

OLD GREY MATTER ARTICLE  
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We need a Living State Pension

Two future dates are of significance to senior citizens campaigning for a better state pension. The first is the 1<sup>st</sup> October which is the International Day of Older Persons. This day was instituted in 1990 by the United Nations and aims to recognise: a) the elderly are an asset to society who can contribute significantly to the development process. b) the complexity and rapidity of the aging of the world's population and the need to have a common basis and frame of reference for the protection and promotion of the rights of the elderly, including the contribution that the elderly can and should make to society.

This year the National Pensioners Convention is using the date to highlight the need for a better state pension. Raising the state pension to 70% of the living wage (outside London) will give today's and tomorrow's pensioners a better income in retirement, according to new research from the NPC. Such a move would give older people a basic state pension of around £10,000 a year compared to the £6029 they get currently for a full pension. Given that many older women don't even get that, the move would improve the lives of millions of older people and establish the idea of a living pension for all. NPC's research is outlined on a new leaflet being distributed around that date across the country by members of the NPC. Anglia Region members will be visiting Colchester Castle to celebrate this day. A petition form in support of a decent state pension for all generations is also circulating and can be found on the national website: [www.npcuk.org](http://www.npcuk.org)

What is the current state pension situation? The UK state pension is just £115.95 a week and is ranked 36<sup>th</sup> out of 37 OECD countries. Over 6 million older people live on less than £10,500 a year and 1.9 million are living below the official poverty line. The poorest pensioners tend to be women, single people and the over 80s. The new state pension coming into being for those retiring from April 2016 will force future pensioners to pay more, work longer and get less than those today. The question is - what can be done? Both today's and tomorrow's pensioners need a state pension that can take them out of poverty and rise each year in line with the real costs of living. The idea of a living state pension of £192 a week or £10,000 a year would start to give people dignity and financial security in retirement. There is plenty of money in the UK pension system but it is unfairly distributed and clearly the pensioners of Great Britain, the 6<sup>th</sup> wealthiest country in the world, are getting a raw deal compared to the rest of the developed world. Ron Douglas, NPC president says: "Decent occupational pensions are in decline and auto-enrolment is unlikely to deliver huge payouts for future retirees, which is why the need for a higher state pension becomes increasingly important, not only for today's pensioners, but for future generations as well."

The second date is 4<sup>th</sup> November when the NPC is holding an official lobby of parliament on this issue. It has booked Committee Room 14 in the House of Commons and lobby MPs from 1.00 – 3.00 pm with many speakers and members present. However, it is disappointing that newly appointed Pension Minister, Baroness Ros Altmann has told the NPC she is too busy to meet to discuss our concerns over pension matters. She has also declined an invitation to speak at the NPC's lobby in November. Given the serious concerns surrounding the future of indexation, the unfairness of the new state pension, the impact of the new pension freedoms and auto-enrolment the NPC will continue to try and meet the minister.

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