

Old Grey Matter article for publication Saturday April 29th in the EADT

The Pensioner Manifesto

With a General Election coming up, the National Pensioners Convention (NPC) has produced a six-point Pensioners' Manifesto campaign briefing based on existing policies with other issues also listed, that can be seen in full on the NPC website at www.npcuk.org All pose urgent issues we need candidates to address.

1 - A state pension set above the official poverty level at c. £200 a week, linked to the triple lock of the higher of earnings, prices or 2.5%

One in six older people live below the poverty line and up to 6 million have an income of less than £11,000 a year. The UK's state pension is among the worst in the developed world (ranked 32nd out of 34 OECD countries) and successive governments have allowed it to deteriorate. The simplest and fairest way of having a decent seniors income is through improving the state pension for all pensioners – taking it to a level which is 70% of the living wage. The triple lock is still needed to ensure that the gap between pensioners' incomes and the rest of society does not widen further.

2 - Greater funding for the NHS, an end to privatisation in the health service and a national social care system funded from general taxation free at the point of delivery and without means-testing

The NHS and the social care system are interdependent; the NHS dogged by underfunding and privatisation, whilst the current social care system is broken. The means-tested system is unfair, access to services is being denied to 1.8 million people and the quality of care is sometimes very poor. It's time for a national care service which is funded by society as a whole, through taxation, just like the NHS. It is the most efficient, effective and fairest way of fixing a system in crisis and long-term decline.

3 - Maintenance of universal pensioner benefits such as free bus travel, £500 winter fuel allowance, free prescriptions and a free TV licence for the over 75s

Every year, older people contribute £40bn towards the economy above what they receive in pensions, care and benefits. Many of the universal benefits exist because the UK has one of the worst state pensions in the developed world. Others tackle a specific concern, such as loneliness or fuel poverty. Means-testing or removing these benefits would therefore cost more in the long run, as older people would increasingly feel isolated from society, and prevented from making a contribution through volunteering or caring because they were unable to get out and about. Those few wealthy pensioners who say they don't need these benefits should be taxed accordingly.

4 - More homes that are both affordable and suitable for everyone, whilst recognising the specific barriers to downsizing that older people face

In some quarters, older people have been blamed for the crisis in the UK housing sector, yet just 2% of the housing stock is constructed with pensioners in mind. Figures show that more than 2m older people live in homes that fail to meet the Decent Homes Standard - adding costs to the NHS through ill health. An estimated 2.6m older people who have assets greater than £100,000, survive on an income of less than £15,000 a year.

5 - New legal protection for older people from all forms of elder abuse to ensure dignity and raise standards of care

6 - A Brexit deal that safeguards the payment of pensions, the EU health insurance card and the rights of those UK pensioners living abroad

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