled pensions**, these are obligatory to employers even with just one employee – so could affect those old or disabled with a care-worker, or parents with child care. It is not a good deal for the employee very low paid or over 45, but these lose the employer contribution.

Those with a defined benefit pension are now offered the opportunity to **cash in their pension pot**. Media reports suggest buying a Lamborgheni car – but as these cost £176,000 this is not open to many! If a pension pot is cashed in there will be problems later – some may be out of work before retirement age. For instance most builders are out of work by 62 long before the State Pension Age (SPA) when they can draw a state pension.

The New State Pension (NSP) comes in on April 2015. Most occupational pension schemes are in decline **AND** the Basic State Pension (BSP) is kept low. In 1980 the link of BSP with earnings was broken and the pension age has gone up. The NSP was heralded as a SIMPLIFICATION; it is single tier but it is complicated. Even the NPC pamphlet on the NSP is a hard read. To receive the full NSP 35 years of contributions are needed. Those retiring with fewer years of contributions get a fractional pension. The NSP is set above Pension Credit—currently £155/wk for April 2016. It combines the basic and second state pensions so comparisons are difficult. The Institute of Fiscal Studies say that those born after 1970 will be worse off compared with the existing BSP.

Also the SPA is rising; in 2030 it will be 68. Imagine having to handle a lively school room at that age. The remaining period of retirement may be in ill-health. Contracting out is abolished – in the private sector the extra cost is borne by the employees, but in the public sector employees are protected so services may suffer.

We now have the least adequate state pension in the developed world, and the % of pensioners in poverty will not decrease. Future generations will depend upon the state pension – so Trade Unions should seek negotiation rights for the state pension.

We must make sure workers get wise – do promote our pamphlet 'For what it's worth: Understanding the new State Pension'



There were three lunch time Fringe Meetings

At lunch-time I (Brian) went to the **Dementia Friends fringe meeting**, where Brian contributed to the delegates understanding of dementia and gave a few hints to caring for somebody suffering Alzheimers or Vascular dementia.

Anita attended the **Fringe group on hospital discharge**. The speakers gave examples of good and bad practice. Lack of communication between and within departments figured in most of the failing examples. What is called "delayed discharge" has increased by 19%. This is linked to people being refused social care. The lack of coordination and reduced funding also contributes to this.

Family members are now being called 'co-workers' and are being co-opted into administering potentially lethal drugs including morphine to patients at home.

Policy makers find 'complex needs' difficult to make provision for. There is also an element of blame for 'dependency' even for those dying.

There should be a care plan for each person discharged from hospital informing GP, hospital, Community Care and relatives.

Lunch Time Fringe meetings continued

There were suggestions as to what we could do— a long list

Become a hospital governor, discuss issues with unions, research legal rights —being cautious of jargon, get informed about Clinical Commissioning Groups (CCGs) - who staff them and their backgrounds, work with 38 degrees campaign group or just get involved and make the tea.

Remember that NHS staff are demoralised and need our support.

(Ellen Lebeth, chair of the Minority Working Party, chaired this session)

Women's Working Party Fringe 'Housing Choices for Older Women'

Chair Janet Shapiro, speakers Rosie Macgregor and Mavis Hoyle.

After dodging the leaks we settled in a circle alongside the main Spanish Hall. The attendance was more than 30 that included a few men as the topic affected older men as well. Rosie presented an overview of the problems of choosing where to live when older. There is a shortage of affordable accommodation. An older person must not leave it too late to downsize – later it could be critical and more problematic. It is important to be practical, look at what one will need, with health facilities, transport, shops etc. nearby. Remember ones needs may change. Many older people are asset rich cash poor. One may have to choose living near relatives or friends. One option is to remain at home, in which case home adaptation could be needed. If considering Equity Release do take professional advice. Generally group housing and sheltered housing is short in supply, with fewer having live-in wardens. Those in private rented accommodation suffer multiple problems as indicated in questions later.

If considering a Care Home, check your eligibility and be aware of costs - £35,000 per year. Also standards vary, so ensure that the home signs up to the NPC Dignity Code and the Unison Care Charter. If cared for at home, local authority care falls below what is needed. Note that if you employ a carer there will be obligations as an employer. Many older people do not claim benefits they are entitled to. Age UK can advise. Rosie concluded by advising people to take time making their decision, take professional advice and avoid being pressurised.

Mavis gave an excellent, but abbreviated, speech about her one-woman campaign for a law to protect the elderly. She outlined the legal protection for other categories such as animals, children etc. over the last century. The inclusion of 'domestic violence' was included as an offence more recently; Mavis now seeks the inclusion of abuse to Older People as an offence on the Statute Book. This is now adopted as NPC policy. Mavis offers to speak to groups. Her petition was circulated. Questions revealed many personal problems and concerns about current policies that make the situation worse.

June 17th afternoon

After lunch Brian went to the '**Social Care and the challenge of Dementia Care**' session.

The point was well made that these days it is not quality of care/life that decides policy but cost. This trend is what needs to be changed. In terms of dementia 2/3 of those with one of these conditions live in the community. ¼ of hospital beds are occupied by people with dementia because there is nowhere to discharge them to.

Families with a dementia member have a huge burden to carry, both financial and in terms of stress. The public needs to become more aware of these situations and the lack of health care. There are no new treatments available for dementia other than management methods, both good and bad. There are advocacy services but these are patchy.

Anita went to the **Money Matters** session.

The chair was Norman Jemison, speakers Barry Wiford and Peter Frakes (East Midland Later Life Forum)

This session was run by two people with financial backgrounds who had run groups for the elderly about their money concerns.

From this they had created a leaflet *giving information about organisations which give impartial advice in different areas. For example on Taxation, Equity Release, Insurance, Benefits etc. So these are organisations that are not selling anything but there to tell us what's available and to give impartial advice.

*Janet asked why the problems of those without a bank account were not covered. *We have a batch of these leaflets.*

Evening Social, Empress Ballroom.

The ballroom is grand and is served by a good bar.

Several couples came prepared; with evident ballroom dancing expertise.

The rest of us watched in admiration.

More felt inspired to take the floor with free-style disco dancing that came later.

It was a sociable evening.



Brian, Anita and Janet stayed at an excellent comfortable guest house, Ellan Vannin, a short bus ride along the Blackpool sea front.

Final Day June 18th

This was a very stirring final session from both the platform and the floor. The focus was specifically what we could do in the face of the Conservative Government's intentions.

Professor Christina Beatty (Sheffield Hallam University) was very good in outlining the FACTS about government economic intentions, and the lies that they told in disguising them. The statistical study used the government's own figures to avoid misunderstandings. She listed those areas suffering from cuts (with Blackpool the worst affected). The research was over 5 years and funded by the Financial Times and others. It is ongoing. The research was on the impact of the welfare reforms on different groups and areas. Christina showed a map*. It demonstrated that it was the old industrial areas of the north-east, north-west and South Wales that suffered most.

The point was made that cuts should not be separated from each other. Cuts often impacted on families in different ways. It is the **whole impact** of all the cuts which should be highlighted. It will hit all age groups within the family and will impact on pensioners of the future who have had to endure years of deprivation.

There are seven different benefit cuts and so the total is very severe.

A single parent with two children can lose as much as £2000 a year. The point was made several times that it is the poorest who are hit hardest. Also the government aim of getting people back to work as a reason for the cuts is spurious as the biggest cuts are affecting people who are already in work.

Final Day continued

The Financial Times website enables anybody to ask about any area and the impact will be shown there. In fact 45% of cuts are related to people in low income jobs.

Some statistics of the report are mentioned above but the full report is on the website that contains a whole array of evidence based applied policy research reports at:

<http://www.shu.ac.uk/research/cresr/> . Christina's page on welfare reform is <http://www.shu.ac.uk/research/cresr/staff/christina-beatty>

*The direct link to the hitting the poorest places hardest report is:

http://www.shu.ac.uk/research/cresr/sites/shu.ac.uk/files/hitting-poorest-places-hardest_0.pdf

For work on links between cuts to the welfare system and food banks:

<http://www.shu.ac.uk/research/cresr/sites/shu.ac.uk/files/food-bank-provision-families-north-notts.pdf>

Dave Ward (CWU General Secretary) spoke about his personal experience of cuts affecting his family.

He said that it was a question of values. The old values are being eroded . There was a time when the employer felt some responsibility for those employed. Job security, pensions, holiday pay, etc. are disappearing in favour of Fixed Contracts of a few years at the most, Zero Hours contracts and insisting that employees have to be self employed.

These policies affect people's ability to plan their lives and pay their bills. "The minimum wage" has become the "maximum wage". In instances where migrant workers are not even getting the minimum wage the government are harassing the migrant worker and not the employer.

There was a time when the general population were proud of the creation of a Welfare State but now people are encouraged to be disparaging about it or ashamed of using it. With 12 Billion pounds more cuts coming things can only get much worse.

The government are attacking the Trades Unions when the workers need more support. The young are not taught about the achievements of the Unions, past and present. Just when it is important for people to come together the Government are using issues in the EU to focus on divisions and divert attention away from what they are doing here.

Perhaps retired Unionists could go into schools to tell the story, and to describe the reasons for joining the Union and collective action.

Final Day continued

The Final speaker was **Dot Gibson** NPC General Secretary.

She emphasised the importance of "Generations United" and resisting the move to have the young blaming the old for the current situation. She referred to the mass movement after the second world war when Labour were elected with a massive majority (not Winston Churchill as expected).

Despite the poverty then, funds **were** found (America was officially approached for a loan and granted one) to create the NHS, build homes, create jobs. She suggested that without this – there would have been a revolution.

Meanwhile the corporates made long terms plans to take over what had been created. This began with Margaret Thatcher. Britain went from being the workshop of the world to its banking centre – and to the City of London becoming like a massive betting shop. However we can no longer rely on any politicians of any party.

The defeat of the Labour Party in the recent election highlights that there will be no white charger coming in to rescue us. It's down to us to organise and act. The NPC doesn't mind which government we kick. We are ALL going to become pensioners at some point – which means we are many.

Could we learn from the SNP and their recent success?

There were many contributions from the floor.

Janet suggested we need to talk not just to the converted but to all the people who voted for the Tories. We could go to the organisations in our localities who are not yet politicized.

Social media is obviously useful for those who can use it. Christina emphasised focusing on what you **can** change and taking the **facts** to people.

Parliament closed with singing of 'Keep Right On To The End Of The Road' led by Rosie MacGregor

There are other more detailed notes taken at the Pensioner Parliament, available on request. An NPC transcript of sessions can be requested, free if by email but otherwise with a charge to cover postage.

The NPC has a federal structure. This means that it is democratic and YOU have a say in making NPC policy

How policy is made in the National Pensioners Convention

The diagram overleaf from www.ncpuk.org shows NPC's democratic structure.

Individual members belong to groups or trade union branches that affiliate to a Regional Group.

National organisations may also affiliate directly to the NPC.

Affiliates send delegates to the Biennial Delegate Conference. This conference, held every two years, is where national officers are elected and NPC policy decided.

The NPC's federal structure promotes the principle of delegatory democracy, so that the widest possible number of pensioners can have their views represented and discussed, and in turn, receive information and material, through the structures of their own organisations.

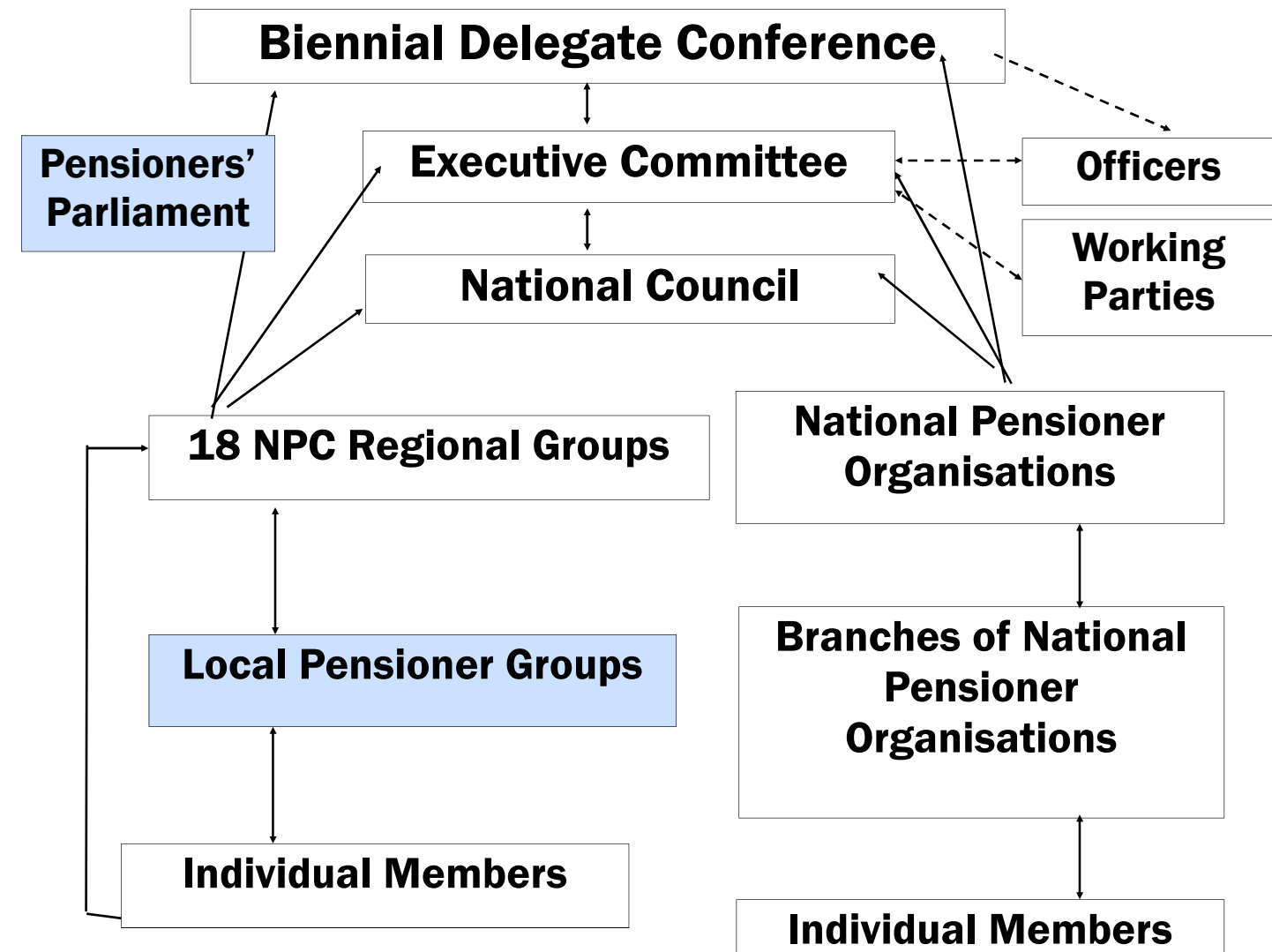
Individuals can also join the NPC directly, so as to ensure that they receive all the important information, publications and newsletters. (It costs £5 per year)

In London, individuals may become an associate member and receive monthly bulletins from London Region (NPC).

London Associate membership is £5 per year.

In addition, major policy issues, changes to the constitution and the election of the NPC's officers are dealt with at the Biennial Delegate Conference open to all recognised national affiliates and regional groups.

NPC STRUCTURE DIAGRAM



This report is printed by the Hornsey Pensioners Action Group on behalf of the delegates to the NPC Pensioners Parliament in June 2015

www.hornseypensionersactiongroup.org.uk