

Old Grey Matter article for publication Saturday 11th November in the EADT

News from the November Campaign bulletin of the National Pensioners Convention (NPC), viewed at www.npcuk.org, includes comments on pensions from the Union Bank of Switzerland (UBS) and the situation leading to shortage of beds of NHS hospitals.

Health minister, Philip Dunne said the idea of a scheme to discharge hospital patients into people's homes should 'not be ruled out'. The original trial was abandoned by Southend University hospital before it started, but Mr Dunne claimed the NHS had to 'trial different things'. Ministers know that the collapse of social care services in the community, means that patients cannot be discharged without due care arrangements in place from hospital, causing delays. The term 'delayed discharge' is much to be preferred than the commonly-used term 'bed-blocking' because the latter is a derogatory term implying it is the fault of the patient to be occupying a much-needed bed that could be used for someone else. Under the plan, private company CareRooms would place 30 hospital patients in local residents' spare rooms while waiting to be discharged. CareRooms said it would recruit "hosts" whose properties had spare rooms or annexes with a private bathroom. The hosts - who would earn up to a maximum of £1,000 per month - would not need any previous care experience, but would need to go through security checks and be able to heat up three microwave meals a day for the patient!

It also shows up the lack of existing convalescent hospital and residential care-home places that are needed more than ever today. Some local hospitals in the community having had such resources have been closed e.g. in the Waveney District area amongst others and resources diverted. Dot Gibson, NPC deputy general secretary said: "When research consistently shows that people recover better in their own homes, this is simply another way of avoiding the real crisis in our social care system and the fact we need to have a properly tax-funded, free at the point of delivery service. Gimmicks such as this are not the answer, and could potentially place patients at risk."

On pensions, UBS reported British workers can expect to receive one of the worst state pensions in the developed world. Comparing the retirement income for a 50-year-old woman in major cities across the globe, UBS considered the amounts that employers must set aside, plus the payouts from state pensions. The research found that a woman in London could expect just 41% of her current income in retirement, compared to 72% for her counterpart in Sydney, Australia. Part of the reason for the difference was that in Australia employers are required to put aside 9.5% of a worker's salary into a pension. In Britain, the autoenrolment scheme currently only compels employers to put in 1%, rising to 3% by 2019. Other European countries also fared better than the UK, with the French receiving 69% of their salary in pensions, 67% in Italy and 50% in Germany. Even America managed a 55% replacement rate.

Ron Douglas, NPC president said: "The UK state pension is simply too low - and future generations of pensioners are going to find this out the hard way unless the trade union and pensioners' movements take action now. Even the 3% increase in the pension next April will only bring it up to £126 a week for existing pensioners with a full contributions' record, whilst many older women will only get around 60% of that..."

Christopher J. Brooks, Chair,

Suffolk, and Anglia Region,

Pensioner Associations (NPC)