

Election Time - Cast your Vote

This time next week it will all be over except for the high likelihood of party dealing trying to cobble together a workable coalition to govern us all. It is important that we cast our vote, a democratic right won for us at great price by our forebears, and you may like me have already done so by postal vote. In case you have not, the National Pensioners Convention has issued a summary of political party positions on various pensioner issues that can be seen on www.npcuk.org useful in coming to a decision. The convention, backed by 1.2 million affiliated members, has worked hard over the past decades in bringing these issues to the fore on the political agenda. They have become front page news on many occasions in recent years, so important has the 'grey' vote become due to our increasing demographic presence.

All parties except the Green Party support the 'triple lock' on state pensions for the next five years introduced by the Conservatives - the Lib Dems will put it into Law. The Greens support a 'double lock' by omitting the 2.5% from the formula. None want to use RPI instead of CPI for indexation purposes. All parties support a new state pension in 2016 but none except Greens would include existing pensioners in the new arrangements. Greens support a new Citizen's Pension of £180 a week for an individual and £310 for a couple, plus the reintroduction of a form of SERPS. The SNP propose a starting level of £160 a week.

The proposed new state pension system just for those that retire after April 2016 will effectively create three different pension schemes based on year of birth. Existing retirees will have a combination of first and second state pensions based on either 30, 39 or 44 years' worth of National Insurance contributions, those retiring after 2016 for the next few decades will have a combination of the existing system and the new single-tier pension whilst those retiring around 2080 will be among the first with a state pension income based purely on the new system. It therefore suggests well over half a century of bureaucracy and complication before any real form of simplification is introduced. The setting of a combined basic and second state pension at around £144 a week is less than the amount those pensioners with a full entitlement to a basic state pension, Graduated Pension and SERPS are currently getting. In addition, it is even less than the amount available to someone who retires today – which on current figures would give someone with 30 years' worth of national insurance contributions a combined basic and second state pension of around £150 a week.

Conservatives, Greens, UKIP and SNP will retain Universal Pensioner Benefits while Labour and Lib Dems will remove Winter Fuel Allowance from those paying higher rate tax and Lib Dems do the same for TV Licences. On the NHS, Conservatives and Lib Dems pledge £8bn extra funding by 2020, Tories also pledge everyone over 75 to get same day GP appointment and Lib Dems recruit 10,000 GPs and 7,000 nurses.

Labour will repeal the Health and Social Care Act 2014 and as UKIP also say, recruit 8,000 more GPs and 20,000 nurses. Greens will repeal the 2014 Act and pledge £12bn extra funding plus free prescriptions, dentistry and chiropody, providing 400,000 new health jobs. SNP pledge £9.5bn extra funding.

Maybe a better election system instead of 'first past the post' could avoid these party promises becoming just bargaining positions for a post election deal – whatever, we must use our democratic vote.

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