

## OLD GREY MATTER ARTICLE

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### Never had it so good?

The October issue of the National Pensioners' Convention (NPC) campaign bulletin highlights several areas of concern to all seniors, including those about to retire. The full version can be seen online at:

[www.npcuk.org](http://www.npcuk.org)

Under the heading 'Women big losers in new state pension', new official figures show that of the first 1.2 million people to claim the flat-rate pension, only 80,000 women will receive the full amount. The discrepancy is partly due to an increase in the women's state pension age – which is rising in line with men's by 2018 – as well as the fact more women take career breaks to raise children. The situation is further complicated by the fact that an individual currently needs 30 years' worth of national insurance contributions or credits to get a full state pension, but after April 2016 that will rise to 35 years. It means that someone who has 31 years of contributions today, for example, would get the full amount if they were to retire now, but if their retirement date was in May next year, they wouldn't. Increasing the number of qualifying years is likely to mean more women miss out on the full payout as they typically have gaps in their employment. Worrying figures from the World Health Organisation also show life expectancy for British women is the second lowest in Western Europe; ranked as 14<sup>th</sup> out of 15. Experts say a girl born in 2010 would therefore expect to live to 82.7 years in Britain.

Under the heading 'NICE veto on "flying" social care visits', a long-running matter of deep concern is flagged up. Care workers should stop spending as little as five minutes with the hundreds of thousands of vulnerable people who rely on their help and stay for at least half an hour, government advisers are urging. Staff who undertake social care visits to 470,000 older people every year must spend 30 minutes helping to keep them well, said the National Institute for Health and Care Excellence (NICE). In its first ever guidance on social care, NICE says that contracts that local councils in England sign with social care providers should allow workers time to provide a good quality service, including having enough time to talk to the person and their carer, and to travel between appointments. But council leaders have already said the guidance cannot be delivered without additional funding from central government and there is the rub. Is central government listening or just letting the local councils get the flak for doing their dirty work in the name of austerity? The chancellor will give his Comprehensive Spending Review on 25 November, but it is unlikely he will reverse the £4.2bn cuts that have already been made to social care since 2010. The NPC re-iterates its call for a tax-funded National Health and Care Service as it believes it is the only answer to the care crisis.

'Never had it so good'? Now we are seeing stories in the media claiming that older people—and particularly the "baby boomer" generation - have never had it so good; enjoying final salary pension schemes and property wealth. The latest attack, in the Guardian claims the "grey pound" is worth £320bn a year, and paints an unrealistic picture of life for pensioners in 21st century Britain. In contrast, a range of new data shows that only 48% of baby-boomers own their property outright and nearly a quarter are renting. Nearly 2m of those aged 55-64 do not have any private savings and 42% have a long term illness.

Dot Gibson, NPC general secretary said: "There's been a lot of nonsense talked about a war between the generations, when the real difference is between the rich and the rest of us."

Christopher J. Brooks, Chair,  
Suffolk, and Anglia Region,  
Pensioners Assns. (NPC)