
Pensioners' Parliament 18 - 20 June 2013 ***Winter Gardens, Blackpool***

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NPC Pensioners' Parliament

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OPENING SESSION (edited transcript)

RON DOUGLAS, NPC PRESIDENT: Thank you for turning up; it's a very good turn out, and the weather has helped us with the March this morning. I am grateful for the affiliations and support we get but, we have a long way to go to improve the quality of life, not only for the pensioners of today, but for the pensioners of the future as well.

It gives me great pleasure to welcome Kath Dawson to open the Conference on behalf of the Blackpool Council.

CLLR KATH DAWSON: Good afternoon Mr President, Ladies and Gentlemen, fellow pensioners; a VERY warm welcome to sunny Blackpool - for a change! We really are always delighted to welcome you to Blackpool. Over the years, a good friendship has developed between us. When I could walk better, I have walked two or three times with you on the March to the Winter Gardens and I have been delighted to do so because you are the strong voice, as your President has said, a very strong voice, I am delighted to say, for all the pensioners in this country, and that includes a lot of very elderly, and very frail, very vulnerable people who can't shout for themselves. So I say more power to your elbow and keep shouting for them because that is what is needed (Applause).

Unfortunately, in this economic climate things are not getting better, and are needed even more. I don't know if any of you saw on the television the other night, it was a programme about the economic climate, and they were saying that in the 1970s that two in five pensioners were living poverty. Nowadays they said only, only, one in eight pensioners are living in poverty. Well, as I shouted back to the television (Laughter) "I am delighted things have improved but one in eight pensioners living in poverty is one in eight too many in a civilised country" (Applause).

We still have one of lowest state pensions in Europe; I am delighted you continue to fight this. I hope you have a very good three days, a very rewarding and profitable three days and you will continue to shout loudly for all pensioners in this country. I do hope you enjoy your stay in Blackpool as well and I hope we see you for many more years. Enjoy your Conference and I am delighted and honoured to officially declare it open (Applause).

RON DOUGLAS: Thank you, Kath. I would like to call on our Treasurer now to make a small donation to the

Mayor's Charity on behalf of the NPC. Obviously I would like to personally thank the Council for the support they have given the NPC over many years and we hope to continue the relationship with Blackpool. I think it's a wonderful venue, and the hotels around this area certainly look after the members (Applause).

What I meant to announce at the start of the Conference is that many of you will not know that Frank Cooper stood down at the last Biennial Conference and I was elected on behalf of the members to take the role of President of the NPC and I am grateful for the support I have received.

We have panel of speakers on the top table and I shall introduce them in turn. It gives me great pleasure therefore to ask Frances O'Grady, the first woman general secretary of the TUC to address the Conference. Thank you very much (Applause).

FRANCES O'GRADY, TUC GENERAL SECRETARY:

Greetings and solidarity from the TUC. It's very good to be introduced by Ron, and to see our very own star on the big screen and also on the table (Applause). Now, the NPC and the TUC are both inspired by the same causes: dignity for workers and dignity for pensioners and unity for everyone who has had enough of this pension-slashing wage-cutting job-destroying incompetent shower of a Government (Applause).

I want to talk today a bit about how we can advance those causes, but I also want to begin by paying tribute to everything you have achieved in giving Britain's pensioners such a powerful and a principled voice; making the case for decency and dignity for people too old to work and too young to die. You should be proud that NPC has led the way, campaigning on issues that really matter.

You have led the fight against fuel poverty, and the scandal of pensioners freezing to death in your own homes. You have exposed the Government policies, and how the single-tier state pension is unfair. Those that live in poverty today should not be forgotten and can't be ignored by those in the corridor of power. I want to say that I think that is one of the reasons why it's such a disgrace that Question Time, Britain's flagship current affairs programme, has yet to give you a platform on its show (Applause). But today I want to challenge the BBC to do the right thing; stop the ageism, and give Ron and Dot a seat on that panel (Applause).

In some ways that is just one symptom of an establishment that seems to treat its citizens with casual contempt; another of course is that of social care in Britain today, the culmination of decades of under-funding privatisation and profiteering and, yes, there are some positive aspects of current reforms of social care but we need to go much, much further to guarantee decent care for all, and I would add decent care for carers too (Applause). Quite simply this is the big social challenge facing our country and that is why the NPC's fair campaign is so huge important. You are absolutely right to call for a national care service based on the NHS, integrated to the NHS, funded by taxation and delivering high quality care for all, regardless of ability to pay (Applause).

It's a collectivist, and I would say Socialist solution, and so let us be clear it's an idea whose time has come. Brothers and sisters, there has never been a need for a more radical policy agenda for fairness and justice for working people, regardless of gender, age and race and we are up against, I think, the most ideological and right-wing Government Britain has ever had a Government of: by and for the rich (Applause).

The coalition of multi-millionaires whose policies are causing untold misery, not to the poor and vulnerable, but to anybody that was not born with a silver spoon in their mouth. It's slashing and burning its way to a decade of depression and cutting and privatising the services we all rely on, including our NHS. It's destroying a Welfare State built by a post-war generation who hoped and expected that their children, and their grand children, would live a better life. Nowhere could the damage be greater than when it comes to pensioners' benefit which is something that are shaping-up to be a dividing issue, I believe, at the next general election. We are already seeing the chipping-away of benefits and facilities that we all fought so hard for.

In Wigan, the cuts are taking away free swimming for the over 65s, and let us not forget for the under 16s too. In Cumbria, charges for wheels on meals have rocketed by 45% and now the Liberal Democrats and Tories want to take away your bus pass; your passport mobility and freedom, leading to pensioners being stuck at home, isolated and less likely to enjoy good health. In the long run it will cost everybody more, but we never hear the so-called tax alliance speaking out about that one, do we?

Let us be clear, getting rid of free bus passes is not just bad for pensioners but bad for Britain. We, in the Trade Union Movement, will join you in saying enough is enough, hands off the freedom pass. The winter fuel allowance, already cut and frozen by Government ministers who frankly know nothing and never had experience in their lives to tell them what it's like to choose

between being cold or going hungry. Now, it saddens me to say that even Labour has decided to drop the allowance for better-off pensioners. Today I say to them they are wrong because we don't have to apologise for the principle of universal benefits and universal welfare state for all. If you have paid all your life, why should you not be able to take out what you are due?

Let us get behind the campaign to stop these changes and get behind the NPC's petition. Together let us deliver a clear unambiguous message to the politicians. Show some respect and stand up for pensioners or come election time we will bring you down (Applause).

Instead of austerity or even austerity lite, we need a real alternative: a bold imaginative vision to get more people back to work and more money in our pockets, and to get a better standard of living for everybody. Instead of cuts that scar the poor, let us have taxes where the rich can't dodge. We are fed-up of the bedroom tax for families; let us have a tax on millionaires, and instead of massive bonuses for speculators in the city, let us have a Robin Hood tax. Delegates as the election approaches we will want an alternative to the Government's destructive policies.

On May Day we launched a plan that will shape our work in the two years ahead. We have 5 main aims:

1: Let us make the case for a new economy for investment, decent jobs, sustainable growth and root and branch reform of the banking and finance system.

2: Let us protect our public services and the Welfare State from cuts and privatisation and make the case for decent services for all, investment for the future and public ownership.

3: Let us ensure that all workers share in the proceeds of growth and see our wages, our pensions and our living standards raise.

4: Resist Government attacks on the workers' rights that already rank the poorest in the developed work. Democracy should not stop at the work place but where better to stop than worker representation on company remuneration committees, with top directors' pay outstripping ordinary workers by rising ten times faster than the average worker. It's time to make a change: it's time to put an end to it.

5: Let us build strong unions for every background and build stronger alliances with the community and campaigns across the board.

Those are the broad aims of our new campaign. But we can't let it be a top-down initiative, handed down from on high. This campaign will only succeed if it inspires ordinary people to get involved with their work places, to get involved with their communities. That is why I want to build a movement across austerity, a deeper

alliance with everybody that shares our conviction that cuts are not the cure. I want trade unionists and workers to join together with the students, unemployed, charities, faith groups and pensioners to make that case for an alternative. As pensioners with a wealth of campaigning experience, know-how and common sense, you have a vital role to get our message out to the people of Britain. Together we can stop the destruction by the Bullingdon Club of a Government.

Delegates, I want to end with this: this year is a double anniversary. On Saturday I was in Dublin at a gathering around the anniversary of the 1913 Dublin lock-out - some people here are from Irish descent. 20,000 workers in Dublin were locked-out when they stood up and started to join a trade union. James Larkin, one of the inspirational leaders, alongside James Connolly, referred to it as a divine mission of discontent. I think we need to rediscover that divine mission of discontent today (Applause).

May be it's helped by the fact that this is the year that we mark the centenary of the birth of Jack Jones. Let us get in there and let us do what Jack did best and get out there and organise (Applause). It does not matter whether we are men or women, black or white, young or old, as we all have our right to decent services, decent houses and a decent standard of living. You have struggled for these causes for decades and inspired younger generations to follow, and we are not about to give up the fight now. Let us work together, campaign together and let us organise together. I tell you, we'll win together. Thank you (Applause).

RON DOUGLAS: Yes thank you, Frances. I am sure we will be able to work together in campaigns in the future to improve the conditions of many and particularly those people who suffer in care homes today. There is no end of complaints and propositions that we hear about; the service they get in there is nothing short of appalling, and we need to do something about it. They are paying astronomical fees for a poor service. I recently moved a resolution at the RMT Conference about the Liverpool Care Pathway treatment that has been introduced. I raised the issue with Norman Lamb at a recent meeting in London, and he assures me they will carry out an investigation; he is waiting for the report to be published some time in July which we look forward to with great interest, because it's our view that it never ought to be reintroduced. It's the second stage of killing somebody without giving them the proper medicine, food and water. There is nothing short of being a second-class murderer to those people that are using that treatment on elderly people.

Our second guest speaker is Tony Bockman from the International Consortium of British Pensioners (ICBP). I first met Tony last week and we had a meeting to try

and see if we could help with the campaign that Tony has been involved with for something like 25 years. He has recently stood down as Chair but I am sure Tony will explain the fight they have had, so I hand the floor to Tony Bockman.

TONY BOCKMAN, ICBP: Yes, thank you very much, Ron. I was going to use a joke and say good afternoon Ladies and Gentlemen, it's good to be back in sunny Blackpool, but it's actually sunny so it's not a joke any longer!

I am Tony Bockman and I am a British state pensioner, and live in Canada. I am the Chairman of the International Consortium of British Pensioners and I will use the term ICBP because it will make the speech ten minutes longer if I don't. I have served in a voluntary role for the past 8 years and I am here to represent almost 633,000 British state pensioners who live overseas whose pensions are frozen just because of where they choose to live in retirement. That is wrong, Ladies and Gentlemen, and I am here to ask you to fix that problem.

But let me give you a bit of a background to the scenario, and I apologise for those who already understand this but I know there are many of you in the audience who don't have an understanding of this. Over 10.5 million people receive the British-based state pension and all contributed similarly to that pension by way of compulsory National Insurance Contributions, though not all of them have a full pension. The amount of pension they initially received was directly proportional to the number of years they paid those contributions, just like it was for you. And, in the case of many women, their pensions were based upon their spouse's contribution; the married women's stamp. I am sure a lot of you in the audience understand that too. Just over half of them that are overseas receive the same annual increases to their pensions as those living in the UK, just as though they had never left; they live in places like the EU, the USA, the Philippines, Israel and Jamaica. There is a list of about 20 of them, and the others do not receive any increases ever.

Their pensions are permanently frozen at the level they first received them in their country of residence, solely because of where they have chosen to live in retirement. You may be surprised to hear that over 95% of those frozen live in Commonwealth countries like Australia, Canada, South Africa, New Zealand, and Trinidad and Tobago. And, did you know that Jamaica is not frozen but Trinidad and Tobago is? There is no rhyme nor reason to any of this. It sounds incredible, does it not? But, it's true, even though they made those same compulsory National Insurance Contributions just like you and the other 600,000 people living overseas.

Ladies and Gentlemen, no pension scheme should

penalise its beneficiaries because of where they have chosen to live, especially one that is under-written by the Government and, even more so, when the numbers of years of contributions to the scheme directly determines the amount of pension they receive. Consequently, over half a million pensioners made first-class contributions and receive a second-class pension, and that is morally wrong, no matter how many other reasons, it's wrong. Can you even imagine the effect this has on people?

When I was here 2 years ago, I told you the story of John, a pensioner and his wife Joyce, who were just like Joe public really, I suppose. In 1991 when Joe retired, he migrated to Canada to join his kids and grand-kids. Joe qualified for a full category A pension at that time of £25 a week and Joyce a category B pension based on Joe's contributions. If they lived 50 miles south in Ogdensburg in the USA, they would get £110 and x pence, but they get 46% of that, or a second class pension. If you think that is bad, there is a lady in Australia who is over 100 years old and her full pension is £6 a week. Can you imagine? Six pounds a week at 100 years old. Do you think she might become a burden on her family?

The problem does not just apply to Commonwealth countries either. I received this email just two weeks ago, and I would like to read it:

"My elderly mother, she is 85, and has lived with my wife and children in Thailand – and moved here following the death of my father. As with many of the Brits, we were unaware of the situation until it happened to my mother. She insists paying her way but I made it clear to her this is unnecessary. She pays my wife every month for board and lodgings, and as the years go by the Government is beginning to reduce the value of the pound and this has become more and more difficult. I would also like to point out that the Thai Government will not pay one cent for her health care or any other needs; that is down to my Mum and me. My Mum still says that the UK is the best country in the world and I used to agree with her.

Now, however, I have doubts. How can a nation that is so careful to treat everyone who goes there with extreme fairness, deal with its own pensioners like this? I would like someone in Government to explain to me what difference it makes where you live after retirement. None of them will, because there is no logical or morally correct reason. It's a bloody disgrace and every MP should hang his or her head in shame, whenever it's mentioned" (Applause).

Can you even guess what it might be costing the Government to support this lady if she stayed in the UK? Do you think anyone in the Government: an MP, peer, or senior civil servant, does/does not understand

what the savings are? And, I can tell, you the average cost per capita on the National Health Service for seniors over 65, two years ago, was £7,700 per head per annum. That is some £2,000 more than the value of a full category A pension for goodness sake, and never mind the other social benefits she would have been receiving. When you net out the average losses in tax Revenues, VAT, and income and council tax etc, and plus the cost of unfreezing those pensions, in other words building people up to where they should be, Treasury still saves an average of £2,500 per head or around £1.375 billion each year.

This caring son has now relieved the Government of all responsibility for his mother's care and, as a reward for the family bond; her pension has been frozen for the past 8 years. There are literally thousands more families like this that are being punished for saving their money, not to mention freeing-up much needed housing units.

When Pensions Minister Steve Webb was giving evidence at the Pension Select Committee at the Pensions' Bill - he stated the rules have never been changed and as the policy is long-standing, the new Bill does not contain any changes. My friends, the fact that the policy is long-standing does not make it right. The Slave Trade was also long-standing and the rules had never changed until the Government of the day did the right thing and changed those rules (Applause).

Ladies and Gentlemen, I am here to ask you to help convince the Government International Consortium of British pensioners is doing their bit but we need help from you that live here and have the vote, and we can't do that 3,000 miles across the Atlantic or half way around the world in Australia. We have submitted evidence to the Select Committee and we have lobbied topics to the House of Parliament. But, we need your help too because it could effect any one of you. You might be wondering how this could possibly affect you.

Rita Young, could you stand up? She is down at the front here (Applause).

Rita is featured on our campaign website. She is a widow and has no living relatives here in the UK. She has a son and daughter living in Australia, and would love to join them. But, if she goes to Australia, her pension would be frozen and she does not want to be a financial burden on her family; she is trapped here because of the policy, and that has to change (Applause). If there is one person here among approximately a thousand of you then, like Rita, there is likely to be one more person for every other thousand pensioners in Britain: that is ten in every ten thousand or a hundred thousand in every million, and so more than 11,000 amongst the current pensioner population.

If there is another one of you in this hall I would love to meet you, if you have conditions like Rita. So, that is 11,000 in the pensioner population, which doubles to 22,000. We could have many, many more than that who are in that particular situation, trapped here.

Rita reminds me that she has been denied, in my opinion, her rights to her family in her old age. All of those people have been denied that right, unless they are prepared to become a burden on their families overseas. Meanwhile, should the health of these lonely people left in the UK deteriorate to the point where long term care needs to be considered, there will be no family members available to help them make decisions and they are far more likely to become a burden on the State. So why continue the policy that is causing this kind of distress to the older people that was just spoken about? It's wrong. We have to fix it. How can you help?

We have a table in the exhibition area - come and see us and learn more about how you can help and sign up to our UK database; it's free, and I will not take any money off you. Provide your email address so we can take it to the MP for support. Just come and tell us you are prepared to do that. Help to change this immoral and unfair freezing policy that denies half a million pensioners to upgrades to their pensioners. We are not asking for back-pay like the Government would have you believe, just the pensions we would receive if we lived in the US, or Israel, the Philippines or back here. Not only is it affordable, Ladies and Gentlemen, as I have talked to you about what the Treasury saves every year but it's our right. Thank you very much for listening (Applause).

RON DOUGLAS: Yes, thank you Tony. In relation to the next speaker you will see that Mark Serwotka is on the table and not John McDonnell who should have been up here, but he recently went into hospital and went for an operation and the Doctors told him not to travel for a few days. So, on behalf of the NPC, and we would like to wish him a full recovery to carry on the fight.

I have often met Mark at the Burston School rally where he came down and spoke. It's the first time I have shared the top table with him and I welcome Mark to address the Conference (Applause).

MARK SERWOTKA: Yes, thank you very much. I am the General Secretary of the Trade Union, the PCS, and I start by making that point because it's PCS members that all of you currently rely on to pay your pensions, to collect the taxes, and there are so many of our public services that many people take for granted.

I want to start there by thanking the NPC, Dot, Neil and all the other officers because over the last three months our Union has been involved in a strike for virtually three weeks. 70,000 have lost jobs and their pension

age has been increased from 60 to 67. There is a struggle to deliver decent public services and every time we have taken industrial action, often because we care so passionately about the services we provide, one of the first organisations to come out and support us has been the National Pensioners Convention. I want to thank you publicly for that because your support is invaluable and I think it explains that you understand the importance of today's public services in order to provide for people who need decent public services.

I want to also start by saying the PCS has no hesitation to say we are unequivocally aware of the basic state pension of £110.00 a week. If we are the sixth richest country in the world then pay pensioners, the people that fought and built the society we take for granted, the £178 a week which is not much to achieve for justice for today's pensioners. There is another reason we are very clear about; I was coming up on the train with Owen and we both came to the conclusion that the one thing we both want to be, as does everybody, we want to be pensioners. That may sound a bit odd, and I want to put a caveat on that: I don't want to be a pensioner too soon, but the point is we all want to be a pensioner because if you don't make it to pension age, therefore something far worse has happened to you. Whether it's the Liberal Democrats or Tories or the Labour Party, if people today do not fight to force those parties to give better things for pensioners, it's the pensioners of tomorrow who are going to suffer (Applause).

That is why the theme of my speech really is that it's important that none of us are being conned by the lies that are being told by politicians on all sides; that the money has run out; we can't afford to do anything. At the end of the day this is the price we pay for economic crises, because if you tell people long and hard enough that there is no money, people will believe you and then they will give up fighting. So, our job has to be to debunk some economic myths and to inspire people; it's right we fight for pensions and a decent Welfare State, and we can afford it. I hope the NPC feels as strongly as my Union, the PCS. There are some in our movement, yours and mine, that say we should not be political, it's not for us to be political; that is for others to do. It's never been more important for our lives that we are political every single day of the week to challenge what is being done (Applause).

We should not confuse being political with being party political; if we are party political, all our efforts will fall on one of the parties, and that is a mistake. You can see the faults in all of them and you can feel free to criticise. I now intend to indulge on ten minutes on criticising the Tories. I have to say the Labour Party, who are in opposition, need to pull their socks up and start inspiring people to give reasons why there should be hope for the future and to do things differently from what they

are doing.

I want to take my cue here – and Dot gave a fantastic performance in the Spirit of 45 film. From the Attlee Government there is a reminder, and what we need to remind ourselves of now, and what we need to do, because the important thing about that film is what it does is it confirms all of our lives are governed by critical choices; there are always choices we can make and it's up to us that the politicians make the right choices. Our case at the moment has to be to do everything we can to get as many people as we can: march, demonstrate, campaign and join with others to say we want to stop the Government's austerity attacks, the cuts in our welfare state etc. But it also applies to Labour because if we get to 2015 and what we do is vote out this Government and put in place another one that broadly follows many of the same policies, then that is not much help to anybody (Applause).

That is why being political now recognises this. We don't want to make the mistake of our lives by waiting until 2015; we want to show them in the ballot box, because the problem is by the time 2015 comes, you have not influenced what parties will say to the electorate, and so it means we have to spend every working minute of the next two years - and remember the political choices that Attlee made: we will do something similar. So, let us say to Labour that there is no point in them saying they will have to make tough choices; there is no money going around and we will stick to Conservative spending plans, because that is not going to inspire anyone. Imagine if Attlee had come to power in 1945 and said the money has run out, and there is nothing we can do, and we will stick to the Tory's spending plans then we would never have had a country that so many people have enjoyed over so many years: no Welfare State, no NHS, and no schools nor education system that so many people were proud of. The reason we had it is because that Labour Government made political choices and if this one gets into power, it should make the choices.

In 1945 the national debt of the UK was three times higher than it is today. Attlee didn't say we had no money; he built the NHS, council houses, nationalised industries in the public interest and changed the world in which we live. I think we want an election that will offer something similar. Imagine an election where somebody said to you we don't need austerity. Even the IMF recognise it: austerity is shrinking the economy and making the situation worse. We need to invest in better services and a decent Welfare State and put people back to work so they can pay tax and insurance that fund our public service so we grow our economy rather than shrink it. It's not rocket science. Yet all the politicians can tell us is there are scroungers on benefits, people don't deserve this, and that we are all living

in all these houses which give too much room, so we will introduce a bedroom tax. Why not say about Vodafone not paying corporation tax in this country? That is an outrage. Why not say that Google should pay a little bit of corporation tax? Why is somebody not telling Cameron that when Philip Green, the owner of Topshop, invested in his wife's name a dividend that saved him, in one fell swoop, a quarter of a billion pounds? Cameron should have said, "That is shocking behaviour and I want nothing to do with you". What did he do? He brought him into Government to advise him on making public sector cuts.

I think we need some politicians with a bit of back bone and spine to stand up to spivs, those people that are really robbing us blind and not paying tax while your pension is not high enough and services are not good enough, whilst services get worse. That should be a choice you exercise in the ballot box.

Some people may be sitting here thinking it sounds great but if we have not got the money, we have not got the money. I am a great believer in looking at the facts and figures, a bit boring, but very important.

The first thing to look at is this Government has targeted the Welfare State for massive cuts, for pension benefits, people out of work, or the disabled. They have already announced cuts in the Welfare State of £30 billion, and they say they have to do that to balance the books. Surprising then to find out that exactly at the same time they have given tax breaks to businesses of £30 billion: that is a political choice. Attlee chose to use the resources of this country for working people, poor people and those that wanted to have a decent future: this Government favour the rich, and we cannot rely on them. We have the obscene propaganda that sells to us that the Welfare State is too generous and we can't give people what they are used to, and we need to pull it back, so we need to divide people. Those in the public and private sector, young and old, and those that are immigrants, to those that are indigenous to the country, to those that are in work or out of work, and trying to blame others: "Why do you get x, when I don't?" When we seek to blame one another, the real people that are responsible for all of this just sit back with their fat cigars and drinking Bollinger in very fat clubs, drinking themselves senseless.

We have to make the arguments and put them in the public domain and popularise them. I could not imagine anybody better than getting Dot onto Question Time. She could speak up for the pensioners on the BBC.

Does Britain have a generous Welfare State? If you believe the Daily Mail, it's like we are living on benefits with a luxury life-style. Of the 27 OECD countries, where does Britain come with generosity of benefits? You might think first or second. It is 24 out of 27 in terms of

generosity with this Welfare State.

2.1 million pensioners are living in poverty. If you look at people of working age that have to be on benefits, 17% of them are living in poverty. So, there is no young against old debate. So, whether you are a pensioner, or out of work, your benefits are not good enough in order to have a decent income to see you through.

Let us look at what we spend in terms of pensions; this is really interesting. You might think Britain spends a fortune on pensions. In Japan they spend 10.7%, and in Germany 12.5%, and in the USA 8.8% of national income on pensioners, and there is good old Britain lagging behind on 5.7%. I imagine if we brought up the taxes to the average of those countries we would have policies where we could afford to bring you the state pension that you absolutely deserve. So, it proves that money is there, but it proves that there is nobody prepared to make the political choices that you want them to make.

We are entering the most important phase of the struggle, because as hard as it has been and people think it is quite shocking, it's going to get worse because the cuts have just started and we have seen the first 20% of cuts in public spending. We are beginning to see what the next target is going to be; it's not going to address the level of state pension that should be higher; it is not going to address the care services that so many of us will need to depend on; it's not going to address the fact of the level of unemployment benefit, as the fact is there are no jobs for people to apply for to get in to work. It will attack the fundamental principle of the Welfare State which is Universal Benefits and we will see this real onslaught of arguments about millionaires who don't need a bus pass nor fuel payment, as if that is a point; it's underlying a corner-stone of the Welfare State.

What makes this more worrying is it's not Cameron and not Clegg and it's not Osborne who are launching this assault but it's actually the Labour Party in opposition. It's Scottish Labour, the Leader of Scottish Labour that said we have to challenge the now 'something for nothing' society.

It's Ed Balls and Ed Miliband who in their speech last Thursday said we cannot afford a Universal Benefit level of winter payments. It's shameful, and I will tell you why: they know, like you know, if you look at child benefit which wasn't means-tested, that went to people that had a right to get it; 96% of those entitled got what they should get. If you look at pension credit: it was means-tested and meant only 64% of pensioners who get the pension credit got it. Look at working families tax credit: it is means-tested and 63% of people get what they should. That means these politicians know what means-testing will mean. It will mean one third of

those that are entitled to it will not get what they are entitled to. Weigh-up how much all of that will save against the handful of people that are millionaires that will not get a winter fuel payment, and how it will not take much away from those that are already rich. It is a complete smoke-screen to heighten the fact that Universal Benefits is a critical principle we must fight to maintain and, if we don't, we will regret it (Applause).

I want to finish on three very straight forward slogans that we should really take forward: the three straight-forward reasons to fight Universal Benefits, as well as the age of the state pension. Universalism is important; it means more people get what they deserve rather than lose out. Secondly, it means the benefits become a right, something we all pay in for, and we should all get out; it's absolutely a right of a Welfare State that understands solidarity: you pay in, you get out. If we win the principle that says Universal Benefits must stay, for those worried about the millionaires let us do something simple: use the tax system to ensure they pay through tax (Applause). It's not rocket-science; it's very straight forward.

I will finish with this: let us not regret what we do before 2015; we have a choice. Let us make sure we don't get to 2015 thinking this lot have been so dreadful in Government that we vote in one with the same policies. So, in the next 2 years, carry on the march and contact your MP and say you are fed-up of pensioners' votes being taken for granted, and you and trade unions and campaigners in the length of breadth of the country will say for the next period that austerity does not work. The choices are there; let us make the choices Attlee made rather than those of which today's shameful politicians are making. Thank you very much (Applause).

RON DOUGLAS: Yes, thank you very much, Mark. I understand he is not able to stay for the rest of the Conference but I am sure that you will appreciate the contribution he has made today; it was well worthwhile Mark coming up. Thank you (Applause). The next speaker is John Ashton, the President of the Faculty of Public Health: John Ashton.

PROF JOHN ASHTON: Thank you Chairman and thank you friends, brothers and sisters - are we still allowed to say that these days? I think it's time we reclaim some of the language, fellow pensioners, we are not dead yet.

It's a great pleasure for me to be here. I have become President of the Faculty of Public Health, like the College of public health of the Royal Colleges of Physicians of London, Edinburgh and Glasgow.

I have had a wonderful career in public health; very enjoyable career and I chose that as a career because public health has been described as the political wing

of medicine, and so you get a sense of where I am coming from.

I think the theme of my remarks today are really to do with the fact that security in health and in old age comes from solidarity, not from marketisation.

I think you know what that is, and what we need to bear that in mind. I think the reason I was invited is to really follow on from a piece - I apologise for being in The Telegraph in January - but I was really saying there is a debt of honour that the current generation owes to the war-time generation that created the Welfare State, and I would like to say a little more about that.

I am sure my own family story is not dissimilar from many people here in this room. You know, within our memory, in my case of my grandmother, the security issue was paramount. My grandmother was in service, in Liverpool, in one of the big houses by the Cathedral. My grandfather was a gardener to the shipping families when working, but he was unemployed through the twenties and thirties. My father along with most of his siblings, all but one, the youngest, had to leave school at fourteen to try and get some money into the house.

This, you would say, was common experience. From the Poor Law, the work-house fear was still prevalent, and the insecurity that came at different stages of the life cycle. If you look at the Rowntree poverty studies, you see only how there was a couple of working stages in a man or woman's life, being born out of poverty, when they initially entered the labour market and they had a few bob before they settled down and had kids and then settled down and were poor again and, when the kids grew up again, they might have a few bob in their pocket before they retired again. The security was a big issue.

My experience was that my grandfather died when he was 57. My father died when he was 67. Many of us here in this room will have lost our parents and certainly our grandparents well before they were 70. I don't need a show of hands; people will know their family experience. But, beginning in the 1970s, something extraordinary began to happen: large numbers of people began to live well beyond their seventies, into their eighties and well into their nineties and beyond; that was for very large numbers of people.

My colleague Tom Hennell, a statistical analyst, has looked at cohort experience and describes this golden generation really which has happened with this remarkable experience where they had traditional life styles; they still did home cooking, and walked everywhere and all the rest of it, but they had the benefits of modern medicine and a lot had been living into their nineties.

In Cumbria, where I have been working until recently,

we have a very large number of people over 85. We have quite a lot of people who are 100. But, with that brings other issues which we're going to have to learn to deal with.

So, I think one of the things this group has, which is such a potentially powerful group politically and socially, is to really begin to get its head round what I prefer to call 50/50; the second half. The fact is that we now believe 50% of the babies born today will live to be 100. This is a remarkable phenomenon. The three score years and ten of the Bible really realistically now can be four score years and ten for most people if they have had the sort of life conditions that are possible with the sort of policies that the platform speakers have been touching on and talking about, and certainly the policies that were put in place by this remarkable generation that grew up during the twenties and thirties that went to war or went into the factories and fields to defy the evils of fascism, and came home committed to making life better for the next generation. And, the five giants that Beveridge described in the Beveridge Report of 1942: 'Want, Disease, Ignorance, Squalor and Idleness' to be countered by social security and by universal education and by labour exchanges and by environmental health and housing policies and by the NHS, was a comprehensive approach to the issues of security that had bedevilled working people for the 200 years since the Agricultural Revolution that led to vast numbers of people displaced, particularly in the north.

My Dad queued in 1942 to get his copy of the Beveridge Report that I still have on my shelf. People queued in High Holborn all along the street, and it was sold out by a lunchtime. The inputs that cut across society where men and women in the fields from all social classes who had actually come together in a sense of solidarity. This is something we have seen eroded enormously, not just by this current Government but over the last 30 years by successive Governments who have colluded by the atomisation of solidarity. So, we have to remind ourselves of that; we have to realise the move from agriculture to industry, country to urban, 200 years ago, is replicated because of globalisation and because of the move from industry to the digital age. It's a global movement which is no less dramatic to that which led to the Elizabethan Poor Law: poor houses, sturdy beggars and all the other sort of issues that people were pre-occupied with.

We have choices, as Mark has said, but it is how we respond to that. We saw what happened in the dress rehearsal for this period in the 1980s. In my own city of Liverpool in the 1980s and in 1944-45 we had a certain number of people not going to work and when heroin hit the streets, we were struggling with the drugs epidemic that was in the eighties and, as a consequence, we were faced with rising youth unemployment, as seen

today. Yet, we have a Government and Opposition that does not have the will to say that ensuring that every young person is able to have a productive employment is an absolute priority (Applause).

Then we look at another lost generation: we look in the face of the abandonment of this huge cohort of people who are not just sixty, seventy, eighty, ninety, but beyond, and we have to begin to think about the four stages of later life. I have retired for the second time this Easter and now I am about to embark on other things. Many people do this. But we also have to recognise that the social inequality in health and well-being is massive. There is a twenty years' difference in life expectancy, depending upon where you were born, brought-up, and whether you chose your parents wisely, and other factors like that. But there are things that Government can do to ameliorate that and moderate and modify it.

The problem we have got is the divide and rule and the playing-off of one group against the other and blaming the baby boomers for what is happening to young people. This is something we should not fall in to; we should not fall into this trap. The inter-generational solidarity which the returnees from the war demonstrated, we have to find ways of re-creating it.

For those of us who live to 85, we have a 30% chance of experiencing dementia. We have to find ways of responding to that. There are big things that need to be done. We have got to re-position town and country planning to the centre of the stage and find the way it used to be. But planning is unfashionable. We need housing investment that enables people to remain living in the neighbourhoods they have lived in without being dislocated and shipped out of their social networks. We need to invest in a good society not the 'big society' candy-floss we were sold but to invent ways so that the assets of the able-bodied, second-halfers, people like myself, and many people here, are able to contribute.

I have just trained as a volunteer bus driver for the Western Dales. But, in the meantime we have big issues of excess winter deaths. 30,000 people a year die in this country between mid-December and the end of February, as against those who don't die in Denmark and Scandinavia, who have better housing standards and better policies on energy pricing and better incomes for the elderly. But between mid-December and end-February there are 30,000 excess deaths more than the summer months; but that does not happen in Scandinavia. In Cumbria it's about 300 a year where we have excess winter deaths.

We have accidents which are a real issue for the elderly. We have motor cars that are now designed for the benefit of people driving them but not for the vulnerable

children and the elderly that are outside of the car. Increasingly, the proportion of people that are killed and maimed by motor-cars are children and the elderly and not the drivers. If you look at pelican crossings, there is a Scandinavian study that showed the majority of the majority of the 75 year olds can't get across the road before the thing starts clacking. So we need to design urban and rural environments that support older folk. This is a holistic agenda; it is not an agenda for the health service alone; not an agenda for social services, or whatever. We need town and country planning around the table. The dismantling of the institutions as part of the race to the bottom of wages globally, and the dismantling of protection is something which has taken place with the collusion of all political parties and is a disgrace (Applause).

We have heard Mark talking about universalism. I think what people perhaps don't really grasp is that the reason why universalism is so important is because middle-class people need to feel an investment in the social wage, in the Welfare State. Once, people like myself, a Doctor, a professional person, feels there is nothing in it for them, how are they going to support the measures that we have? They will run away from it. The construction of a 30% vote majority which Margaret Thatcher did to get the middle-class to realise where their class interests lie as middle-class voters for Conservatives, was enforced in a statement last week about universalism. Why should they bother? That percentage will look after their interest and start to take-out and top-up health insurance as the so-called reforms that are actually a destruction of the National Health Service, and you will find that there is an amount of money that your GP is able to or willing to spend on you as an NHS patient, and if you want more you have to find the money out of your bank balance to top it up.

Universalism is a principle we have to be prepared to go to the end of the world to defend; it can't be sneaked in without proper debate; it's got to be properly discussed. Richard Titmuss, who, unfortunately, it seems, no current generation of politicians or ministers have read up on, was very influential at the London School of Economics and left school at twelve or thirteen having never been to University but went to an insurance office and wrote books on social welfare. He said, "Services only for the poor, are poor services".

We have seen the residual welfare model has crept-up with local Government services: if you can afford it, you go to a fancy sports club; if you can't afford it, you get what is left. You have seen the swimming pools being closed down etc. We have to reconstruct the social contract across the classes so people are living together and not separate lives, and not depending on the accidents of birth.

So a debt of honour is something that I will have to recognise. That debt of honour we have to be sensible about. People who are now 85 or older were of the age that they could just about - have fought in the Second World War. That group are frail, with a large proportion suffering from a dementing illness and being told they can't afford to be looked after properly; it's a disgrace (Applause).

So, my message this afternoon as a public health person is that there is a lot of power in this room. There is a power of experience; power of articulation; a power of influence. I think we have to feel our strength and we have to recognise that those of us who are at the young end of the retirement spectrum must now seize the time and make sure that the political parties stop playing games with our inheritance and legacy of those folk, who not only created the health service but all the institutions, to guarantee security throughout the life cycle.

So, I'm thrilled to be here, and more power to your elbow. Remember in Liverpool we stopped buying The Sun 23 years ago (Applause). If everybody here, and all their families and friends, and all the other pensioners stopped buying the Daily Mail, just think of the importance that might have. Thank you (Applause).

RON DOUGLAS: Yes, thank you John. The NPC is proud to be connected to the younger generation of the country and I am pleased to welcome Owen Jones to address this Conference on behalf of the younger generation. Together we can do a tremendous amount of work, not only for the youngsters, but they can support us, and I am sure we'll support them in their fights to get better conditions for students and the younger generation (Applause).

OWEN JONES: Friends, firstly I am proud to be here as a pensioner of the future. I want to say some of you looked a bit thrown when I stood up! I look probably younger than your grandchildren! When I go on TV, they think why is he not doing his paper round? Well today I have taken an afternoon off. It's a privilege to speak and thank you to Ron and others. It's a privilege because, as we know, we have a Government of millionaires making us pay for crises which we didn't create (Applause).

We need people like yourselves to speak as loudly and courageously and as proudly as you can and that is what you are doing. I am humbled. Firstly, myself and others my age have so much to learn from all of you; so many of us already have, and you know my own beliefs and convictions which came from my own grandparents, like my granddad and my gran who sadly died a few months ago. Now she was someone who worked in the NHS from its very foundation; a life-long socialist and supporter of women's rights, of workers' rights and a life-long champion of peace. Back in 2003, with the

build-up to the Iraq war, she stood in her constituency Labour Party and warned people of the injuries that would be inflicted on people as a consequence of that war. Because of her determination and courage, which I have learned from, just as people like myself across the country have learned from other grandparents, the baton of struggle is passed on from generation to generation.

But I also want to say why it's such an honour, if you like, because at the end of the day the way we get change is through people struggling from below; not the good will of generosity from above, but it's struggle and sacrifice from below. You, in many cases in your lifetime, have had to understand it; you have lived and experienced it. The things in Britain we now take for granted or tragically learning not to take for granted, they were bequeathed and built and won by you. It's a debt of honour, as we discussed, of our generation to fight and defend everything you won for and to stop it being hacked to pieces by this Government (Applause).

Ever since this Coalition came to power they have said this: we are all in this together. It's a statement which goes from the ludicrous to the offensive ever since they first said it, and it takes a bit of cheek for a Chancellor, slashing benefits for everybody else to say that statement time and time again. But I will amend that statement: we are all in it together except for the people at the top, and the reason I say that is this: what they have tried to do is to turn people's justifiable anger, and the fact they are getting poorer year after year, away from those that caused the crisis and towards the people down the streets, non-disabled against disabled people, private against public sector workers, if you are a low paid worker, tax credit is slashed by the Government, who do they get you to turn on? The scrounger down the road. If you are in the private sector and don't have a pension because they are decimating the private sector, who do they get you to turn on? It is the nurse next door whose pension is intact. You have been mugged, and they should be mugged as well.

I want to talk about a new argument creeping into new national debate: the idea of the young against the old. Many of you have heard it and I can explain what this argument is. Do feel free to heckle and boo... A pampered generation of baby-boomers who feathered their nest at the expense of a younger generation. The elder people in this country have escaped austerity whilst others are making sacrifices - sorry, I'm laughing - with comfy pensions and decent homes, whilst those are being snatched away from the rest of the population.

Friends, let us be clear that there was one dividing line in society: it is the rich at the top against everybody

else. I will explain why. I will explain why the division is so clear. Each year you will have seen the top one thousand richest people in Britain. Friends, it's boom time for the people at the top. Just as the increases are seen, as in the Lehman brothers, that then came crashing down, it's bigger than the entire deficit where each and every year their wealth has surged but living standards for everybody else is falling at the fastest rate since my gran was born in the 1920s.

As a consequence we see the food-banks which now cater for half a million people. This is the seventh richest country on earth and apparently we can't afford to feed our poorest people; it's a disgrace (Applause). This is why the generational war and conflict is such total rubbish. You can generalise about the whole rich, and the whole poor, but you can't generalise about generations and you can't compare an eighteen year old in a mining town with mass unemployment to someone who is going to Eton, and a person who is shivering away in a home because they have to choose between eating or heating themselves, to a person that has retired with a huge amount of wealth.

If we talk about the plight facing people in the seventh richest country on earth, there are so many people freezing in their homes and so many include those that lost their jobs in the eighties and nineties who were thrown on the scrap heaps as their communities were ravished. Even since this recession began, those between 50-64 years old, unemployment has gone up by 82%, and that is the reality of austerity for people in this country. The fact is that pensioner poverty is still higher than it is for the rest of the population, and we spend half of what France does on our pensioners. All of these are national scandals in one of the richest countries that there has ever been.

Mark was talking about people like myself having one big aspiration in life and that is of course to be a pensioner, because it's true, this is what is absolutely the case; the idea of young verses old makes absolutely no sense because, of course, once you are all mugged these young people will grow up and face themselves being mugged again. That is the reality. Their pensions will be slashed, and benefits taken away. That is what will happen if our generation sits back and allows your generation to be clobbered. That is why we have to stand alongside you; not just for our grandparents but for our own futures as well.

Another point, and I'm glad Mark raised this, is the defence of a Universal Welfare State: this is what happens when you chip-away at that principle. Ed Balls talked about the winter fuel payments bringing down the universal principle. Not only will it save peanuts but it's eroding the amount it will save. We know means-testing is more expensive for a start and we know that

only Universal Benefits ensure that everybody who needs those benefits gets them. I will tell you why in this country we hear about benefit fraud; yes, it exists, according to the Government, less than £1.2 billion a year. Do you know how many benefits are unclaimed in this benefit? £16 billion worth of benefits are unclaimed because people who need them are not getting them. That is what happens when you take away the universal principles; it is not the millionaires at that top that suffer but ordinary people that are struggling to make ends meet to get the benefits they are entitled to.

The key point of defending the universal principles is that we already have the Welfare State coming under attack and public support being constantly undermined, and if you have a situation where you feel people who have paid in all their lives but then are getting nothing back; their resentment will only be greater. We defend the principle; everybody pays in and everybody gets something back; that's a hall mark of a Universal Welfare State.

One of our jobs, I think, is to say to the Labour Party at a time of austerity to "do your job". Do we remember what that job is? Over a century ago you had two parties that represented those at the top: the Conservatives, and the Liberals at the time. The idea was working people said we want a political voice as well. Kier Hardy, in the first part of the century, turned up in working class dress, the clothes of the time, and the policeman said guarding Parliament, "Are you here to work on the roof?" He said, "No, I am here to work on the floor". This is the point: it's to give working people a voice and to give those who have worked all their lives and in retirement a political voice. At a time of austerity that job is more important than ever and we must demand that they do that job for people in this country (Applause).

Now to talk about how we get change. I find that a lot of the time I go up and down the country and speak to people and hear from people's stories and I found this: there is no shortage of anger, no shortage of fear, but the one thing which missing is hope. It was Harvey Milk, the US gay rights campaigner who said "I know you can't live on hope alone but, without it, life is not worth living". The point is this: it does not matter how angry or scared people get, but if they don't have hope, and they don't fight back, they will join the biggest party in the country which is the one yelling at the TV when George Osborne appears - don't get me wrong, it's a pretty big party - but they don't fight back. That is why we have a responsibility; to give hope to people. To talk quickly about how we do that: it's to tell people that there is a coherent alternative to what has been happening, the idea that is drummed into people's heads time and time again: there is no alternative. But, there is. I will talk quickly about what that is.

We hear about high welfare spending every day; it is not to do with lazy scroungers lazing on sofas, but it is about jobs, low wages etc. There are tax reasons. I have a reason to be furious about the £23 billion being wasted, which is lining the pockets of landlords charging extortionate rents. Yet, instead we say let councils build housing, create jobs, and stimulate the economy and bring down the Housing Benefit Bill as well.

Tax credits: you know it's a lifeline for millions. Let us be clear: places are not paying their workers properly. Job crises: we see in our communities the billions of pounds being spent because people are out of work. In Nottingham 1,701 people applied for a minimal wage in a coffee shop; that is the reality. So, instead, let us create hundreds and thousand of renewable jobs as they do in Germany, to take on the environmental crisis and jobs crisis too for future generations.

The banks: the reality is this - that wasn't enough of a boo; I'm disappointed, try again at the back – BOO! Yes, really great banter... This is the reality. We nationalise the banks and privatise the profits. We are the people that bailed out the banks, yet we have no control over what they do. It's business as usual, not lending, but paying out bonuses, and so we need to have public control of the banks we bailed out to help people of this country (Applause).

Tax justice: we hear about benefit fraud every single day and the media hunting down the most extreme examples and passing it off as though this is the tip of the iceberg. But, let us talk about tax avoidance: Philip Green registered his wife's name in Monaco so he didn't have to pay tax, yet he was appointed as advisor to slash public services. We need to manage legislation to have one clear message: pay your taxes. That is the argument: more tax justice.

To be honest I don't think they are whacky ideas but pretty common sense, and if we go out in our communities and make the case, people listen to it, but instead of making those people that had nothing to do with crisis pay for it, whether they are young/older, in work/out of work, disabled/non-disabled, women/men, yet none of those people have caused this mess. But, it does not have to be this way; if we have hope and courage, we could change that.

I am backing the People's Assembly, and Dot and others will be there on Saturday. It's the idea of building a coalition for all of us, the "all in it together" Coalition, with unions representing millions of private and public sector workers, campaigners for elderly people, disabled people, and for black and minority ethnic people and women and, more importantly than all of those in a way are the people with no political home who feel disenfranchised, yelling at the TV and going to the

People's Assembly meetings. In Manchester we had 800, and in Nottingham, Newcastle and Brighton it had the same sense: the determination to sort things out.

On Saturday we will have a huge rally of thousands of people. I have to say, if anything, it's over-due. We are 5 years into a crisis where people's lives are being bullied by this Government of millionaires. This movement, if anything, could have something a bit sooner, but it's a good start. It will take on the divisions I spoke about at the beginning to turn working people against non-working people, disabled verses non-disabled, and to shout with one loud voice. We have the same interests. We'll stand and fight this together. That is the beginning of our fight back, friends. I say this to all of you. I believe - and I always end by saying this - if we stand together, we fight together, and we will win this together. Thank you (Applause).

RON DOUGLAS: How do you follow that? What a tribute from the younger generation to an audience. I think the best way to follow that is to introduce our General Secretary, Dot Gibson.

DOT GIBSON, NPC GENERAL SECRETARY: I am glad everybody is here for this Pensioners' Parliament; I think everybody has found it a struggle to get here because everybody is facing the sort of problems that have been outlined on this platform. When it was being prepared, we were discussing "well, what about our speakers"? Of course we started off by saying let's ask the Minister in charge of Pensions (Laughter). Let us ask the Minister in charge of Social Care. Last year we had a cabbage on the platform in the space where this Minister was supposed to have been and it was very good because it was raised in Parliament, and he had rather a red face and was rather angry. He actually interestingly got removed later on. That was not because of us, but because he was actually becoming a bit too liberal about social care.

I think we have to take stock. This is the Pensioners' Parliament. Basically, it is the Pensioners' Parliament and not the National Pensioners Convention itself that launched the Pensioners' Charter and that is our guiding line: the Pensioners' Charter is the basis on which we build our policies. Of course we don't change the basic principles of these policies; it's those things that guide in the discussions we have with whatever Government is there, with whichever Minister is there, whichever councillor or council is there in our localities.

My experience is that whatever the local group: the Inner City Borough, the group in rural areas, or the Retired Trade Union associations, the message is the same. I have done a lot of going around since the last Parliament and since I became General Secretary of the NPC around the country, and at these meetings the

message is the same wherever you go. There is enormous anger at what is going on and huge opposition to privatisation, cuts, closures, to the NHS being destroyed by people that just want to make it into a profit-making system, to the cuts in our local services. And, there is deep, deep concern about the care services and all the questions of the people who are suffering as a result in that care system. And, there is huge, huge anger at the millionaires or the bankers.

I think the slogan we had a couple of years ago, "Billions for bankers; peanuts for pensioners" is also a guiding line and I think it's come up in every single speech today. When we were talking about how we would open this Parliament it was important and we were REALLY pleased indeed that we could have Frances here from the Trade Union Congress. They have been supporters of ours for a long time, and we have dialogue with them. I am glad to say that Frances in her speech made it clear that they are for a national care system, paid for through general taxation. Many people say it's pie in the sky and it will not take the policy forward. I think today's platform has proved that the policy is absolutely right and we have been leading on that question for a long time.

Then we came to Tony who with us raised the ridiculous system which is really crucifying pensioners who go to visit their families, go to live with their families and their grand children in places like Canada and Australia and New Zealand and South Africa and places like that. We also have another problem which is coming up and which we intend to take to take forward and tackle and that's the people that came to this country and worked throughout on things like our National Health Service and so on, and who now feel perhaps they will go back to their country of origin because they have elderly parents there that need to be looked after or have other family members, or find that may be the house they are living in here would be better used by their children because they can't get those houses because of the high costs, and the enormous problem of jobs. They will also face that by going back to their countries they find that they will lose their pension; it's a frozen pension, so it's important for us to take those questions up.

Then we came to Mark. Mark Serwotka introduced a lot of figures that show absolutely clearly the importance of why we should fight on Universal Benefits, and all the things that are affecting us today. Then John, who, frankly, I think has a lot to teach us about how we build communities, especially in the rural areas and what we do to overcome the problems by self-help and also assistance to each other, as well as fighting for the rights to the services in those communities.

And, Owen, what can you say about Owen? We have all given him a standing ovation. I am glad he didn't do

his paper round; glad he came here! I have been on platforms with Owen for a very long time; it's very difficult to follow him.

The fact is that I think we brought together a cross-section of people to open the Parliament which would be guiding us throughout next two days. We do have to take stock and we do have to make a balance sheet and we do have to very seriously consider where we are going and what our situation is, and how we go forward in a principled way to take on these questions. If it means we have to do militant direct action to defend the services and the people who need those services, then we must not be scared to do it (Applause).

I think it is important that we tell Cameron, Clegg and Miliband across the board that we are standing up for today's and tomorrow's pensioners, and we are not going to take no for an answer. It's true we are in a difficult position: millions of people don't vote and millions of people are still scared about what will happen next. But, as Owen said, they punch the TV or, you know, make rude faces and various other gestures to the TV, but in fact end up in a terrible way of not knowing what to do next. We have to give a lead. The National Pensioners Convention has an absolute responsibility to do that.

In the film that has been mentioned a number of times during this meeting, I made a point that pensioners must ask their grandchildren and others to take those things out of their ears and start talking, and stop looking at their phones, or whatever it is they have in their hands playing with, and start talking. We have to talk across the board: I think it's true. The National Pensioners Convention Executive Committee agreed to support the People's Assembly that takes place on Saturday. It's true, I think it could be a real beginning to that conversation, that dialogue, and that fight back. We have to make it a big success.

There are three main campaigning issues for us: one is of course the proposed single tier pension. One is the way care is funded and the other is the universal benefits - and we have all seen or heard in the news, and it's in the papers today that Steve Webb has announced it's quite possible they will not be able to continue with the triple lock on the pension system in the near future. If everybody remembers he did come 2 years ago; he did boast that it was the Liberals, he said, who had pushed this forward; that the triple lock meant that the state pension was linked to either wages or to inflation or to 2.5%. They are now saying they are going to link to it wages. Why? Because wages have gone down, unemployment is rife, and they want to save money on the state pension. I am afraid there is silence in the other court; we have not really got anybody standing up for us on that issue yet; we will have to

push; we have not got anybody standing up on the opposite side of the Commons. The point is that in order to keep the basic state pension, and the figure has been mentioned, successive Governments have relied on means-testing of the poorest and occupational and private pensions for the others. Whereas the trade unions negotiate the state pension in most European countries, here occupational pensions were ignored and now with the state pension this is a very big problem because 85% of final salary schemes have closed to new entrants, and in the private sector many of the pension schemes have gone. There is no fall-back on that for many of the people going into work, and with the new Bill that is coming into Parliament; we have had to struggle over this.

We have tried to get amendments and get people together with us; it virtually cuts-out even the pension trustees. It seems ridiculous to me that the trade unions have been training trustees for pension schemes for many, many years and yet this Government has now come along and said that the rules of those schemes can be changed without even any reference to those trustees. I think that that is one of the things that must be taken up because many in this room will be affected and certainly sons and daughters will be affected. So, how does the Government aim to keep a low state pension, to overcome the problems of the closure of private pension schemes to and cut the cost? They have the two-tier system they reckon to bring in where they have the single tier state pension. For a whole number of years starting in 2016, if it goes through, it is a two tier system. None of us will get that pension, but another layer will, and it will go along side by side. The people that will lose out are mainly older women who paid the married women stamp who are already on a very low pension.

Secondly, by making people work longer, pay more and get less when they retire: that's the main thing about this. That is why we say by fighting this, we're fighting for future pensioners because they are the ones that in the end will have to work longer, will have to pay more, and will get less in the end. I say it is a scam and should be exposed completely. We have to get together with our sons and daughters to raise these issues because those are the ones that are going to face these situations (Applause).

Thirdly, they have the auto-enrolment scheme and it means those in work today starting on this scheme will pay 4% cent of their wages and their employer will pay 3% of wages and the Government will pay 1%. But after 35 years most workers will only get £40 a week, and quite frankly, many experts claim and we certainly claim in the NPC, that it's better to put your savings in a teapot than to buy in to this scheme. It's a mis-selling scandal in the making. The private insurance

industry is the real winner in this scheme and it's subject to the stock market. We have seen what that has done to the occupational and private pension schemes already.

So, I think we have to warn the generation, warn the TUC, and others as well, that to support this scheme or through an enrolment scheme is something that we should not do. You can see all the posters on the side of buses etc... They say we have a system of saving; we have had a system ever since we started work. We have our policies, and the poverty line for a single person is about £178 a week. We are working to get an alliance of trade unions and pensioners to oppose this Bill. We will get some changes to it in the course of it going through Parliament and certainly try to get the opposition to oppose it.

The second big question we are discussing over the next two days is the social funding reform. Politicians tell us that the main interest is good care. Ron and I were at a meeting last week of the UK Advisory Forum on Ageing and the Minister was there saying he was only interested in people if they are happy, comfortable, well cared for and don't have any worries in their old age. Then he went on to say those who are eligible for care, we'll do our best for them to get the care. But that's the point: who are now eligible? Over the last 20 years there have been twenty Commissions and Inquiries and research programmes into every aspect of health and social care and they have all decided it's not fit for purpose. I am sure many of you have got the pamphlet that came out in 2010 and, pointed out there, if any saw the Panorama programme last night, was another sickening programme showing how people are treated in care; the terrible situation which people find themselves in, in care. It was taken by undercover journalists who constantly bring this out, and we can expect it to come out once every 18 months. It's terrible. Everybody gets sickened by it, and it goes on and on. The Government are saying they are now bringing in some changes which are based on the latest commission set up by this Coalition Government, chaired by a Andrew Dilnot, the economist, and those entitled to have care paid for by the Local Authority would find eligibility cut, so they will get rid of whole numbers of people out of the care system. Private companies are used to assessing people and each individual has to go through this assessment. These companies, private companies, are told the main thing to do is they have to keep the costs down, and so like the sort of thing that they are doing to disabled people: telling them they must go back to work. They are doing the same thing to frail elderly people and saying they don't need to be in the care system. And, they are left to their own devices, as so too are the people that don't have enough money – how are they going to be paid for?

Perhaps you would be eligible through local councils - but local councils are now having their funds cut - so it's becoming more and more difficult.

The other sections are those who are said to be able to afford their care, people with assets including their home: the figure of £118,000; they have to pay the first £72,000 of their care, and it means they will lose their homes. Did anybody see on BBC television last week the grandson of the old lady of 82 who was in her bed? She was saying she had been in her same bed for 13 hours; she was put to bed at 9.30 and nobody had come. She was lying in a wet bed in a terrible state. Then the next shot is her house being sold. They said she was happier now as she was in a nursing home. But in actual fact when you heard her on the screen and when she actually spoke, she was not somebody that needed necessarily to go in to a nursing home as she was properly able to address the camera and speak to all of us. In fact there was no choice because the care at home was so bad that the family had to decide to do that, and it meant the family home was sold.

There is a huge crisis in care. This is linked to the crisis of those care workers that provide care because I don't think we can blame them one bit. One of the problems is that people are untrained, paid very low wages and they have to do ridiculous jobs, you know, 15 minute slots. It is all very well for the Minister to tell us he does not like 15 minute slots for people to go and give care but, on the other hand, if they are going to cut down the money that is paying for these companies to do that care, the councils have not got the money, so then they just do what they can: tick the box; somebody went along to that old person or that disabled person. And, that is the end of the matter. So, it is a huge crisis.

We estimate that it would cost around 75p a day for most people at work to actually pay through a tax system for a national care service linked to the NHS, free to all and paid through this general taxation: 75p a day. Nobody has said it's not possible. UNISON, the Chartered Association for Physiotherapists and we know the TUC are among the organisations who agree with us on this issue. Surely we must get together to have the huge campaign to get this national care linked to the NHS to this important issue.

Most will know we have a dignity code which was agreed by the National Pensioners Convention at its National Biennial Delegate Conference two years ago. You will find copies on our stall where we have begun to get a lot of support for this. A lot of councils signed up do it and we now want GP surgeries. We have got many of the experts to agree to the dignity code and we need to get it into legislation and we need MPs to agree this. In October we will be having an exhibition in the

House of Commons to publicise our dignity code and to win support for it there. It's no good just thinking it's in the House of Commons; it has to be taken up by you into GPs surgeries and council homes and everywhere for the dignity in care which is a starting point for what we are doing.

Universal Pensioners' Benefit: this is the third item I think is among the most important for us. In the lead up to the general election it is going to be the big debate. They, and we, will not get away from this; we will take it forward at every opportunity. There are right-wing think-tanks aimed at abolishing the bus pass, winter fuel allowance, free prescriptions, free eye-sight tests and TV licence for the over 75s and the cost is £8 billion a year, so £670 for each pensioner; that is less than £13 a week. So, what on earth are we talking about? They were only brought in because the pension was so low. They had to bring in something to alleviate problems that were being faced. These think-tanks never ever dreamed that the work that pensioners do is included in the GDP.

The Women's Royal Voluntary Service research shows that the overall net contribution by other people to the economy is £40 billion a year. They tell us they have to cut the universal pensioner benefits. If that contribution is £40 billion a year, and it is, and has never been rejected by any Government, it is estimated to go on to £75 billion by 2030. Surely it's good enough to pay for the £8 billion for the age-related benefit that has been questioned. We must very much campaign on that issue.

It's been raised here and raised throughout all the year in all the meetings we have had that there is the effort to divide older people from young and to say that older people are not being hit by the austerity measures like the young. They say that. And, to quote one of them, "The older people have escaped the austerity measures, and the payment of Universal Benefit payments damages the social life of younger generations". Well, it's a terrible thing that they open their mouth to say such things because it's completely and utterly untrue. But now almost every week we have senior MPs joining the bandwagon: Nick Clegg is raising it and quoting it, that the Universal Benefit should be stopped or should be means-tested. Then we have got Iain Duncan Smith - yes, that is bad enough - but over the last week we had Ed Balls making this point and he says that if anybody has an income of £42,000 they should have their winter fuel allowance cut; they should not receive it. But I re-iterate what I said on the platform before: it's a principle. What kind of society do you want? Whatever our income, we have all paid in during our working lives in tax and national insurance and always should be eligible for those benefits (Applause).

It's important that we do that because it's universalism, solidarity and what we stood up for. I was only 10 at the end of the war but we stood up in 1945, well, my parents stood up at that time. What kind of society do we want? We have to re-iterate we want the society that brings in justice for all and everybody paying and everybody receiving equally. Claims like the fact that millionaire Alan Sugar has a bus pass are just ridiculous; I don't believe anybody here believes he stands up in his Town Hall queuing-up for his bus pass. The number of millionaires eligible for the pass is less than 100,000. We have to stress that pensioners need a bus pass to ensure they are able to take part in social activity, to visit families and to avoid loneliness and stress. Without it the NHS would have far greater cost, and it's necessary because we would not be able to do things we do in order to get the £40 billion into the State, and the work that everybody does around looking after younger families, and the work we do in a voluntary capacity.

John says there are 30,000 cold-related deaths each year. The vast majority of those are pensioners, and fuel poverty is a national scandal; it's true; not just something out there for a campaign. Poorest people have to choose between eat or heat, yet the power companies are earning millions and millions with the course of the work that they do, and means-testing would be enormously expensive for the Universal Benefit; it's ridiculous to carry that out.

We set up and got an on-line petition, and you can get the information from the stall that if we get 100,000 signatures on this we could get a debate in Parliament, and it's good to get a debate in the two years leading up to the general election. So, let us all do what we can.

There was a campaign called Generations United, and on this basis we were REALLY pleased to have Owen here to speak at this meeting because he represents a different generation and an important generation for us in the struggle we have ahead. With the General Federation of Unions, the Third Age Employment Network and NUS, we have joined in a campaign called Generations on the Move, next year it will have a number of events which we'll let you know about. Some are out of London, in various parts of the country and they will be raising this whole issue. Young people have got tuition fees and got rising unemployment and housing problems, lack of apprenticeships and clo-

sure of youth clubs and sports facilities: we have very low pensions, a crisis of savings where people can only get .05% in bank interest, and asking to live on this. There are closures of day centres and lunch clubs and the rest of it, so "we are all in it together". Let us make sure we do talk to each other but let us not get diverted. It was important that Owen raised this point; we do not want to get diverted into the blame game: cuts and closures, on to immigrants or unemployed people that are falling into the same trap as those that say that pensioners are to blame for the crisis of the young. It's a divide and rule game. We must not fall into that trap (Applause) Many of us were around when this kind of propaganda in Germany ended up in a Second World War; it starts off in a small way; somebody complains about the person down the street, perhaps they have a different colour skin, perhaps they don't talk the same way, and it ends up in a dreadful way where people get diverted from the common cause. We must have common cause with all of those who are in the same position as us.

So, have a good Parliament over the next two days. There are a number of issues to be discussed: the state pension, dignity in care, public transport, concessionary fares, protecting the NHS and uniting the nations, and all the things mentioned on this platform today, will be subject of discussion.

We know that this Pensioners' Parliament is unique; there is nothing like it anywhere else. The National Pensioners Convention depends on the discussions that are held by pensioners all over the country to guide us in the policies and campaigns we pursue. It's not that we have the NPC up here somewhere and everybody else down there; we are all part of the same movement. Be patient with the chairs in the sessions; some people are not always patient but remember there are others that want to speak so let everybody have their say.

On Thursday we will have a panel discussion on the challenges we face: campaigning and organisation. I think that is going to be really important because we have a number of things we have to tackle in the localities and regions and nationally. And don't forget to visit the NPC stall and get the leaflets. Thank you very much for coming. Let's make our voices heard loud and clear over the next period, and let us go onwards and upwards. Thank you (Applause).

THE FUTURE OF STATE PENSIONS

Neil Duncan-Jordan, NPC National Officer

Steve Webb on Monday said he couldn't guarantee the state pension would be linked to the triple lock of earnings, inflation/CPI or 2.5% after the next election. All he could promise was an earnings' link. Now in the good times, an earnings' link is worth having. We know that if the link with earnings hadn't been broken in 1980 the basic state pension would be around £165 a week – not £110.

But in times when those at work haven't had a pay rise for 5 years – it's better to have a link to inflation or 2.5%. If the link goes after the next election we will see a repeat of the 75p debacle in 2000 and pensioners' incomes will fall even further behind other parts of society. That's why the link is going to be a major demand from pensioners in the run up to the general election.

A couple of weeks ago, the shadow chancellor Ed Balls said he thought it would be a good idea to cap the state pension as part of a wider plan to drive down welfare spending. In effect that would require one of two things:

The government would either see what the inflation and earnings' figures were – and decide whether or not they could afford them – effectively scrapping any sort of automatic link for raising pensions and instead leaving it all to the whim of the chancellor, or

The government could continue to raise the state pension age and every year people would be paying into the system but the time when the government had to pay out would be delayed

All this stems from the widely covered idea that pensioners haven't felt the pain of austerity. There's too many of you and you're too expensive! Every day the ageing population is being blamed for the problems we face. And if you keep blaming people and discrediting them – eventually others start to agree with you and you can then start treating them differently.

Before looking at the government's proposal for a new single-tier state pension and what that might mean for different people – first let's look at the historic nature of the UK pension system.

For decades successive governments have relied on two key pillars of pension policy:

- A means-tested top up for those on low retirement incomes

- A healthy and generous occupational pension system

Both of these allowed governments to keep the state pension low – but this approach has been unravelling over the last decade. Pension Credit remains one of

the most complicated schemes to administer and understand. Almost 4m pensioners are eligible but around 1.8m don't make a claim.

Many final salary pension schemes are closing to new entrants (as many as 80%) and others are changing the rules for existing members – particularly in the private sector. These pensions are being replaced with less generous money purchase schemes – such as NEST (National Employment Savings Trust) which rely on the performance of the stock market.

Both of these developments raise the serious need for a more robust and better state pension system.

The idea for a single-tier state pension largely comes from the lib Dem pensions minister, Steve Webb. He claims this is a simplification of the pension system. When he was asked by an interviewer to explain the changes he said – I haven't got enough time to do that!

One of the crucial reasons for it is not to improve the state pension though – but to encourage workers to put their money into private pensions.

The government has realised that low paid workers won't put their money into risky schemes like NEST if they can't guarantee they won't still be eligible for means-tested benefits. The idea therefore is to set the single-tier pension just above the level of Pension Credit – effectively reducing the number of people that would need a top up – and ensuring hard earned workers' cash goes into the private pensions industry.

It should also be recognised that since coming to power in 2010, the coalition government has already weakened our pension system by changing the indexation arrangements from the Retail Price Index to the Consumer Price Index. Over about ten years this will mean a loss of around 15% in pension income.

So the government has constructed a number of ideas why we need a single-tier state pension, but they make three crucial assumptions which are not credible:

They say people don't save because the pension system is too complicated – but we believe it's because they simply don't have the money

They say people can easily work beyond 65 – taking no account of their health, youth unemployment, availability of work

They say private pension provision will ensure a decent income in retirement for millions of low paid workers. But the truth is most workers on average incomes build up a pension pot of around £35,000 – which gives them just £40 a week in pension.

On the face of it, the government have argued that their proposal is a simplification of a complicated system. But in fact the proposals are far from simple.

From April 2016 the basic state pension and the second state pension will be combined. At today's prices the government says this will give you a state pension of about £144 a week.

To receive this new pension you will have to have paid 35 years' worth of national insurance (or got credits) – up from 30 years at the moment.

Anyone already retired will not qualify for the new scheme. Those already in work when it comes in will have a combined pension when they retire made up of the existing system and the new system. Those starting work for the first time after 2016 will go straight onto the new system.

The government has said there will be no new money going into the scheme – and in fact the figures show that in time they will actually be spending less in the future than under the existing arrangements. So the scheme is yet another cut.

One of the most significant changes is the plan to abolish contracting-out of the state second pension. At the moment employees in final salary schemes opt out of the state second pension and get a rebate on their national insurance of 1.4%. This will stop and employers (3.4%) and employees will have to start paying this extra amount.

The government recognises that employers may wish to recoup this extra money by:

- Reducing the generosity of their pension schemes
- Increasing contributions from staff

The government plans to give the private sector five years to do this without the need to have the consent of the pension fund trustees. This is a major departure from pension law. For those in the public sector, employers will not be allowed to alter the terms of the pension schemes, but they will still have to find the savings in other ways. This is likely to be done by job cuts or wage freezes.

And finally, the government wants the state pension age to be reviewed every 5 years, with a view to this going beyond 68.

So what's wrong with the proposals?

It has been described as a radical reform of the UK state pension system – but it doesn't address the current injustices in the system. The UK state pension remains completely inadequate – 1 in 5 existing pensioners are living below the official poverty line. 4m are eligible for means-tested support and £144 a week is still £30 short of the official poverty level.

The cut off date of April 2016 means that we will have a two-tier pension system. Existing pensioners will be left on the old system. But the biggest problem comes from the fact that whilst some retired men will be getting more than £144 a week – the vast majority of women pensioners (around 5m) don't get anywhere near that figure. They must be included in the new proposals.

The indexation arrangements will also be complicated – and will mean that the gap between existing pensioners and new pensioners begins to widen. Only about £110 of the existing pension will go up by the best of earnings, inflation or 2.5% - whilst £144 of the new pension will go up by earnings. This creates a two speed pension system with one group seeing their pension rising faster than the other.

It really means that in future the government simply won't be interested in addressing the problems of those on the old system – and will be happy when the scheme finally dies out.

So who will gain and who will lose?

The main winners will be the self-employed who currently don't qualify for a state second pension and will see this bit included in the new scheme, but the number of losers easily outweigh this:

Existing pensioners on less than £144 a week will get nothing

Anyone starting work after April 2016 for the first time – because the existing system gives you £150 a week compared to the £144 the government are offering. It is quite simply a con.

- They will have to work longer, pay more and get less pension.

Many people who currently don't have a company pension scheme (probably lots in the food sector) who have built up many years of state second pension. They get nothing extra under the new scheme – and probably less

What is absolutely clear is that future generations of workers will be worse off and there is a legitimate argument for saying that it is not for this generation to worsen the pensions for those in the future.

The NPC is currently trying to build an alliance of trade unions, pensioners and pension experts to oppose the proposals as they stand. We cannot allow existing pensioners – particularly women on less than £144 a week to be excluded.

The level of the state pension remains totally inadequate and must be raised to the official poverty level.

We need a better state second pension scheme – like SERPS which gives more money to the lower paid –

and guarantees them a decent income which isn't based on the stock market.

And we can pay for it – the national insurance fund has a surplus in it of around £38bn, higher earners don't pay national insurance of 12% on any earnings over £42,000 – so millionaires end up paying a lower proportion overall than someone on £25,000. And then there's the tax evasion and avoidance that's taking place from big business and wealthy individuals. Rather than giving a tax cut to those on £150,000 a year, we should be giving all pensioners a decent pension in retirement.

Jay Ginn, Visiting Professor King's College London

I have been asked to focus my presentation on the impact the state pension has on women – both of working and retirement age.

The 2007 pension legislation improved the entitlement to the basic state pension for millions of women by reducing the number of qualifying years needed from 39 to 30. This was a major advance. As a result, we can see the difference it will make:

- At state pension age (SPA) in 2011 with own full basic state pension (BSP) Men 87% Women 52%
- At SPA in 2020 with own full BSP (projected) 91%
- State pensions* in payment, average weekly amount £165 £107
- At SPA in 2016-2020, % with less than £140/w state pensions* 30% 60%

However, the 2007 reform is not enough – women's state pension* income lags behind men's. The median pension wealth at age 56: Men £52,800, women £9,100.

The new single-tier state pension also has a mixed effect on women:

- There will be a gain for many low paid women – who will get a state pension in their own right which is set above the Pension Credit level.
- The system will be simpler to understand because there will no longer be any contracting out of state pensions into private pensions.
- Existing SERPS/S2P entitlements will be honoured

However, there are a number of drawbacks to the new scheme:

- Future pensioners will need 35 years to qualify for a full state pension and many women will have fewer than the required number of years.
- The amount of £146 a week is too low – set just

above means-tested Guarantee Credit level and the government admits the scheme will be cost neutral (eg. no extra money)

- Existing women pensioners, many of whom receive much less than £146 a week in state pension, will not be included in the scheme.
- Women born in 1952-3 are excluded from the scheme because they will not reach state pension age (SPA) by April 6th 2016. But these women (about 700,000) also face a very rapid SPA rise, saving Treasury £38bn in a decade. Their exclusion from the single-tier state pension means they potentially lose £36/week, for life.

The other proposal facing working-age women, is the new Auto-Enrolment pension.

Women will be excluded from the scheme while low paid or not employed, so lose years of employer's 3% contribution and 1% tax relief. Employers will have an incentive to keep part-time pay low or persuade women to opt out, in order to avoid paying their contribution. There will be no carer credits to compensate women at home caring for children or others and there will be no guarantee that the fund will exceed contributions – even after a lifetime of paying into the scheme. Whilst some women will gain from auto-enrolment; many will not and sucking money out of the economy into the City entrenches recession. Auto-enrolment into defined contribution pensions is therefore problematic and risky for women; Abolishing S2P means no safe wage replacement.

The problems of poor pension provision for women are well documented:

- Total informal care for older relatives and grandchildren estimated as worth £34 billion pa (WRVS 2012). Women provide the bulk of care, eg. 1 in 5 grandmothers provide more than 10hrs/week childcare. There will be a looming 'care gap' if women cannot retire; as they provide bulk of care.
- Older women are disabled more often than men of same age.
- There is gendered age discrimination. Cuts in public sector jobs have a greater impact on women, because they make up the bulk of the workforce.
- The plan to increase the state pension age also ignores gender and class differences in disability:

In the UK, there is a legacy of pension injustice for women. Each birth cohort differs, but most women faced sex discrimination:

1. Employment laws have been designed by and for men, so sex discrimination exists in jobs, pay and promotion. Older women faced a Marriage bar; mothers

bar; well-paid occupations barred to women; they faced assumptions about a 'women's place' and 'homemaker career' with financial dependence on husband. Some paid the reduced stamp.

2. Family caring roles – There is a lack of state support for formal childcare; and women have to juggle unpaid work and part-time employment.

3. The pension system was designed for a 'masculine lifecourse'. Part timers were excluded from occupational pensions, Married women were expected to pay 'small stamp', there was no compensation for unpaid family caring until the late 1970s.

So their opportunities for a good career and pension were limited and the average personal income of all women 65+ is just 57% of men's. The average private pension income (for those with some) is just 53% of men's.

One of the ways of breaking this legacy of unfairness would be to extend the new single-tier state pension as an option to pensioners in 2016. This would mainly help the poorest women. According to the Pension Policy Institute it would cost an extra annual 0.2% GDP equivalent to £3.2bn. It would be some compensation for the unjust employment and pension rules that created the gender gap in pensions in the first place. We should also restore the 30-year qualifying period for those of working age and raise the level of full STP well above Guarantee Credit.

How could we pay for this? There are savings within pension system, annually:

- Abolish NI's Upper Earnings Limit and include investment income £9bn
- Abolish higher rate tax relief on private pension contributions (40% rate) £7bn
- When contracted out rebate ends, this saves Treasury at least £6bn Outside the pension system, annually:
 - Tax uncollected: Avoidance (£19bn); Evasion (£70bn) Lost (£11bn) £100bn
 - Robin Hood Tax on currency deals £4bn
 - 50% tax on income above £100,000pa raises £2.3bn
 - Cut defence spending by half £22bn
 - Abandon HS2 (£32bn); Trident (£70bn+)

We should recognize that the UK spends less than 9% GDP on pensions compared to 14% in France, 13% in Germany and 14% in Italy.

The current austerity measures are also having a dramatic effect:

- People of all ages suffer from the UK's austerity measures

- Cuts are worst for the poorest - especially lone women pensioners and lone mothers

- Older people face reduced welfare and pensions, but young and old alike need better welfare policies

- A tiny elite of the population – 'the 1%' – have greatly increased their wealth at the expense of the 99%

- It doesn't have to be like this - better pensions are affordable

Main items arising from the discussion

MPs expenses are a scandal. We need to organise a mass lobby of MPs to get our message out to the wider public.

There is a deep unfairness in the fact that prior to April 2010 an individual needed 44 (male) or 39 (female) years' worth of national insurance contributions/credits to qualify for a state pension. Now it is 30 years and yet existing pensioners with more than this still don't get the full amount.

The frozen pensions issues for people who retire overseas is important and more must be done to highlight the gross unfairness.

Pensioners have a higher inflation rate than the average for the rest of the population, because they tend to spend their limited income on those items such as fuel and food which are rising fastest.

Every year we have the scandal of winter deaths amongst older people, but nothing is ever done about it. The NPC is planning a nationwide online poster campaign this winter to give this issue more publicity.

The government have started to describe the state pension as a benefit, when we all know it is deferred wages or a contributory benefit. You only get it if you have paid for it.

More needs to be done to tackle tax evasion and avoidance by big business and wealthy individuals.

The situation for carers is very unfair. Many of them don't get the credits they deserve and when you reach state pension age you lose the carer's allowance.

Auto-enrolment into NEST and other schemes is a huge gamble for many low paid workers. Many will pull out shortly after joining because they will need the money for day-to-day living.

Pensioners are often the ones proving unpaid care and running many voluntary organisations in the community. If they were still at work, many parts of our society would start to crumble. This has not been considered by those who wish to keep raising the state pension age. 65 remains about the optimum age for retirement.

A citizens pension paid to everyone would tackle the problems particularly faced by existing women pen-

DIGNITY IN CARE

Dr David Oliver, Kings Fund Fellow and Royal Berkshire Hospital

This is my third visit here and one of my favourite speaking engagements. I have met some fantastic older people here and I want to commend Dot, Neil and colleagues for the work they have done on behalf of older people and their rights and dignity

I want to remind you what the Law and the Government says about this issue. The NHS Constitution talks of providing a “Comprehensive service to all, irrespective of gender, age, etc and Duty to respect human rights”. “Access to services is to be based on clinical need, not ability to pay”. “The NHS will respect needs & preferences of patients, families, carers” and patients have a right to be treated “with dignity and respect for human rights”, “in clean safe environment” and “by appropriately trained/skilled professionals”.

The Equality Act 2010 also specifically bans age-based discrimination. It states that: “Unjustifiable age discrimination and unfair treatment have no place in a fair society which values all its members” and “meeting individuals’ needs should be based on individual circumstances and not arbitrary assumptions about their age”.

Older people (including those with complex needs/vulnerability) are key users of health and social care services. The ageing population is a cause for celebration and we need to stop catastrophising, using words like burden, tsunami, crisis and time bomb. These are ageist attitudes that must stop.

The reality of the older generation is much more balanced:

Most older people not lonely, unhappy ill, isolated, dependent

But larger numbers will have dementia, multiple long-term conditions, frailty, disability and depend on care from multiple services or informal carers

The Royal College of Physicians (RCP) have stated that: “all hospital inpatients deserve to receive safe, sustainable, high quality care, centred around their needs and delivered in an appropriate setting by respectful, compassionate, expert health professionals, yet it is increasingly clear that our hospitals are struggling to cope with the challenge of an ageing population and increasing hospital admissions”.

“The number of general and acute beds has fallen by a third in the past 25 years, but during that time there has been a 37% increase in emergency admissions and

67% increase in secondary care episodes in over 75s”. The RCP goes on to say that we don’t have buildings or services equipped for this new reality.

We have to get services right for the people who actually use them and catch up with this new reality. If you don’t want to look after older people – including the “oldest old” and those with complex needs, better to get out now. *For example, “Delivering Dignity” Report (including “tale of two wards) from Win Tadd included “right bed wrong patients” “seeing the person in the bed” “whose interests matter”.*

Hopefully the situation at Mid Staffs Hospital was an extreme case of institutionalised neglect, absent leadership, ineffective professional advocacy for patients, failure to listen or act and lack of concern for dignity, basic human rights and safety.

“Many of the cases in which patients and their families have reported concerns have involved elderly patients. The multiple needs of such patients in terms of diagnosis, management, communication and nursing care are in many ways distinct from those of younger patients. The latter can more often be safely treated only for the condition for which they have been admitted...”

Most cases aren’t at this level. Most NHS staff work there because they care and want to do the right thing for patients. Many know that it’s hard to deliver the standards they want to. The Francis report has put the dignity and treatment agenda very high in government priorities. The Government’s response includes the need for minimum standards of care, a chief inspector of hospitals, but regulation and inspection can’t be the whole answer.

What do we mean by dignity? Here are some examples:

We should be guided by “four principles” of healthcare ethics (Beauchamp and Childress):

- Beneficence
- Non-maleficence
- Respect for autonomy
- Justice (distributive and each to be treated as one and no more)

“Dignity means treating people who need care as individuals and enabling them to maintain the maximum possible level of independence, choice and control over their own lives. It means that professionals should support people with the respect they would want for themselves or a member of their family”

Social Care Institute of Excellence 2010

“Dignity is concerned with how people feel, think and behave in relation to the worth or value of themselves and others. To treat someone with dignity is to treat them as being of worth, in a way that is respectful of them as valued individuals”

RCN Defending Dignity 2008

When asked, older people are quite clear about the issues they want addressed:

- Dignity of identity
- Maintain self-respect
- Undermined by disrespectful address or labelling
- Attitudes of staff or family
- Neglect of appearances and clothing
- Exposure
- Lack of privacy in personal care and mixed wards
- Toileting
- Nutrition (and assistance with feeding and drinking)
- Care when suffering or dying
- Human Rights
- Importance of being treated as an equal, regardless of age
- Fighting discrimination
- Choose how you live and how you die (including advanced decisions)
- Autonomy
- Retain independent control over lives for as long as possible
- Even where need for nursing home, can still be kept clean and tidy

There is much great practice to celebrate throughout our NHS and it compares well on many indicators internationally. I would be happy to be cared for in my own hospital or for my family to and when people ask to “go private” I warn them of pitfalls. However, an All Parliamentary Enquiry in 2007 found that *“Many witnesses including inspectorates, providers and organisations supporting older people expressed concern about poor treatment”*. This included:

- Malnutrition and dehydration
- Abuse and rough treatment
- Lack of privacy in mixed sex wards
- Lack of dignity especially for personal care needs
- Insufficient attention to confidentiality
- Neglect, carelessness and poor hygiene

- Inappropriate medication and use of physical restraint

- Inadequate assessment of needs

- Too hasty discharge from hospital

- Bullying, patronising and infantilising attitudes to older people

- Discriminatory treatment on the grounds of age, disability or race

- Communication difficulties, especially in dementia or deafness

The committee considered that an entire culture change was needed.

So how do we make sure that “this time it is different”? We need constructive, modern, relevant solutions. We have to move away from simplistic narrative based on “nurse-bashing” “matron” “too posh to wash” and “degree level nursing” and “accountability”. We need a range of solutions including: involving patients and carers in their treatment, minimum standards of care, improved nurse training, specialist hospital inspection teams, transparency, openness and candour and minimum training standards for health care assistants.

Matthew Egan, UNISON Assistant National Officer

Our Ethical Care Campaign is essentially a campaign to improve homecare standards for people who receive care and to improve how the homecare workforce are treated. As many of you will know – homecare in the UK is in a system of crisis for both the people who receive the care and for the workforce who provide it. Homecare eligibility is increasingly rationed and visiting times are cut more and more often whilst what used to be a service delivered in-house by councils is now largely privatised with all the damaging effects that this brings to the workforce. Consequently the number of homecare members we have has dropped over the years – currently at 19,000 with the vast majority, those still employed directly by councils.

Sadly whenever homecare captures the attention of the national media or politicians, normally to report something terrible, the voice of the workforce is largely absent from the debate and there is no pointing out that there is an explicit link between the terms and conditions of the homecare workforce and the levels of care that they are subsequently able to provide. There will be the odd rogue care worker, but it’s our argument that the system is so broken that it greatly contributes to the delivery of substandard care

We set out to address this by documenting the reality of the homecare system from the workers perspective. So over the summer we undertook a survey of mem-

bers and non-members to find out how their working conditions impacted on their ability to care. The survey formed the basis of a report called Time to Care.

Almost 80% of respondents reported that their work schedule is arranged in such a way that they either have to rush their work or leave a client early to get to their next visit on time. People receiving care lose out often by having time cut short, rushing means more potential for mistakes, lack of conversation means less dignity and increased sense of isolation. Here is a quote from one homecare worker showing the awful situations they are often put in:

- “I am still ashamed by the memory of having to essentially bundle a frail dementia sufferer, who I had never met before, down the stairs and quickly get some tea on for her, so that I can race off to my next visit. She may have been unhappy or frightened by this new person in her home but I simply did not have time to chat and interact with her and help her take her time to get downstairs and eat her meal. It was dreadful.”

This ties in with the use of 15 minute visits – you cannot give decent dignified care in this amount of time. Even the Government loudly proclaims this – yet the practice persists. We found that 73% of councils in England, Wales and Scotland still commission 15 minute visits. Bad for the people receiving care and bad for the workers.

On the flip side many homecare worker will stay on beyond their visits to ensure the people get better and more dignified care however this is work done for free in their own time. The care system is being propped up off the back of poorly paid women workers.

Travel time – HM Revenue and Customs states you must be paid at least the National Minimum Wage when going from work to work. Some companies craftily get around this, whilst there is also a major problem with a lack of enforcement action from HMRC. Academic estimates are that between 150,000-200,000 homecare workers take home less the National Minimum Wage because of this). This poverty pay is forcing good homecare workers out of the system because they cannot afford to work. Bad news for both parties again.

Zero Hour contracts are totally unsuitable for care settings and yet they are increasingly used in the homecare sector (41% in our survey). The homecare workers themselves find it harder to budget and plan their social life and own caring responsibilities. Their use means that people receiving care are less likely to get the same care worker. The Care Quality Commission released a report on homecare earlier this year that stated that one of the main problems with the current system of homecare is that people who receive homecare services were really concerned by how often they

are allocated different carers as opposed to been given the same regular carer. One of the main problems with zero hour contracts in relation to homecare is that (as said above) it is really disruptive to continuity of care as workers are not given the same regular working pattern as workers with a set level of contracted hours.

- “My contract is zero hours therefore I am not guaranteed any work. Therefore I am less likely to have a regular flow of work on regular days with regular clients. This affects the continuity of care a client cannot be guaranteed regular carers. Because of these conditions there is a high turnover of staff. Low morale is common amongst carers and clients.”

Even Norman Lamb, the Minister for Care recently said about zero hour contracts:

“Moreover, the idea of a zero-hours contract is, in most circumstances, completely incompatible with a model of high quality care, in which the individual really gets to know their care worker.”

Training – Currently there is a massive variance in the level of training given to homecare workers which is bad news for both parties. Clearly it can be unsafe for the person receiving care “3 half days irrelevant training was given. Then I was on my own. I had never bathed, dressed or cared for anyone before. I had to empty urine bags, colostomy bags etc with no training. I felt very scared and was left to struggle as best I could.”

It also shows a lack of respect and investment in the worker. I met a homecare worker who at 28 has had to retire through ill-health because she permanently damaged her knee ligaments wrongly lifting someone she cared for. Many homecare workers are also suffering from deteriorating terms and conditions in the climate of cuts to social care budgets. The more homecare workers suffer, the more likely they are to leave the sector and take their skills and experience with them. Homecare needs a stable, experienced and well trained workforce to support both disabled people and our increasingly elderly population and they need to be treated with respect and dignity.

So the report as a standalone document helps draw a link between terms and conditions and the level of care they can deliver, but obviously we can't leave things as they are. So off the back of the report we have produced an Ethical Care Charter which calls for councils to adhere to a set of standards when they come to commission homecare services (in-house or private provision) to improve things for both the workforce and people receiving care.

For far too long councils have washed their hands of responsibility when it comes homecare – too many

have gone for the cheapest price despite all the problems that entails. As you'll see the demands of the Charter are very moderate which indicates how bad homecare currently is across much of the UK – however it is only a baseline.

Some of the requirements are simply asking for them to adhere to the law...especially with regards to ensuring that homecare workers are paid the National Minimum Wage.

Adoption means no more 15 minute visits, no more zero hour contracts, time for the worker to talk to the person they care for, better training, at least a living wage, payment for travel, allocation of the same care worker, clear procedures to follow up concerns about the people they care for, occupational sick schemes. It is a modest sensible list that is good for the care worker and good for person receiving care.

Crucially the charter does not focus solely on the workers but we've emphasised that the charter helps the people receiving care. So we ask that the same care worker is allocated to the same client (crucial for those with dementia), they are given longer visits, have time for a chat – it's all part of the same coin but this is really important when we come to work with other community and campaign groups because we can't do this alone.

I'm sure you will agree that what we're asking for with the Charter is a very sensible baseline of standards that we should expect from a civilised society. We do not want this to purely be an insular union campaign. We want to work with as many segments of society as possible because this is an issue that reaches across and touches everyone. We sincerely hope you can work together with your local UNISON branches in your own area to take the campaign forward.

We hope that members of the NPC can actively work with local UNISON branches to take this issue forward.

Main issues arising from the discussion

Some local councils may have signed up to NPC Dignity Code but ignore it, when it comes to the closure of care homes.

Personal budgets are hit and miss. There are very good examples, but there are also many failing examples. It puts pressure on people to become a micro employer having to deal with things like sickness, holidays etc. and for older people it is too much of a burden. Personal budgets can also be a smoke screen used by Councils in times of budget cuts. There are also huge reservations over Personal Independence Payments.

Mid-Staffs, top people were moved on with good pay offs. Quality needs to be built into care. How do we get it into NHS as targets are set towards medical treat-

ment, not actual care? The NHS needs people committed to care – standards of employment imposed on carers. Regulation and inspection will not solve the problem. We need to keep campaigning for a holistic approach to medical care and social care.

Care Quality Commission: Incompetent and ineffective inspections and reports. Nothing changes. Why are these organisations allowed to continue when they are failing? The recent media attention to the fact that the report of the investigation has still to be published shows the level at which public concern and safety is taken seriously – not at all in fact. The CQC is not fit for purpose.

Will the integration of Health and Social Care lead to substantial changes/improvements? The NHS needs to wake up to the crisis in social care. What is happening there is likely to happen in NHS.

Means testing is an insult. Social Care should have the same access as NHS.

There is a concern about English speaking carers in Nursing Homes. UNISON is providing English language training for overseas nurses/carers. The reality is that without overseas workers there would be no NHS or Social Care service without them.

Liverpool Care Pathway - It is the way the system is applied that is the problem. Inexperienced doctors putting people on the pathway inappropriately. The system is not being explained properly in terms of specialist care and for families to be involved in decisions.

Animals and children are protected against abuse, yet violence against the elderly treated the same as an attack on a younger person.

There are genuine concerns about patients being sent home too soon from hospital, without proper credible 'step down' services that should be in place before discharge.

Dignity is simply not possible when carers only have 15 minutes to attend to someone's care needs. This is a Human Rights issue.

The NHS tends to deal with one medical condition at a time and health doesn't get looked at as a holistic issue. More effort is needed to look at patients' needs to prevent conditions escalating and/or new conditions arising.

Most people will have at least 3 long term problems during their lifetime. No system geared up to fit the ageing population. Appointments need to be rationalised so that people can spend time in one place getting multiple conditions attended to.

National Dignity Day 1 February 2014 – There was a unanimous vote in favour of NPC being involved on the day.

PENSIONERS AND DEVOLUTION

Eddie Lynch, Age Sector Platform N Ireland

The Pensioners' Parliament in N Ireland was set up three years ago and involved separate town meetings which culminated in a big central event. During this period, the country has also appointed an Older Persons' Commissioner and they were working together.

A recent survey of older people in N Ireland found that:

- Four fifths of older people identified keeping warm as their greatest concern
- Two thirds struggle with the cost of food
- Two thirds were afraid of crime
- Half were worried about health and social care
- One third felt lonely and isolated

62% suffered fuel poverty, but this rose to 75% in the age 75+ age group (higher than the rest of the UK) There were a number of ways in which pensioners were being robbed:

Changes from RPI to CPI and in tax allowances meant that increases in pensions were smaller than before and older people were paying more tax.

Cuts in the winter fuel payment, and the £130 Warm Homes Scheme is not available in Northern Ireland.

The new single-tier state pension will only apply to future pensioners.

Pensions are low on the agenda and the media language about ageing generates a lack of public support. Older people are often portrayed in a negative way.

There has been little coverage of the £40bn RBS debt contribution to the economy. Instead an ageing population is seen as one of the main causes of the economic crisis. All political parties want means-testing of Universal Pensioners' Benefits, but some politicians such as Peter Hain, are uneasy at the prospect of public services provision only for the poor.

Pensioners have a choice to make – either to accept these cuts or to fight back. Northern Ireland is dedicated to fighting the cuts in Public Services through better joined-up action.

Sarah Rochira, Older People's Commissioner for Wales

The Commissioner is an independent voice and Champion of Older People in Wales. She works with the Welsh Government, public bodies and organisations and older people to challenge the law, to tackle discrimination and to push for changes where they are

needed.

When engaging with older people, it is important to ask three questions:

- What are the best things about growing older?
- What are the worst things about ageing?
- What are the three things you would wish to change?

There are five specific areas where change is needed:

- Difficulty in access to and variation in quality of care on offer.
- Community Services especially in areas where older people have bus passes, but no public transport.
- Public toilets, libraries, parks and infrastructure which are all at risk.
- Protection of older people from poverty, fear, crime, loneliness and falls, by a little bit of help, which is better than expensive consultations or a new policy.

Pensioners should press for "that little bit of help which is better than a Care Package" which would really assist the Older People's Commissioner for Wales in her task of making a difference in the lives of older people.

Alan Sidaway and Cathy Leach, Scottish Older People's Assembly

Scotland's Older People's Assembly began in 2012. There is no older persons' Parliament in Scotland, but the young people do have one, which allows them to liaise directly with the Scottish Parliament. All Scottish pensioner groups wish to work together. They meet occasionally with ministers.

There were a number of issues affecting the lives of older people in Scotland:

- Scotland has a bedroom tax.
- Most pensioners live well below the poverty line of £178 per week. All their income is returned to the economy and few have any savings.
- Some areas have no gas supply and they have to buy oil, which is more expensive.
- Scotland does not have an Older Persons' Champion, but needs one.
- There is a bus pass, but often no transport.
- Older people in countries of the UK, look after grandchildren.

Scotland has Older People's Forums with a shared agenda.

A Charter of NHS and Patient Responsibility has recently been published.

Ageist language used is unacceptable, e.g. "Too many older people", "Living too long", "Bed blocking" and "Costing too much".

These older people provide 15% of Child Care and contribute as volunteers, many times more in value than they cost the Government.

There are many problems with Care, which need to be solved urgently.

There is a friction developing between generations

which has been deliberately created by government and others.

Main issues arising from the discussion

It was felt that more regular joint meetings of representatives from the four countries would be positive and would help to share information.

It was vital that the concessionary bus travel scheme allowed for cross-border travel of all the four countries, eg. so that Scottish pensioners could use their bus pass in England etc.

THE FUTURE OF CONCESSIONARY AND PUBLIC TRANSPORT

Ron Douglas, NPC President

It is clear that all the main political parties are considering the idea of means-testing universal pensioner benefits, such as the bus pass. There are many arguments against such a move and we have to stress how the universality of the concession is part of a wider effort to tackle social isolation, at the same time as enabling older people to make a valuable contribution to their local economy and community. The NPC intends to make the retention of these benefits a key campaign at the general election and will be seeking suitable pledges from candidates.

On your seats there is a paper from the Department of Transport on the Mobility Vehicles Project. We are hoping that you will take it back to your groups and submit your views to the NPC or back to the department. Our concerns are around:

- Weight limits for powered wheelchairs
- Mandatory eyesight testing
- Matters relating to insurance
- Lack of regulation of the second hand market
- Issues of vehicles being roadworthy

There are also concerns about the amount of accidents being reported involving these vehicles.

Alongside this work, the Transport Working Party is keen to promote the trial in the West Country on Great Western Trains that allows older people to use their bus pass in lieu of a Senior Railcard, thus saving them £28. If this trial is seen to be a success, then pressure can be mounted to extend the scheme nationwide. We have asked for a meeting with them of First Great Western along with the RMT, as in our view they have not done enough to date to promote

this scheme to the public and particularly amongst pensioners. The NPC continues to argue for the bus pass to be honoured across all parts of the UK, so that a pensioner in Scotland can visit London and use their pass and vice versa.

There remain important concerns over early morning appointments to medical care that fall outside the 9.30am start, and need to be addressed, as do the problems facing people who use community transport schemes. If an individual is unable to use a scheduled bus because either there are access problems or there are no routes near where they live, their use of community transport schemes should be free otherwise they are being treated as second-class travellers.

It is vital that changes to local concessions are challenged locally by pensioner and other user groups. Details of such changes should be sent to the NPC office in order that a picture can be created as to what is happening across the country. We must continue to make the case wherever possible for the bus pass on grounds of social inclusion, environmental impact and economic sense. The NPC has asked for another meeting with MP Norman Baker the Transport Minister, so that we can raise all these concerns.

Tosh McDonald, ASLEF Vice President and Action for Rail Campaign

Travel concessions affecting pensioners/disabled/transport workers are all under attack from this government. Because the labour and trade union movement has made tremendous gains over decades, we have been able to keep people alive for longer than before, but in the eyes of some we are living too long!

As a result there is a move to take away decent pensions and make people work till they drop.

What we desperately need in this country is affordable public transport. What we have seen is privatisation of the railways and deregulation of the bus industry. Before this happened, people were offered a service rather than a business. Now privateers extract profit from the industry rather than improve the service. Unprofitable lifelines disappear, workers are sacked and fare rise.

The flawed concept of privatisation has failed society. In the water industry, gas and electricity, telecommunications industry the evidence is clear. Private enterprise is only interested in short term profit to the detriment of long term investment. All of these industries are natural monopolies, with national networks and integrated systems - where profitable sections cross subsidise those unprofitable parts because society has needs that must be addressed regardless of whether or not they make money.

But privatisation has left our national infrastructure in tatters, with ordinary people paying the price for these catastrophic failures in energy bills and train fares. The idea that is often put forward is that competition brings prices down. This has not been the case. The only way to meaningfully meet the country's future infrastructure needs is to have government investment and public ownership.

The TUC's Action for Rail campaign is therefore ever more important as we make the case for a publicly owned railway. We stand against the government's and industry proposals in the McNulty report which will cut jobs and services, increase fares, generate more fragmentation and will grant more commercial freedom and longer contracts for private train operators. It could also lead to the possible privatisation of the infrastructure operator Network Rail.

The next few years will have a significant impact on the future direction of the railway with 11 rail franchises due to be renewed before 2015 (and the next election). Under the new, commercially favourable arrangements the privatisation agenda will be entrenched for decades to come. We've recently had the fiasco of the West Coast franchise collapse which will cost taxpayers at least £50 million.

The Government asked industry stooge Richard Brown to investigate it.

What did he have to say? Unsurprisingly he said the hugely expensive rail franchising system works very well and this was an isolated incident. This case shows how the government has privatised profit and nationalised loss.

The future of rail services is vital for the future of the economy and society in Britain. I don't want a railway – in the words of the former secretary of state for trans-

port – which is 'a rich man's toy.' We need a lid kept on fares to ensure people don't fall into transport poverty - paying 20% of their wages just to get to work at a time of pay freezes.

We need more people off roads and onto trains to reduce congestion and carbon emissions, but we also need an affordable railway to get people out of their cars.

A report published earlier this year indicated that the UK rail network will need at least 16,000 new train carriages over the next 30 years as existing stock ages and infrastructure develops.

These new trains should be built in the UK to support our skills base and supply chain. Action for Rail will promote the campaign to the trade union movement as well as among passenger groups and other organisations and community groups.

We need to build this campaign regionally too and make the case for the alternative to the privatisation agenda. Capitalism thrives on dysfunction to generate its profits. Let's work to put our networks and infrastructure back together and have function rather than dysfunction - public not private.

Main issues arising from the discussion

It is unclear whether it is currently an offence to ride a mobility scooter on a footpath. Those in charge should have an eyesight test and medical. Ex-service men who use mobility scooters do have to fill in medical forms for the Royal British Legion. There are strict rules, people are trained and the scooters are insured. The faster ones also have a tax disc. Household insurance does not cover these vehicles. New safety regulations are very restrictive and the majority of shared buildings do not accommodate mobility scooters. It is against fire regulations etc.

There were specific concerns over the use of taxicards in Scotland. There is an urgent need to fight any means testing of the bus pass and to avoid using the word 'free'. We must also have a contingency plan if the take up of the trial (using the bus pass as proof of age for a rail discount) is low.

Why do people using park and ride have to pay 70p to get the bus into town? This is because park and ride is not covered in the Transport Act as one of the concessionary schemes. Routes with stops that are more than 15 miles apart are also not covered by the Act.

The cost of the senior railcard has gone up to £30 and it is difficult to buy one on-line. This will be made even more difficult if more booking offices are closing.

It is important that at the next general election campaign we get statements from the political parties regarding the means testing of the bus pass and other

universal benefits. County Councils are not happy with the funding of the concessionary travel scheme, and local authorities cannot be blamed for complaining at a time of cuts imposed by central government. The NPC has tried to get the grant for the bus pass ring-fenced, but has so far been unsuccessful.

The NPC has also raised the question of cross border travel between England and Wales/Scotland. Under the Freedom of Information Act you can make an enquiry as to how the county council is spending the money allocated for the bus pass.

There is only one 'age friendly' city in the country and that is Manchester. Twelve other cities have applied, but they all failed.

Local government money is under pressure, e.g. funding for 'dial a ride' has been withdrawn. Bus subsidies have been cut and a number of companies are withdrawing. Some people cannot access bus services. A universal travel allowance would be better.

An integrated transport system is possible eg. Manchester, but it cannot work nationally alongside privatisation.

SAVING OUR NATIONAL HEALTH SERVICE

Dr Jacky Davis, NHS Consultants Association and Dr David Wrigley, local GP and Keep Our NHS Public

We are in the grip of a planned attack on public services, and the NHS has been betrayed without a mandate, showing contempt for the democratic process. There is chaos on the ground as funding is withdrawn and staff are cut, but the politicians continue to blame everyone but themselves. The important message is that we can fight back.

As pensioners we can add political pressure to that of the NHS workers, use our votes, and hold Labour to its promises, including the adoption of Lord Owen's Bill. We should keep the NHS in the spotlight, and make it an electoral issue. We can support campaigning organisations like Keep Our NHS Public, the NHS Support Federation, 38 Degrees and any local campaigns.

We should also press MPs. Hold leaders to account, and keep an eye on the future, e.g. the UK/US trade agreement, which will impact in the longer term on the NHS as a national service free at the point of use.

As individuals we can attend Clinical Commissioning Groups, and GP meetings to see what has been outsourced to private companies. We must mobilise public opinion with petitions, marches etc. Get involved with the local Healthwatch, apply to be a governor of your local hospital. Don't let them turn the NHS into a business opportunity for national and international private companies. We can and must fight back.

Main issues arising from the discussion

It is better to be involved in Foundation Trusts, and we would encourage those who want to get involved. We need to hear the patient voice.

Lots of individuals can challenge things. The more they talk the more they hold to account. We can change little by little, otherwise places are filled with stuffed suits.

The budget for CCGs is £60 to £80bn for England. It is allocated on the basis of patient numbers. The running costs are miniscule compared to previous bodies, as they have cut back on bureaucracy, but may be that was a cut too far?

Healthwatch – there was a 6 month hiatus, and so far it is not clear how many teeth it will have. Previous bodies like Community Health Councils were abolished perhaps because they were too effective. Individuals should stand to become a Governor, get involved in Healthwatch and Health and Wellbeing Boards. Stand for elections make a public platform, go to your local health improvement forum.

The Health Service Journal thinks Healthwatch is bound and gagged, but we may be able to change things. Healthwatch has been set up to be easy to privatise.

Many MPs have financial interests tied up with private healthcare, but voted anyway to make the changes that would benefit them financially. Lord Warner for example, a Labour Peer, said he was financially involved, but still spoke in support. Democracy is up for sale; go online to discover the number of peers and MPs who have interests. Malcolm Grant, head of the National Commissioning Board, has never used the NHS. They have no idea, and their closest connection is financial.

The Ambulance Service: go to Clinical Commissioning Group meetings, and look at what is going on. ASSURA is being used for non emergency ambulance services in Shropshire and has a catalogue of disasters. Put in a formal complaint; pressures are coming from cuts at the top, the so called "efficiency savings", which amount to 1/5th of the NHS budget, but are really cuts. The NHS has been in surplus for the last year or two, but the money went to the Treasury. The pressure is in the system, and millions of pounds worth of cuts. CCGs have been forced to tender services on 3

to 5 year contracts in a revolving process. GPs were told they would have a choice, but this is not the case. If you don't want public services put out to tender use the Freedom of Information Act. The Ambulance Service is ripe for private takeover, and you could end up waiting for SERCO.

Legal challenges: We get the politicians we elect. The Liberal Democrats allowed the legislation to go through, though if not in the coalition they may have voted against. It is a constitutional disgrace. The US medical model is one of the most inefficient in the world, and we have a longer life expectancy in the UK. The US spends 15% of its budget on administration, the NHS 6 to 7%. This makes the ulterior motive quite clear about profits. Ministers should not be allowed to be employed by the companies they deal with.

GP appointments are a most difficult aspect of work as a GP. We try to change and improve on an almost daily basis. There are an under average number of GPs compared to other countries. The demand is too high – for example, Dr Wrigley saw 57 patients on Friday. Doctors always want to see patients but in a safe way. A change in out of hours would mean doctors working all day, all night and all the next day. Solutions could be mini hospital departments in general practices, and more investment, for example in nurse practitioners. Patient Participation groups talk about the system all the time. Solutions: a double appointment or a second appointment.

Scotland has made the political decision not to involve privatisation in healthcare and there is lots of information on the internet regarding what is happening to

CCGs in Wales.

The power of influence of GPs over private companies; see the CCG declaration of conflict of interest, go to Governors meetings. Practices can work closely together sometimes to protect services from private companies buying up the NHS.

Healthwatch is a part of the Health and Social Care Act. It does appear to lack any real power, but we have to try and make it work.

PFI has been, and continues to be a massive waste of billions - £11 billion a year taxpayers' money. Part of the problem in the NHS is caused by money the NHS is paying back to the private sector.

The power of Clinical Commissioning Groups: They will tender out everything, and the winners won't be small charities who will be unable to compete, but big private companies. They can afford to pay the £40k needed to submit a tender, so GPs will lose out. In the long run GPs will have less and less to say.

Services were supposed to be delivered by SERCO, but they did not deliver on those services, and did not pay the fine they were supposed to pay. What will we do in these circumstances? Try a Freedom of Information request and advise local journalists.

We must scrutinise Healthwatch, Health and Wellbeing Boards, and go to scrutiny meetings.

There is genuine concern about how our children and grandchildren will be paying hospital PFI for the next 30 to 40 years. Compare that with the fact that the Government has spent £100 billion on submarines!!

UNITING THE GENERATIONS

Joshua Rowlands, NUS Vice President

I am speaking about the issues that affect young people and students that are the same as the issues that you are concerned about: the cost of public transport, the cost of living accommodation and the cost of living which is increasing faster than the level with wages or pensions. So, this session about uniting the generations can look at the many topics that already unite us.

If you look at the media, my generation is portrayed as lazy, consumerists, partying and sleeping. But you do not hear about the students that have to travel every-day just to get access to education. Since the government increased the fees, students are in debt before starting their working life. You do not hear about them after graduation that they cannot find jobs or are forced to work in unpaid internships to gain the experience, and then later rejected from jobs because they do not have enough experience. We work long hours just to

pay for our way through university.

We have to admit that my generation is thankful to the generation before us for free health care, the fact that we live in a peaceful safe environment, and are free to voice our concerns over how the country is run. So "thank you".

Government makes pledges, but unfortunately students are also clever enough to recognize that those pledges are also broken. At this point I am with the National Union of Students, so I talk about education. When I was 13 or 14 I said to a great man, I hate school, it is boring. I want to leave education. His response stays with me to this day: "you may leave school, but your education and learning never ends. You learn things from people you work with, people you meet, you can be educated for the rest of your life" and that's why I am so happy to speak to you here today, to share my experiences.

Pensioners and students are alike. We learn so much like campaign tactics and we learn so much about how to get our voice across, from you. We stand shoulder to shoulder with you, campaign with you, protest with you. Your voice is our voice. This government attacks both of us and this government wants to divide us, so they can continue with the cuts in the public services. They want us students versus you pensioners. But I would say now and will say again and again. It is not us versus you pensioners. It is us students, pensioners, and trade unionists in this country versus them in the government. Those who left us with these problems are to blame. Those who struggle to find jobs and those who worked all of their lives struggle to make ends meet.

I would like to finish by urging you, when you have time to approach university students unions, do whatever possible to organize meetings. It is for all of us to make sure the generations are united. Thank you very much for inviting me today, I hope the National Pensioners Convention and the National Students Union continue to work together.

Dot Gibson, NPC General Secretary

Unfortunately, Doug Nicholls, General Secretary of the General Federation of Trade Unions which is organising a project "Generations on the Move" was not able to take part because his journey was delayed and so Dot Gibson was asked to fill in at the last moment.

Last year I attended an event in Solihull. There were all sorts of generations and youth organizations present. They were really fed up with the closures of youth clubs. The young people told me they need this kind of social gathering to grow up. They cannot grow up while their parents still treat them as children. They are now young adults and they need to talk to someone else beside their parents. Then they feel closer to grandparents to talk to. This also gives an idea how things should be.

Then all those attacks started to come from the government: saying pensioners are denying young people's rights, taking their jobs, pensioners are not suffering from austerity, pensioners are getting so much and so on. Then we began some discussions started between the unions, the students unions and teachers to see how we could unite the generations and campaign. Probably the road will not be built very quickly but nevertheless we persevere with it.

The General Federation of Trade Unions, The Third Age Employment Network along with the NUS and NPC and working together on "Generations on the Move" with funding 19.000 euros from the EU. The first event in this project was organized by the National

Union of Students where I met Josh, and others. We had a panel discussion. I discovered that in students unions there are students at the age of 15 to mature students at the age of 90. So we can take a good part in those organizations.

Another interesting event was in the Wirral. Local school students performed a number of scenarios written by their English teacher about real situations reported by the local Council's Adult Social Care department. The audience was comprised of around 100 pensioners, 30 young people and a group of people from a disability group. I will give you two scenarios. They were all played by students. One play was about an elderly couple: husband comes through the door holding roses, the next day is their wedding anniversary. While they were talking about how happy they were the husband started having pains in his arm. She says oh you've got those terrible pains again. He says he will be fine after a good night's sleep. They go to bed, the next thing she realizes he is having a heart attack, she gets up to call some help, but falls down and can't get to the telephone. So she is on the floor, and he is in bed having a heart attack.. DISCUSS! The audience discussions which followed were wonderful.

The next little play was about a young woman who was portraying someone with a mental illness. She was a vulnerable young woman. She is talking to her sister in Australia on Skype (in front of the computer). Her parents come in and say it is time to go the little cafe where she works one day a week. There is a man talking, you look very nice, she says yeah it is my birthday and I had a present of some new pink underwear. He says maybe we can meet together. She goes home and is on the internet again and he somehow has got hold of her number. The parents walk in to the room, see that she is talking to him and he says I'll wait for you outside the park where I left you today and don't forget to wear your pink underwear. DISCUSS!

These discussions were incredible; two generations discussing together these issues. This was so moving. The plays enabled the generations to discuss things they rarely speak about, and clearly they could reach conclusions about how to tackle the problems revealed in the plays.

Main issues arising from the discussion

Young people today, university students or college students have to work part time to support themselves. They have to learn about how to economize, how to budget. Working with the students we offer one day courses to teach them life time skills. How to budget, how to cook instead of buying take aways, this kind of thing.

A lot of young people after university get an internship.

It is very easy for the companies to get free work. I know personally this young chap; he got an internship for 6 months unpaid work. If it goes well he was told he would get employed. After six months after working so hard, doing all the jobs no one wants to do it, he is put out the door. It is nothing to do with his skills, but they use interns as unpaid slaves.

The National Union of Students, teach students basic life skills such as budgeting, and how to pay the students loans etc. but it also needs to be taught in schools as well before people get to university of college.

When students leave university they have a huge debt on their shoulders and don't know how to manage their

money; that is if they are lucky enough to get jobs. The students are forced to take out the student loan, the expense of the fees, the accommodation charges. Then they have to pay all those loans, council taxes, renting places, so it is hard to see how young graduates will ever get onto the property ladder.

Students protested against to increase in student fees, but not that many have got involved with the other protests. Because we have seen some changes in ourselves, we have seen that we have not been taken seriously and with all those demos, still the fees went up. So, many students are frustrated. However, there should be more engagement politically. These issues affect us all, even if it is not right now but it will affect us when we graduate and get a place to live.

THE CHALLENGES WE FACE

Dot Gibson, NPC General Secretary

Firstly – how many here are in their 60s and early 70s? (at least half of those present put their hands in the air). . . . I am pleasantly surprised!

The Pensioners' Parliament is an important sounding board and advisory body to the NPC and so it is good to have the chance to give a report. Neil will speak about our policies and campaigns. I will tell you about the work we are doing to address the organisational challenges we face.

Meeting with members at meetings of our regions and local forums and action groups has shown that there are two main problems: (i) renewal of leadership, and (ii) cuts in local authority and other grants due to the government's austerity measures.

Some of our secretaries, chairs and treasurers have been doing these jobs for a very long time but a point is reached when they need to find replacements, particularly if they are hit by health problems; in some cases this renewal of leadership is proving very difficult. The problems are exacerbated when local funding is cut. In the first place things like a regular newsletter can cease to be produced, meeting places that used to be provided free by local councils are withdrawn and finally a group can cease to exist.

Clearly we need to face up to this and therefore we are involving all our regions in joint business meetings to have a proper look at our basic local and regional organisation in order to come up with solutions and see how our national office can assist. Once all these meetings have taken place a report will be drawn up for discussion and further action on our executive committee and throughout our affiliates.

In the meantime new groups are coming into existence

in some cases on the initiative of local councillors who have been appointed older people's champions and in others because the latest wave of retired trade unionists are coming forward to take on responsibilities. We can learn from these developments and hopefully encourage others along the same lines.

At the same time individuals are applying for membership, particularly when the NPC has featured in the media, and we have had to find a way forward. After a two-year feasibility study into individual membership, it was finally agreed that our umbrella organisation with regional and national affiliates (each of which have their own membership and constitutions) does not lend itself to individual membership. However, things could not be left there.

And so we decided to call upon our regions to recruit individuals, and direct them to their nearest local group; if they did not or could not join, they should be given the right to attend regional meetings without voting rights; and then, with an increase in the number of individual members, the region should see if they can be formed into a branch with a constitution and the same rights as other affiliates.

The main thing is that we focus on finding practical solutions so that we can fulfil our responsibilities across the country to be in the forefront as part of a cross-generation defence of the welfare state and public services on which so many older people rely.

Janet Shapiro, NPC Women's Working Party

The Women's Working Party does not have decision making powers but carry out important research and collate evidence that can be used as ammunition in NPC campaigns. The working parties are the back-room girls and boys.

Of course people may ask 'Why women?' This is

because women make up a large section of retired people who are poor, vulnerable, ill etc. Many older women have all the problems that we should be concerned about. But they are largely invisible, and not as involved in NPC campaigning as we should like.

Future women pensioners are also important as the factors that cause problems for existing women pensioners have not been removed.

There was a report published in 2003 by Age Concern. It was called 'One in Four'. It reported that:

- 1 in 4 single women pensioners live in poverty
- ● Twice as many women than men depend upon means tested benefits
- For every £1 a man receives in pension a woman gets 32p

The report identified why single women are poor; it listed years spent in child care and caring with lost National Insurance payments, part-time working, and the lost chance to build up a second pension. Such problems still persist. In 2010, 5% of men failed to get the full state pension on retirement, compared with 25% of women not getting the full state pension. The new single tier pension scheme claims to address such problems, but fails to do so.

Politicians claim that pensioners are better off, but how can they make such claims when we know that the basic state pension is one of the least adequate in Europe?

They may be referring to data that shows that some pensioners are definitely better off. For example, the income of the top tenth of the population is greater than the total income of the bottom half of the population! A skewed income distribution also exists for older people. But in 2011 there were 9% of all pensioners were materially deprived and 1.1 million in fuel poverty.

Data shows that in 1977 the disposable income of the richest fifth of households was 3.2 times that of the poorest fifth. By 1991 the inequality gap widened; the richest fifth of households were 4.8 times the poorest fifth. But since 1991 household incomes in the poorest fifth have improved narrowing the gap.

In addition direct taxation reduced; in 1997 this was 15% and in 2011 – 12%. At the same time indirect taxation increased: in 1997 this was 14% and in 2011 17%. Indirect taxation such as VAT causes more problems to poorer people on limited incomes. Taken together this explains why politicians can claim that we are better off. Using averages the wealthy pensioners mask what happens to poor pensioners.

How do the recent austerity cuts affect women pensioners? The Women's Budget Group identified those

most badly affected were Lone Single Pensioners who suffered an 11.1% cut to net income. Note most single pensioners are women. Other service cuts add to the bad effects.

Social Care: women are most likely to need social care. Women are 73% of those needing care.

Housing: Women are mostly in social housing, where there is disruption. Supportive family groups could be moved away.

Illness: the cuts to NHS services will affect older women. 1/3 of those over 60 have a long standing illness, and 1/2 of those over 80 have a long standing illness.

Also living alone creates its own difficulties when there is stress.

Future women pensioners need our help as well. Recent austerity measures have caused a loss of jobs in the public sector. 65% of public sector jobs are held by women. The gender pay gap, that causes lifelong problems, is less in the public sector. Low paid workers. The UK has a large % of low paid workers. These are mostly the very young and those near retirement. Many carers employed by agencies are employed on zero hours contracts.

The State Pension Age is also being raised, and raised at a fast rate. The effects will be bad, taking a great deal of money from some women, that they have had no time to prepare for. For some women they will have no pension and no work. There are many families currently dependent upon newly retired grandparents, who will lose this help as well.

What must we do?

First get informed and contradict that false propaganda. Use the media, through letters to the press. Then look for vulnerable people in your locality and help them speak for themselves. Get them involved.

Talk to women not yet retired. Make sure they know what to expect and get the 'Exchange', the WWP newsletter, and write in with your own views. Some of you may also be able to help us organise a women's meeting in your area – out of London. Thank you.

Ellen Lebethe, NPC Minority Elders' Committee

If you were to ask pensioners the question "How do you expect to be treated in old age?" the answer will be unequivocal that we would like to:

- Be treated with dignity and respect with financial security in old age.
- Have our health and social needs met in a caring and compassionate way.
- Be taken seriously, not patronised and have our voices heard.

- Be included in decision making at all levels- local, regional, national.
- See an end to age discrimination, the negative perceptions which prevail and be protected from elder abuse.
- Have access to appropriate services and levels of support that will result in good, rewarding and fulfilled lives.
- Have opportunities to pursue our interests, to develop our skills and interests and to fulfil our potential.
- Live in warm, comfortable homes adapted to our needs in safe and accessible environments.
- Have our contributions to our families, communities and society acknowledged and valued.
- Older people share the same hopes and aspirations regardless of creed, colour, culture and sexuality.
- Pensioners also face the same challenges of:
 - Rising food and fuel prices.
 - Cuts to public services resulting in loneliness and social isolation.
 - Fears of possible mistreatment in hospital and care settings.
 - Care costs resulting in having to sell their homes.
 - Threats to universal benefits.
 - Poor, energy inefficient housing.
 - Problems of transport and mobility especially rural communities.
 - Digital exclusion.
 - Dealing with bureaucracy and officialdom.

Having said that, Black and Minority Ethnic (BME) groups experience added challenges. BME groups are one of the equalities groups which include women, cultural, ethnic, faith, LGBT, disabled, refugees and asylum seekers. These groups share common concerns of discrimination, disadvantage, and negative perceptions. BME groups may experience life differently from other groups and may see life differently from the mainstream population. They have needs which will have to be addressed differently from other groups viz. cultural, religious, language and these will have to be taken into account when making judgements and delivering services.

They also face challenges of pensions and income. Nearly 1/3 of BME pensioners live on low pensions and are unlikely to have occupational pensions. Many have worked in low income jobs with low rates of employment and savings. They are more likely to have worked part time and some women have not worked at all. Pakistani and Bengali Pensioners are at the bottom 35% income quintile group.

Engagement with policy and decision makers is crucial in influencing policy and practice. BME groups are least likely to do so effectively because of language

constraints. They have problems dealing with bureaucracy and officialdom and very often lack the support which allows them to engage in policy making. Without support i.e. advocacy and translating services they cannot hope to become empowered.

With regard to access to and delivery of services, BME elders find that they are not always sign-posted to appropriate services. Service providers often lack knowledge concerning the perceptions and experiences of BME elders. When services are under used, the assumption is that services are not needed. Hence the services are curtailed or cut. This often leads to inadequate and inappropriate service provision. It has been found that care services have not always been culturally appropriate

Where housing is concerned, BME elders often live on rundown, unsafe estates in energy inefficient, poor houses which do not meet their needs.

Elders in BME groups experience higher incidence certain health conditions e.g. Heart disease (SE Asian), High Blood Pressure and Diabetes (Caribbean, African). The result is that there is greater need for advice of preventative health issues.

It is important that we are aware and respond to these particular issues which have been raised and that we work towards ensuring that our organisations reflect the diversity of our communities. We are all pensioners and there is more that unites than divides us. A National Pensioners Convention needs to include the pensioners of the Nation. BME groups are part of the Nation. The NPC has a number of working groups - Women, Transport, Health, Pensions and BME to address particular issues.

So why a BME Working Group? Because BME elders need to be able to address and respond to issues which are specific to their communities. They need to challenge for change to policies and practices which affect the quality life of pensioners and BME elders in particular. It's because BME elders need to take the initiative and have greater involvement in local, regional and national debates to ensure that their concerns and issues are part of the mainstream agenda. It's because it is essential that BME communities are part of the NPC, the voice of older people. More importantly it's because we are all pensioners.

Moreover it's about inclusivity and the about the NPC being inclusive.

It's about:

- Ensuring that all older people enjoy dignity, respect and financial security in their later years.
- Challenging directly the barriers that exclude pensioners from public services and defending the Welfare State.

- Ensuring the BME groups are supported and given the tools to become empowered, to be involved and engaged in decision making about policies and practices which affect the quality of their lives.

- Strengthening local groups to reflect the diversity their communities.

- Because BME communities and all of us “Want to live in a society where everyone is treated as being of equal value and enabled to live fulfilling lives. We want to belong to and build an organisation which is truly inclusive.” Thank you.

Bernard O’Neil, NPC Cornwall Secretary

I live on Bodmin Moor in Cornwall so I can relate today the problems which are happening to our villages and rural communities and rural transport.

If the young people and families on modest incomes find themselves priced out of villages and market towns by wealthy people locating to the countryside, rural areas could struggle to attract workers needed to care for the elderly and other volunteer work and as pensioners will account for 1 in 4 people who live in the rural areas, within the decade according to research it raises concerns how communities will survive.

The net migration of young people and the inward migration of older people will see the rural areas going grey and that will have serious implications for the rural communities as it will put increased pressures on health and social care services.

It costs substantially more to live in the countryside and the elderly suffer higher inflation because they spend more on fuel, so the outlook for many rural pensioners is bleak, because you cannot eat the scenery.

There is a concern about rural policing because of the lack of it, the police officers which are left after the cutbacks are very often carrying out duties in the towns because of anti-social behaviour and therefore there has been an increase in the theft of farm equipment which is a cause for great concern.

We need a police presence in rural areas because of the cold calling and distraction burglaries which are on the increase and are being carried where the most vulnerable people of our society live and make for easy pickings for the villains.

Police Community Support Officers (PCSOs) are very few on the ground in the rural areas, because of the cutbacks there are very few patrol cars for them to use, I don’t suppose anyone has suggested they use bicycles which the rural police used in times past.

NPC Devon & NPC Cornwall have asked for a meeting with the new Commissioner of Police for Devon & Cornwall to put forward some of the problems there are

in the two counties, but as yet he will not commit himself to a meeting, so much for the community being safe on his watch.

People who live in rural areas, the unemployed, young, old, and disabled are increasingly stuck in their homes and unable to access essential services because of the savage cuts to public transport in the countryside. With some evening and Sunday services already been withdrawn this means isolation to many elderly people who cannot get to meet friends or go to church on a Sunday which many have done all their lives.

The consequences of these cuts have serious economic implications as people are unable to get jobs without access to transport, find difficulty to continue schooling and some people cannot visit shops, including the most important shop for the elderly the pharmacy.

The other consequences of scaling back bus services are not only social and economic, but also environmental; fewer buses will mean people will use more cars.

These spending cuts have come as a devastating blow to those people who depend on buses, especially the elderly.

Buses are a greener alternative to driving cars and it is vital that they are given full financial support to keep the countryside mobile, but I understand from my MP that another 15% is being cut from the rural transport budget in July making the problem worse than ever. Thank you.

Neil Duncan-Jordan, NPC National Officer

I want to look at some of the key themes that have emerged out of this year’s Parliament and point to what we will be doing to take those issues forward.

On the single-tier state pension of £144 a week, we know there will be more losers than those who gain. Future generations of pensioners will be poorer and today’s older people will be excluded. And why is this happening? - because the government is constructing a state pension system – not to provide everyone with a decent state pension – but so that it can prop up the private pension industry.

They want to rush the Bill through parliament and yet there are still large areas of the plan that haven’t yet been published. At the end of it we will have a two-tier pension system and those on the old scheme will simply be forgotten. The pensions minister Steve Webb says he doesn’t know if the triple lock of earnings, inflation or 2.5 % will stay or not.

In the immediate future we need to say that all existing pensioners getting less than £144 need to be included in the scheme – but £144 isn’t enough. We need to

keep campaigning for a basic state pension set above the poverty level and paid it all. I think we will need to make the issue of indexation a key part of our pensioners' manifesto at the general election.

The second theme is on that of care – not only how we pay for it – but the quality of what we get. The government put a lot of store in the Dilnot Commission to solve the problems of social care, but it was never going to work.

You can't look at how much things cost and who pays for them without also looking at the quality of what you get.

The plan to cap care costs at £72,000 means that around 1 in 10 people might benefit, but again it's future generations that will suffer. If you've already paid £72,000 when this Bill comes into force they won't take what you've already paid into the scheme.

And why should virtually every other public service be funded through taxation and not the care of our most vulnerable? What lies at the heart of the problem is the drive to get care on the cheap:

Minimum wages, zero hour contracts, no money for travelling time and little training for staff. It's just not possible to treat people with respect and dignity in a 15 minute visit. So we need to keep building our alliance for a national care service which is free at the point of need.

And then there's the huge issue of the generations. We know that younger and older people both have similar concerns over things like affordable housing, public transport and the age of retirement.

We have already started to work with other organisations to show that the generations are united in these concerns. We won't let politicians and others try to set one age group against another.

We are planning a big debate next year, hopefully in the House of Lords to bring together young and old to discuss some of these issues. And this is important because of the way in which this anti-pensioner propaganda is being used. Nowhere is it more obvious than on the issue of universal pensioner benefits. All the main political parties in some way want to undermine the principle of universalism.

They use people like Alan Sugar and say why should he get a bus pass – but we know he doesn't have a bus pass. The idea that our economy is being ruined by an army of well off pensioners joy riding on the number 72 is utter rubbish. Nick Clegg recently described these benefits as "free bungs". He doesn't understand that they are not free because 40% of pensioners still pay income tax, and the rest pay indirect taxes and the rea-

son we have these universal benefits is largely because our state pension is so low.

And when Ed Balls says it's a hard choice to raise £100m by taking away the winter fuel allowance from those on £42,000 or more, we should remind him that actually the hard choice would have been if he'd pledged to put back the tax rate from 45 to 50% on all those with incomes above £150,000. There's a lot of nonsense in this debate and that's why we have to arm ourselves with the facts. These are all contained in our pamphlet – Sir Alan Sugar and the Missing Bus Pass priced 50p.

There's a lot of fighting that needs to be done. We need to build our membership base. We need to explain what we stand for. We need to keep promoting our policies for decent state pensions, free social care, universal benefits and solidarity between generations because these are just, right and the only way to give all older people dignity in retirement.

Main issues arising from the discussion

The NPC is dominated by union members and other pensioners don't seem to be able to get involved at the top of the organisation. The NPC's Executive Committee is split in three ways between retired trade union groups, national non-union pensioners groups and 18 NPC regions. However, the NPC's structure, organisation and how policy is made needs to be more widely explained and publicised so that people understand exactly how the NPC is governed.

There must be a single pensioner organisation that unites all the pensioner groups across the country if we are to campaign effectively against cuts to services and changes to pensions and care. This of course is the NPC.

No-one represents older people, so isn't it time we started our own political party? The NPC has discussed this many times before, but what is clear is that whilst older people might be able to agree on issues such as pensions and care, they would not all agree on things such as the Iraq war.

It is important that we do not let politicians and others divide up the pensioner population and set us against other sections of society, such as young people.

Pensioners should be prepared to get onto the streets and take part in direct action.

The NPC needs to produce a model letter/article that puts the case for universal benefits. At the general election pensioners need to make it clear that they will not vote for any candidate that does not pledge to defend universal pensioner benefits. The NPC will be running a candidates' pledge along these lines.