

# Pensioners' Manifesto 2017

## Briefing Paper



### Introduction

Following the surprise announcement that the General Election will be held on 8 June, the NPC has produced a six-point Pensioners' Manifesto based on existing policies and campaigns. However, we recognise that there are also a number of other issues that are important to older people, and these are listed for information. The purpose of this paper is to provide a brief explanation of each item in the Pensioners' Manifesto that can be used when presenting it to candidates over the coming weeks.

### **A state pension set above the official poverty level, at around £200 a week and linked to the triple lock of the higher of earnings, prices or 2.5%**

One in six older people live in 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 as 32<sup>nd</sup> out of 34 OECD countries) and successive governments have allowed it to deteriorate. All older people, both now and especially future generations need a guaranteed income on which they can live. The simplest and fairest way of doing this is through improving the state pension for all pensioners – taking it to a level which is 70% of the living wage. Many argue the triple lock on the state pension is too generous, but even with it in place for six years, the state pension is still less than it would have been had the link with earnings not been broken in 1980. Far from having done its job, the triple lock is still needed to ensure that the gap between pensioners' incomes and the rest of society does not widen.

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

The NHS and the social care system are inextricably linked, but the NHS is 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.

### **Maintenance of universal pensioner benefits such as free bus travel, a £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.

### **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. Two in ten households aged 60-64 have outstanding mortgage debts of £50,000 and fewer than 48% of 55-64 year olds own their property outright. So even in a generation that apparently has had the best of everything from free education to final salary pensions – less than half own their homes outright. If there were greater supply of suitable and affordable homes for older people, along with practical support for those wishing to downsize, it could help release those homes for younger families to rent or buy, and everyone would gain.

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

Every week, the media reports shocking details of how some older people are treated in hospitals, care homes or their own homes. The NPC believes that we need specific legislation to tackle this issue and a Dignity Code that enshrines in law certain rights and protection against all forms of elder abuse. The NPC's Dignity Code already has the support of over 40 local authorities, as well as a host of health professionals, care providers and politicians.

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

Brexit and the deal that the UK gets from the European Union is likely to be a major issue in the General Election. For older people, there should be guarantees that UK state pensioners living in the EU will continue to receive an annual increase in their state pension, that the entitlements provided by the EU health insurance card will continue and that other rights, particularly in relation to health care will be honoured. In addition, it is vital that the 80,000 EU workers currently employed in our social care system are given the right to remain.

There are of course a whole host of other very important issues with which the NPC has been involved and could be raised during the election. These include:

- The rights of older carers, including gaining entitlement to the Carer's Allowance
- The impact of the bedroom tax on older tenants in social housing
- Issues around increases in the State Pension Age for men and women
- The unfairness of 'frozen' pensions for 500,000 UK pensioners living abroad
- Fuel poverty and the number of winter deaths among older people
- The effect of cuts to meals on wheels services
- The need for guards on trains to assist disabled and older travellers
- The 'digital divide' which discriminates against older people who are not online
- The negative portrayal of older people in some parts of the media, particularly in relation to younger generations

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