

Pensioners' Parliament Report 2018



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NATIONAL PENSIONERS CONVENTION

PENSIONERS' PARLIAMENT 2018

Opening Rally

RON DOUGLAS (NPC President): Welcome. On behalf of the National Pensioners Convention. I would like to welcome you here to Blackpool. Firstly, I think we have some new delegates; it will be interesting to see a show a hands of those that have come for the first time. (Indication of at least a third of the room) That is very encouraging. To start this Conference off, I call on councillor Gary Coleman, the Mayor of Blackpool.

CLLR GARY COLEMAN (Mayor of Blackpool)

Good afternoon Ladies and Gentlemen, I welcome you from whichever nation or county you are visiting from. I would like to welcome you to this magnificent Winter Gardens complex. This is the first time I have sat on the stage of the Pavilion Theatre, and what a wonderful view it is looking out of the Theatre. This was the original Theatre from the original Winter Gardens complex.

Next month our wonderful Winter Gardens celebrates 140 years. Over the years we have welcomed millions of people through the doors; many of those people have happy memories of their time here. I am sure many of you here today have visited the Winter Gardens in Blackpool before, and I am sure you know that the sun always shines on this part of the Fylde coast! (Laughter)

Moving swiftly on, I love to hear the stories when people visited Blackpool as children and the special memories they have of this town. People tell me about the first time they came to Blackpool or the first holiday they had here, and when they came here on their honeymoon many decades before. I am so pleased to know that Blackpool holds a special place in people's hearts. I hope you take away nothing but happy memories from your visit here of the next few days.

As Mayor, I have to avoid being overly political. But, when you look at some of the current statistics, and issues involving pensioners it's abundantly clear why the work being done by your good selves is so important. (Applause) Of the 1 in 6 of our population now over 65 years of age, something like 33% depend solely on the state pension. A similar percentage of pensioners live alone, including 2m people that are 75 years of age or older, and if you then throw in to the mix the future of the NHS, funding issues, austerity and the fact that so many people are struggling to

get by, it is painfully evident that pensioners need somebody to be fighting their corner.

I admire you all for being at this Parliament. The work that you do and the results you achieve not only impact on today's pensioners but to those of us that hope to be pensioners in the future. (Applause) It is quite clear that the beneficial impacts you achieve today will have a positive impact for generations still to come. It is really sad that some younger folk fail to show seniors the respect they deserve. Being a pensioner means that you have been to the University of Life; you have experience and knowledge that only time can bring. It is heartening, though, that you here today are using that knowledge and experience for the betterment of others.

We all know that we live in difficult times. By being here today you are proving that no matter what your age, you can do so many worthwhile things. Please be proud of your achievements, and for fighting for the rights and quality of life of so many others.

Ladies and Gentlemen, I am honoured to have been asked to open this year's Parliament: I hope you have an interesting, fun, and productive few days. Thank you for coming to Blackpool. We always welcome you with open arms, as you know.

Once again, thank you for the work you do. I now have the pleasure of declaring this year's Parliament OPEN!. Thank you. (Applause)

RON DOUGLAS: Thank you, Gary. On behalf of the NPC, we would like you to take this cheque for the charity of your choice, and we would like to place on record our thanks for the support that the council has given the NPC over many years. Without that support, we would have some difficulty in staging this event. Thank you very much. (Applause) We'll continue on with the programme. We have had one or two changes to names, but the subjects will still be the same. The first speaker is Lizanne Davenport, who is standing in for Kevin Lucas, talking about the Care Workers' Campaign that UNISON have launched on behalf of their members. (Applause)

LIZANNE DAVENPORT (UNISON): Thank you. I am a regional organiser here for UNISON based in Manchester, and I am delighted to come today. We have been running the Care Workers for Change campaign for about 18 months now. We recognised there was a deficient organisation of workers in the care sector: low paid, predominantly women, in inse-

cure employment and often treated very badly, and only getting in the press when there's an incident in a home with a resident. As a trade union we had failed to engage with them and represent them effectively. So, our campaign is to support the care workers and to build a trade union and organise a political alliance to support their voice.

What we are demanding is dignity in social care. That is about fair funding for the sector. It is about having decent jobs in the sector and it is about quality services. (Applause) We want to work with as many community alliances as we possibly can. We have had fantastic support from politicians but we want to engage with employers who want to support the campaign and employers who will recognise us in order that we better the terms and conditions of those working in the sector. We want the campaign to be a voice for the sector as a whole, for all those committed to those that deliver the service and for that work in the service.

We have done a number of different things: we have managed to give care workers an opportunity to speak to the newly-appointed Greater Manchester Mayor and the Liverpool Metro Mayor and with MPs and local councillors, and we have had rallies of workers to talk to employers, whereas before they would have been too afraid to go to their own employer with a very legitimate grievance. We have represented them to make sure they had our support, and that it was felt throughout the workforce.

We have had a number of recognition agreements with the national minimum wage, sorry, the real living wage brought in by a number of employers. But today I want to challenge the mis-conception and debunk any myth about funding in social care.

There can be no doubt since this government's austerity agenda in 2013 there has been a deficiency of funding in the social care sector, and I think everyone you talk to would agree with that. But what happens with that funding, is part of what has caused the real crises in this sector. We have seen a number of examples of this, and it is something we will see many more of. There is substantial profit being taken out of home care and put into the hands of capital investment companies. Let me explain how it works.

Let me tell you about the lovely Ann who is one of the care worker members. Ann used to be employed by Tameside Council. She had a nationally agreed set of terms and conditions and access to the Local Government Pension Scheme, hardly golden-plated and not the best wages available but fair and decent, and she was reasonably well looked after. At that point she was probably in a trade union.

Back in 2014, Tameside Council decided to commis-

sion services out to a number of different providers. It was done on a geographical basis, and so they engaged seven different companies to deliver their home care: one for each different area. The contract total value was worth £7m so instead of it being provided by the Local Authority, it went out to private providers. The one that Ann went into was "Careline". To begin with there were not a lot of changes. However, what she used to do in a day she has to do a third more of now.

Then, the Council looked at how it could reduce the amount of money it was paying for its contracted hours because of the further impact of austerity. When the council cut the funding to the contractor, the company told its workforce they could no longer pay the generous terms and conditions they used to have, and reduced pensions and the hourly rate.

So, Ann is now on minimum wage with a poorer pension and instead of knowing she has a 35 or 20-hour week, she is on a zero hours contract. She never knows from one week to the next exactly the hours she is going to be working. Let me give you an example of a roster Ann has. She starts on a Friday at 7.30 in a morning and finishes at twenty past midnight. During that time she is supposed to visit 48 people: 48 visits. It starts off all right with 15-minute visits. We would say the absolute minimum somebody should be getting. She is only paid for the time she is delivering, but she does not get paid when she is travelling in-between.

She has a horrendous contract, because when Friday finishes she gets 2 hours and 40 minutes rest until 3 o'clock in the morning on Saturday and works for 20 hours and 45 minutes through to quarter to midnight. She has to do 51 visits. But she has four hours extra to do it in! 51 visits: you can imagine the pressure on you, and you can imagine the quality of care here which has degenerated. You might say 'why'? Why should she put up with that? At the end of the day she is on a zero hour contract. But, if she does not do those hours given to her in that week, she will not be given the same amount of hours for the week after. This is an absolute disgrace, because she is not paid for the travel time, and if you look at the hours she is working, she is getting paid less than a national minimum wage; it is likely less than £5 an hour.

We have taken up cases similar to Ann's, because they have not been paid for travel between appointments. We will continue to do that. But litigation makes very slow progress. You would think it has changed the minds of these companies, but it has not. Careline is the company she worked for. They have a regional contract and they work in a number of different local authorities.

They are quite a healthy company: £30m worth of profit in 2016. Yet there is no money in the care sector - remember! Yes, as a relatively sizeable company, and because they are profitable, they have been bought out by a company called City and County Business and they buy similar businesses up and down the country. So, suddenly City and County Health Care is the second largest provider in the country but you don't know, if you are Tameside Council, because you are buying from Careline, and you do not necessarily see they are part of City and County Health Care. A nice profit as well; they caught the attention of Graphite Capital; they are a hedge fund and they say City and County are making money, and so they buy them. They take their profit, (the £30m profit) and add it to the £124m that Graphite Capital already has. They lend City and County £70m and City and County have to pay it back at an interest rate of 15%, and so they go from being a profitable company to a company seriously in debt and all the takings are used to pay off the debt, and Graphite Capital pockets it.

It's all off-shore. It is all coming from our taxpayers' money and going out off-shore and making a tremendous amount of money for investors also off-shore, and not to residents in this country. So, it is really important that we understand how this works. That is what hedge funds do and what debt leveraging is. Because Graphite Capital is so successful, there are investors looking to put their money with Graphite Capital including last year, two of the pension funds: the Greater Manchester Pension Fund, and the Church of England Pension Fund.

So, if Ann goes to church, her church is making money out of what is being taken out of her pocket. Certainly she has not got access to the Local Government Pension Scheme any more; they have taken it away from her. Again, out of her pocket, Graphite Capital are making money and, what used to be her pension fund, is making money. So this is a very important consideration, and we need to look at the companies our pension schemes are invested in. It's very simple. They buy-up companies and leverage them with debt, and take all the money possible out of them and pay it off-shore to shareholders. That is the system and how it works, and that is where our money is going.

Allied Health Care: they care for 13,500 people in this country and have £19m worth of substantial debts. They have gone into a company voluntary arrangement. Lyceum cares for 16000 people. They have a £45m debt and plus £20m in debt interest. City and County, the one I mentioned: £65m debt and £17m interest. Four Seasons: they have been in the news

most recently; they are owned by Terra Firma and care for 17,000 people, and they are £125m in debt and £26m in interest deferred.

You can see that the financial pressure those who deliver care are under is because the hedge funds are taking the money out of them. It is not just about investment that needs to come from Central Government and Local Government, but it's about changing the system fundamentally, and that is why I think our campaign is so timely and important. We will continue to litigate and move forward, but it should not just be about increases in public funding. Yes we need minimum standards to show that local authorities are looking properly into the companies they are commissioning to carry out services on their behalf, but we also have to remove private equity from the UK's social care. We have to see off private equity because it is taking your money. (Applause) Without a shadow of a doubt, we need to bring these services back into public hands. We say bring the service back in, use taxpayers money to deliver what people need, and take care of those who are delivering the service for you, because they take care of the most vulnerable people in our society. (Applause).

RON DOUGLAS: Thank you Lizanne. We wish you well in your campaigning. The next speaker, Mick Newton, certainly opened my eyes in relation to the attack that the mine workers had on their pension fund. I am sure he will open your eyes too when he makes his presentation.

MICK NEWTON (Mineworkers Pension Association): Thank you, Chair. It's a great honour to be here. May I bring you all fraternal greetings from the coal field communities throughout the UK. I will start by quoting Abraham Lincoln who said: "You can't escape the responsibilities of tomorrow by evading it today". That is exactly what successive governments have been doing since 1979.

I would like to inform you of what they have been doing to the mineworkers' pension. Back in 1994, when they privatised the coal mines, the then Tory government said to us that it would be a good idea if your pension came into the government Treasury, and we will protect it because you do not want the same thing to happen to your pension, as what Robert Maxwell did to the Mirror Group pensions.

The fact was that our pension was not in deficit. At the time it was the second largest pension scheme in Europe. To date, the government have taken over not £1m and not £10m and not £1bn, but over £8bn of our pension scheme. They have done this through a spurious agreement enforced on us back in 1994. Every year, the pension scheme has made a profit. It has made a surplus. Three years ago it made a sur-

plus of £1bn and that money should have gone back to the miners, but it did not. Back in 2014, when we made a £1bn surplus, the government took £750m out of that £1bn surplus and left us with £250m, and the same will happen this year if something is not done.

To give you a bit of background to the scheme: the Mine Workers' Pension Scheme is for mine workers and widows, and people will say what are they shouting about? All the pits have gone. But the people are still there. A lot of the widows are survivors on a poverty pension, some as little as £10 a week. The government at the same time takes 70% of our pension, which cannot be right. I think at the time of privatisation of the coal mines the government and its friends in the City probably saw what was happening with our pension; it was a very successful pension scheme and not in deficit and we owned quite a substantial amount of property in the Square Mile. Can you imagine mine workers opening property in the Square Mile? One thing that they did when they took over our pension scheme was sell the property off to their friends, cheaply may I add, which was money that could have come back to the miners and their widows again.

Since 1975, mine workers have saved on a pound for pound basis to secure their financial future in retirement. In 1987, at the height of pit closures, the government and British Coal said can we have a contribution holiday? Why? We think we could stop some pits closing. Okay then. As it unfolded that is not what happened but they used our own pension to pay for our own redundancy and to pay to close down the mines. Then after that, you have probably heard a lot about mining-related illnesses like emphysema. The Labour government in 2002 took £2m out of our pension fund to pay us our own compensation from mining-related diseases. If you come from a coal field community you have probably seen endless regeneration schemes in your neighbourhood, and some are funded by the Coal Field Regeneration Trust and, once again, that came out of the Coal Mining Pension Fund. The miners have paid for their own redundancy and compensation claims and regeneration schemes in their local community. This is a national scandal, but even though the media are aware of it, they seldom report it.

But we have been doing our utmost recently to create more public awareness. Last week we had a rally down in London and our very own Dot Gibson spoke at that Rally and that was fantastically received by former mine worker and widows alike.

The urgency of the settlement on the deal for the

mine workers is more so because, out of that 200,000 membership, 10,000 former mine workers and widows die every single year; that is about 200 a week. And, do you know, whilst I am here today, maybe 30 will die. Some of those are in relative poverty. So, our brave mine workers who were relied upon to supply the energy needs of the UK are being penalised and punished all the way to the grave.

It is about communication and postal workers and BT workers. It is also about steel workers and university lecturers. The list is endless. What is happening to workplace pension schemes in the UK is similar to the privatisation of the '80s and '90s; they look to make a profit from anything they possibly can and give a green light to bosses to take whatever they can from pension schemes to satisfy their own shareholders.

I make the point here today and it is a point that I have been trying to make with MPs for some time now that our pension schemes need to be democratised, and the Mine Workers' Pension Scheme does not have an AGM. Mine workers cannot put questions to the trustees. However, the investment that our scheme puts into the stock markets, the shareholders get an AGM and can ask questions and force financial policy in their favour, but the workers cannot.

So, we need to do something and set up a Select Committee Inquiry into all occupational pensions and make a Commission, not exactly a Royal Commission, but a Commission any way. I forgot to mention that the fire-fighters have had a bad deal recently and even the police. Can you believe it? We stood outside a shopping centre in Mansfield, Nottinghamshire, not so long back with a pension stall and two police officers walked over and my mate said, "Here we go again Mick (Laughter) we are going to get arrested again!" We had both been arrested seven times between us during the miners' strike. But they came to us and said, "We cannot sign your petition but good luck to you because what they are doing to you, they have done to us, the Police". They have to work now until they are 55 rather than 50 to get their full pension. It is happening to everybody, and we need to fight back against the penalisation of these pensions. I think the government realises that a lot of pensioners cannot fight back; they cannot go on strike any more. They can make a noise, but they cannot do much more than that. Well, it is time we did. It is also time we did something about the level at which employers pay into a work place pension scheme because that impacts on the low paid and part-time staff as well. 6,000 occupational pension schemes which exist in the UK of which nearly 4,000 are in

deficit. Now, the government launched a get tough policy on bosses via the White Paper; you probably heard Theresa May talking about how she was not going to stand for what happened with Carillion and was going to do something about it. They have. They announced their White Paper in January this year. I have read through it. I do not think it would double-up as good fish and chip paper really (Laughter). But she says she has given more power to the Pension Regulator. That is okay, but the Regulator has no resources. I bet the Pension Regulator will not have taken one boss or one company to court, and they will continue with the pension funds to save their bosses, the shareholders; that is exactly what will happen.

In winding up, there is nothing more certain than the fact that we will all retire some day and we need more certainty about what is going to be in our pension pot when we retire, rather than shifting from one year to another year watching the depreciation take place at the hands of the shareholders and investors.

One last thing: I have had some good news today: the government is now prepared to enter in to talks with mine workers later on this month, possibly early July. So, the message from me, from the mine workers, and mine workers looking for the support which you have given us over the past 3 years, the message is: it can force a change. If you continue to resist and persist and insist what is right for you and yours, you will get what is rightfully yours. Thank you.

RON DOUGLAS: Thank you very much, Mick. Our next speaker is Dr Gemma Carney from the Queen's University, Belfast.

DR GEMMA CARNEY (Queen's University): Thank you. My name is Gemma Carney and I am an academic researcher and lecturer at Queen's University in Belfast, and I am a critical gerontologist. Basically it means that I am one of those much maligned experts on ageing societies, but the work I always do is that I bat for older people. Today I will argue that older voters are not to blame for Brexit or, indeed, anything else. (Laughter). (Applause).

Many years ago I worked for the Irish Senior Citizens' Parliament and as an organisation, it was very similar to the NPC, and so I feel very at home today. The atmosphere is electric; much more so than the 18 year olds that I normally speak to.

Since 2007, I worked for the Parliament for a year and I went back into university research looking at ageing and the political economy and inter-generational politics and more on ageism. I will talk to you about ageing and democracy and the Brexit vote.

So, to make this case I will examine how age has been identified in today's globalised and fragmented

world. What I have done is analyse some of the public reaction that followed the Brexit vote. I have been scouring the news and media for records on older voters and older voters' roles in particular, in bringing about a majority leave vote in the 2016 Referendum. My analysis has shed some light on why some pensioners voted leave and why some young people did not vote at all. We need to avoid age stereotypes if we are to protect our democratic institutions. I also did a little background on how I saw the referendum as an exercise in democracy. But, before I go any further I want to confess I am a remainer; that is partly because I am Irish and I live in Northern Ireland, and we have the issue with the borders, but mostly because I am a strong proponent of all areas of politics. That is how I see myself.

Like many other people in the days and weeks following the vote, I firmly believed I voted remain because I knew better. My liberal views are right and therefore so am I! And the people voting to leave must be wrong.

Research undertaken by Matthew Goodwin and colleagues shows gender and age and a white global elite really is what makes a remainer. I will probably be a remainer until I die, but as the time passes, I have been becoming more understanding why some people voted to leave. But, I can also see how there are major problems; how the referendum was conducted and how that may have influenced people's views. In particular, the media played a very important role in the EU referendum. If anybody saw the headlines in today's paper: the same thing is happening again with big bold messages from some newspapers, threatening the MPs; some of who want to water down Brexit, and so it is not been resolved.

Now I could spend the whole speech talking about the issue who voted leave and who voted against, but that is not really useful. What is useful is to look at this whole exercise and what it says about democracy and society, and what is the capacity of our political institutions to make good decisions following on from this one?

So, the question I pose for myself in preparing for today is: why have the pensioners been blamed for voting, in the press? Why not blame women or any other group? A few years ago I argued ageism against older people is within political economic and social and cultural life. This work resonates with the work of Professor Alan Walker, when in 2012 he said: "A combination of ageism and neo-liberalism, this is a combination that is particularly effective..." which led to a situation where it is fashionable to blame pensioners for everything: the housing crisis, delays in the NHS, and now Brexit.

This is what Alan Walker says, "There is nothing new about ageism or age discrimination and pessimism related to the economic consequence of ageing, which was not invented by the Coalition Government - but the narrative on ageing is remarkable for its prevalence in the media". Where you saw a good example was the blaming of pensioners for Brexit.

Certainly, whatever we may think, the media has decided that generational warfare is as important as class or racial divide. I disagree because I have done research on it. We have to make sure that age and generational divide is not used to set different generations up against one another. (Applause)

So first I want to draw on some research undertaken by colleagues at Kings College, London which suggests that the main issues discussed in the media were immigration and the economy. At that point, age, generation baby-boomers and any of those phrases did not enter the debate at all. Why? Is it not curious? I decided to examine what was written about older people in the media in the four weeks following the Referendum. I undertook a media analysis of all English media papers using "Brexit" and older people. It was from 23 June 2016 to 23 July 2016, one calendar month. There were 91 articles and from newspapers all around the world. I have to say that the Brexit experience really makes, I think, the rest of the UK know what it is like to be in Northern Ireland; famous for all the wrong reasons!

I classified these articles into a number of categories from opinions, news features and business and politics. When categorised, I discarded ten of them and of the remaining 81, six were politics, four business, 13 were features and 33 were news with six letters and the remaining 18 were opinion-based. There were a lot of opinions on Brexit in the Independent, Telegraph, the London Standard and US papers too, and the more obscure Australian Financial Review and the Yorkshire Post - maybe some reasons for that here - and my local paper in Ireland, the Belfast Telegraph. There were a huge range of papers. The Independent had the most articles: 12; and The Guardian and Mirror had 4 articles each. Not all was necessarily covered, but all covered it. I thought it would be more ageist and I thought the articles would be consistent in blaming older people for Brexit but what was revealed was more complex.

So, I read the pieces in reverse order starting with when the dust settled a little. Many were featured in the second half of the month, and most news articles were published in the early days after the Referendum, so the days immediately following the Referendum, the newspapers contained the most statements. We saw letters appearing and many were written by

pensioners following the Referendum. Some pensioners wished to defend themselves against the accusation of having voted leave, but others wanted to put the record straight. From Joyce Wildman in a letter to The Guardian, she said: "I am 81 and voted remain. Shall I get a T-shirt printed in case I meet some hostile young people?" Others reported the dismay, and they were pilloried for casting a vote, and those explaining about the passage of time led to time for more to complain. One pensioner likened to saying "The debate around EU membership was as complex" as "Using a chain-saw to do heart surgery".

The piece written by journalists was in order to gain an insight into what the public thought, so it was written by what the media thought rather than the people, and these were full of shorthand and stereotypes and often stereotype millennials, those that came of age at the turn of the century known as 'the snowflake generation', or sometimes presented as 'whingers' and set up justifiably as the 'confused generation'. Likewise, baby-boomers were stereotyped as selfish, self-satisfied or zombies (Laughter).

In the immediate aftermath of the vote, older people were blamed for the outcome. However as days turned into weeks, the role of elites, the mis-information spread by the leave campaign and a lack-lustre Remain campaign were also seen as factors in determining the vote.

A 65-year old journalist, Mr Docherty, lay the blame elsewhere, "It was not the baby-boomers that broke the UK but David Cameron born in 1966, Eileen Foster born in 1970, Boris Johnson born in 1964, and Nigel Farage, born in 1964; and had they listened to Ken Clark? He was born in 1940. Had there been others, they may have acted differently (Applause).

The role of age/ageism was also called into effect and it was introduced by those that took the longer term view, seeing the issue as one of social and economic inequality. On closer analysis I am inclined to agree with these views. What is the point of having stereotypical categories on millennials, of baby-boomers, if they do not tell us anything? It is a diverse group and throwing it altogether is ignoring important things like gender, class and ethnicity and any other identity you choose. One journalist said "I feel like it is a social barrier. My generation has been vilified because of the demographic we fit". It is the usefulness of age as criteria of making broad-based assumptions of a large-based population. You look at the consensus that Brexit is a generational thing, and so what was behind the articles?

We are turning back to the 81 articles that I have whittled down and I was surprised to note that actually only one of the articles I would call proper research.

That is that it relates to scientific or scholarly work that have positive and negative figures, and where they are reported. That is how you know it is really researched.

In fact, of the 81 stories that made up my sample, there were no less than 19 stories in 15 different newspapers which were based on the same press release from the Resolution Foundation. Every one of these pieces led with the headline along the line of "Millenials..." and concluded that the issue of inter-generational inequality was more important than the other social phases of inequalities. These reports were by think tanks such as the Resolution Foundation. I looked at their report entitled the Stagnation Generation; it is not research, in my view. It offers provocative but partial and ideologically-driven ideas about generational relations. Crucially it makes little reference to previous academic research particularly avoiding the likes of John Nichols about old age, and remember it was David Willetts who was behind this. So, we have to be wary of think-tanks. Generally they are okay to influence public debate but there was nothing of those newspaper reports to suggest that the research was scientific or not. But even if it had been conducted in a scientific manner, the press release that appeared to form the backbone of the articles said that millenials were worse off than many generations. It neglects the broader changes in recent years particularly with higher levels of inequality generally and increased levels of debt and local levels of job insecurity and greater competition in the job market.

In fact the report seems to work on a presumption that each generation should be better off economically than its parents. Why is this assumption made? Is there ample evidence? For instance, in the foundational study into the human life force, Glen Elder studied the children of the Great Depression and found those to be much worse off than their parents, and children born in the '80s and '90s are the children of the economic crisis, and so it is not surprising that they are more worse off than their parents.

In fact, the issue of earnings for millenials is a periodic effect because of the time and set of circumstances in which they were born and then hit a perfect storm of indebtedness and the stagnation that reports leave out: such as the deregulation, liberalisation of economics spear-headed by Thatcher and Regan and taken up willingly by Blair, Cameron and laterally May. (Applause)

In my view the Resolution Foundation is too keen to put forward baby-boomers as an Aunt Sally for other generations to share blame for problems in society, and these stem from neo-liberal policy decisions from

market-led economics. That has replaced the collective and consensus-based politics that provided the Welfare State and NHS and defined pension benefits between 1945 and 1979.

So, to conclude, most of the issues relating to the Brexit vote are anti-establishment. If you have lived long enough to see how the new ideas like de-regulated markets and globalisation cause massive inequality, where politicians seem to put themselves ahead, more than the people, and if you are old to have seen and secured enough to take the long view, you might have decided to vote leave.

Something that is frequently over-looked is the poor baby-boomers who got on the housing market in '60s and '70s and '80s by buying a house that was in an unfashionable terrace in a poor area with no bathroom or central heating and an outside loo and '40s electrics. Over time, virtually all housing stock has been improved or demolished.

It should be the aim of government to deregulate capital markets and make promises that everybody can reach, so that material wealth is easier to come by, and that you can own property early in life. This is not how the capitalist system works, however. But for politicians to say this would be too honest and unpopular; and, who has met a politician that is unwilling to make a popular decision?

The real challenge is to become a post-Brexit society; it's not to apportion blame but to work together to defend hard-won political and civil rights, and our Welfare State, and to oppose those who are letting large multi-nationals operate without any regulation.

I think you need to take a strong stand with the media if you want to challenge the ageism by a think-tank like the Resolution Foundation, then you need to do what you are good at which is writing letters to your MPs, your local newspapers, national governments and anybody else that publishes alternatives that Brexit is a war of generations. Thank you (Applause).

RON DOUGLAS: Thank you very much, Gemma. After 50 years in the railway, it gives me great pleasure to now introduce Steve Hedley from the RMT.

STEVE HEDLEY (Assistant General Secretary, RMT): Thank you very much, and thank you delegates for the invite to come along and speak here. It is a fantastic turn-out today. It is great to see pensioners getting organised. I especially honour one of our former members, former Branch Secretary, Regional Secretary, Ron Douglas, who is here. And Dot Gibson, a tireless campaigner here before you. Dot, I thank you for your hard work especially helping the railway workers and also the National Pensioners Convention. Also, the famous Jack Jones. Jack Jones was the TGWU General Secretary who went to fight

off fascism in Spain and came back to fight capitalism here and then founded the National Pensioners' Convention. (Applause)

I want to tell you a little about our disputes and refer to other things that have been said up here today. What we have is capitalism trying to expand in the areas where it has previously been kept out like nationalised industries, like the railway. What it has meant is that people have come in, in the form of companies or British corporatists like Richard Branson, who have come into our industry and taken hundreds of millions, billions of pounds out of the industry over privatisation, and you have a worse service. If you have travelled on Northern Rail, it's a good example. They are now only cancelling one in five trains! If that is doing well, I don't know what doing badly will be!

What they have done - and we have enjoyed final salary pensions up until privatisation, and nobody has been rich working on a railway, but had a decent living and pension to retire with. Guards loved helping people on and off trains. But, the bosses increased their profits and extracted more money from our industry and they have decided to cut staff, benefits and pensions. The latest strikes we are involved in are over the guard on the train. The guards' role: there are two main points - the guard is the person who maintains safety on that train; not just safety for people who are on the train, in ordinary every day circumstances, but if they are hassled or attacked or if there is a drunk person or violence on the train, and, not just for that, but if the train derails or there is an accident or a fire then the guard is there for everybody to help on and off the train. That is the first and primary role of a guard.

To look back 18 months, there was an incident down in Watford where a woman guard had a train by herself and took hundreds of people off the train. The nature of the derailment meant the driver was stuck in the cab. Her role was essential; it is not up for debate, or trading. There are no concessions, but we want the guard on the train, and we will keep striking until we achieve that. (Applause).

The second point: many of you in here will probably appreciate this; the guard provides accessibility to a train. If there is no guard on the train, then disabled people and the infirm cannot always get on the train. Disgracefully, on Southern Rail, despite the government's promises, they have had situations where disabled people have been left on a platform for two hours at a time, because they have not only taken people off a train but outside peak times they have taken people out of stations as well; and now there is absolutely nobody there to help the public. What an

absolute disgrace in this, the 21st century. (Applause) So, we are in dispute with five companies over this. We are talking on pension issues. We have a tax on final salary pension schemes now. The same final salaries are too good for the working class; it should be a privilege for the rich, you know? We have to make ends meet and pay the bills. No, it is too good for us. You have to sell your house, and you have a pension that is not worth having really if it is a state pension, as it is in many cases, and they want to do away with final salary schemes to make more profit. That is exactly what it is about so they don't have to make the contributions as an employer.

Again we will fight tooth and nail, and if it means bringing out people on strike to defend the pension scheme, that is what we are prepared to do. (Applause)

I have to say in our trade union, the RMT, we take some contrary positions; we do not always agree with everybody else; we do not always agree with everybody in the trade union movement, but that is why we are growing as a union and the rest are not. (Laughter) (Applause) We want not just a nationalised railway but we want to bring a nationalised bus system back as well. (Applause) We want things brought back under public control, democratic public control. (Applause)

So, to explain the contrary positions that the RMT have: first of all, we want - we are not affiliated to the Labour Party but for the first time I think in 30 years we have a Labour Party that is worth voting for, and I give them full support. (Applause) Our RMT members have said they want Jeremy Corbyn elected and they are willing to support the left-wing in the Labour Party. I have heard people talk about unity; but I don't want unity with those that are undermining everyone. There are a couple of other parties they can go and join in if they are not happy. There is the door. (Applause)

The other contrary position we take is on Brexit. I stand here as an internationalist, not as a nationalist in any respect, but as an internationalist that does not want a rich man's club in Europe that excludes the rest of the world. (Applause). The EU is where people talk about what the EU has delivered and, if you look at the founding statement of the EU, it is about free movement of capital, free movement of labour and absolutely committed to be a neo-liberal system, capitalist system that puts constraints on workers who want nationalisation. We have multi-nationals coming here, and the free market means they can get involved in the health service, get involved in any service: gas, electric, the railway. We have to stop it; simple as that. I congratulate all that voted for Brexit

in here.

I would like to thank you for carrying on the fight for supporting us in our fight. The RMT will always be here and by God do we need people like you here today. When you have people trying to divide old against young, Muslim against Christian, we need somebody to come along to say people need to be together. It has been an absolute pleasure. Thank you for inviting me along, and solidarity (Applause).

RON DOUGLAS: Thank you very much, Steve. It gives me great pleasure to introduce the NPC General Secretary, Jan Shortt.

JAN SHORTT (NPC): Before I start, I would like to thank all the NPC staff who make sure that all the arrangements are in place (Applause). I would like to thank all our speakers and the information you have given us, and the fact that we are able to understand, not just the world of work, but the world of retired people, and that has come across from the platform. Last, but by no means least, is every single person in this room who has taken the time to travel here, whether near or far, to put your time into this unique event. I hope that all of you will enjoy what is going to come over the next two days.

I am going to follow-up on some of the things that have been said, particularly in terms of the social care and the care workers. Lizanne is absolutely right to have said that to give dignity to people who need a service either in their own home or a care home, wherever it may be; that the care workers themselves need respect and dignity. (Applause). The fact that the zero-hour contracts are in existence anywhere, but most of all existing in the social care arena, is absolutely despicable. (Applause). Somebody like Ann who has to work all of those hours just to make sure that she gets the hours to work next week, to put food on the table, and pay the rent is not what we should be about in the twenty first century. (Applause).

Just before I came here, somebody sent me information about Bath and north-east Somerset Council who have cut budgets to a company that provides care in that area. Because of the budget cut, the care companies are now trying to change the contracts of the care workers. And, the way that they are trying to change them is that their contract actually gives them a paid break of 30 minutes. That paid break will cost those care workers £1,200 of their salary a year. Being kind these private companies say "Oh, you can take a break, but it is added time and you will have to then work extra shifts to make that time up". So, you are doing those extra hours to get your break for free. UNISON has been on strike and will continue to be on strike until they get a resolution.

We need to have strong voices and tell them that is

not happening. Wherever you are, please try and get a message through to UNISON, the Bath and north-east Somerset Branch that the NPC supports what they are trying to do and, if there is a strike and you can get there, please go with your banner and T shirt. Get a T-shirt from the table out there and go along as a NPC member and support those members.

The society I lived in as a young child, the people and the Government together believed and agreed and paid for free education in schools, everybody had a decent home, everybody had a job, and everybody did not mind paying for it because everybody was in the same boat. Nowadays, because of privatisation, because of globalisation, it is about the shareholders; it is no longer about society. It is about the shareholders. So, we have to look at how we can combat these hedge funders always getting a foot-hold in taking our money. One of the ways is to get the Government to look at an ethical contract. If a company cannot fulfil an ethical contract then they should not get it in the first place. If they get it and then fall down, it should be taken away from them. (Applause).

I really applaud that the trade unions are now looking at collective bargaining in the care sector because it is the only way that people will get decent terms and conditions. Collective bargaining is always a stronger bargaining position than if you are one on your own and, talking to your employer, Even if only 50 are employed and you have to go to your employer and ask for a pay rise, or more holiday, if you have a strength of a trade union behind you and everybody is together, it is much more successful.

What are we saying about a thieving government that takes your pension? That is what they are doing to the miners. How is it that we are asked to pay into a pension that you think is an ethical scheme, and all of a sudden you find that not only is your pension scheme not yours, but the money in it that is yours is not there any more? I congratulate Mick Newton on the work he has done to get as far as you have to get this meeting in Parliament. I really do wish you well with that meeting. Let us know what happens because we need to be able to take a solid stance with workers, who not only have lost their jobs, but some have lost their families and homes. It is not about the fact that pits are not around any more, as Mick says, the people are! The miners paid that money and they are entitled to it.

We have to look at the issues of occupational pensions as we tend to focus on the basic state pension because that is what most older people rely on, and younger people will rely on the basic state pension a lot more. Given that, you know the auto enrolment schemes will not give them a decent pot of money

when they retire, if they ever get to retire, as they may never reach retirement, the reliance on the basic state pension is going to be a lot more. So we have to fight much harder for a decent state pension. We stand for dignity in retirement. You do not have dignity if you do not have enough money to live properly, to buy food and keep yourself healthy and keep a roof over your head and keep active.

There is an absolute feeling that decent occupational pensions are completely on the way out. It is not us that we are fighting for, but for future generations of pensioners, and they deserve a decent state pension so that their retirement can be as dignified as it possibly can be. Without dignity, without respect, and the ageism issues that comes along with all of that, then no amount of money can replace that, but we need to make sure that we are no longer bottom of the table. We need to be rising up that table for pensions, and how we do that is we need to discuss and debate and look at where we go.

I thank you for being so illuminating about Brexit, Gemma; it is a very complicated and divisive issue. I think what you brought here was a very clear-cut picture of how the media manipulates, and, if it cannot manipulate, it will make it up. We have had a bit of that, have we not? They make up of all kinds of things about us; we are all wealthy, and we have never had it so good! We are all rich, taking off the young to feed our own greed! We have had it all. The media like that. But it is a phoney war. If you talk to young people, the young people I talk to have the same issues. They are worried about their jobs. They are worried that they are not going to be able to move from their parents' house into even a rented flat, let alone buy a flat themselves. They are worried about not having a bus to get them to work or a train to get them to work. They are worried about all kinds of things that we worry about. That is what unites us. We have more in common than we have not.

Then there is the Resolution Foundation. They are talking about pensioners paying more and giving young people some money to get started with. Who is going to pay for that? We are. They want you to pay National Insurance on your occupational pension, even after you've retired. So, we know all about the Resolution Foundation, and the think-tank that really does not think much Laughter).

In terms of Brexit: I think we have a long road ahead. I pick up from people when I do go around the regions and some are scared about what we are being moved into and whether the decisions being made are the right ones. The vote was made; disagree or agree, but we will only find out when we get there. Whether

you are a Remainer or Brexiteer it does not matter; put your concerns to your MP and get answers because that is the only way we will find out what is going on; nobody else will tell us, certainly not Theresa May, you know?

Steve, thank you. Can I refer to "Govia Thameslink? They recently instructed their staff not to put disabled passengers on board their trains if doing so would make that train late. There was a petition started by a young man who uses the service on a regular basis. He was worried that if he cannot get on that train, he cannot get to work and if he does not get to work what does the employer do? If he does get to work, he is worried he cannot get home again. It is completely and utterly disgusting that they would give, even think, to give an instruction like that to their staff. There is an on-line petition and we will circulate the link. When I left home on Monday it had reached just over 150,000 signatures and it has only been going two days. So, everybody here, that is on-line. When you get that Link, sign that petition but do not just sign the petition, put it on Twitter and send it to your friends or colleagues or anybody you can think of. To think that can happen to a disabled person, you know, for the price of the ticket they have rightly paid; every single railway passenger should be treated equally. Everybody pays their fare and everybody is entitled to travel. (Applause)

Without the strength of the RMT, these companies would have already gone to driver-operator-only (DOO) trains. You do not have to be elderly, and you do not necessarily have to be infirm. I am fairly fit and I can get on a train tomorrow and I could fall ill. If there is no guard on the train, I will be relying on the people around me, and who knows about first aid? They might not know what is wrong with me. If you have not got a guard on the train, nobody knows what is going on. That's why we have to stand in solidarity with the RMT who are defending the right of passengers to safe travel (Applause).

Steve, I hope you will say thanks on our behalf of your members for being strong enough to strike in defence of passengers, not just the elderly and infirm, but all passengers and you will get there at some point in the future. Please let them know that all you have to do is tell us where you are going to be and we will be there. (Applause)

Now, we have got two days left, and a number of excellent sessions as well as a terrific social evening. I encourage everyone to get involved, have fun, network, make new friends and have your say.

FROM THE FLOOR: Thank you, my name is Mavis Hoyle and I represent the Harrow Friendship Centre,

to this Organisation, and I serve on the Executive Branch of the London NPC. I have been campaigning for 18 years for a law to protect the elderly. We are the only group of people in this country that are not protected by law. I have over 900 signatures on a petition, and if I get into four figures, my MP will speak about it in Parliament. Please sign. In 1912 this country passed a law to protect animals and in 1933 it passed a law to protect children. So chickens were protected for 22 years before children and elderly people are still not protected. We are a nation of animal lovers, colleagues! (Applause)

RON DOUGLAS: Thank you. On behalf of the NPC I would like to thank all the speakers and for your co-operation. Thank you very much.

Social Care Session: Time to bring about real change

David Brisden (Campaigns Manager AGE UK)

How can we together make change to social care?

- 1 in 2 people have unmet needs- they are denied the absolute basic level of care

- 1 in 5 people have missed meal

Social care needs to be on sustainable funding. Age UK have held focus groups with over 115 people, they found that:

- Professional carers don't have time to provide the best care they can

- The cost is financially crippling

- The current system is not working for anyone

- People are experiencing a postcode lottery with social care

There is no point of the government pumping money into the NHS if the government does not deal with the crisis in social care.

June Clark (Royal College Nursing Retired Members' Network)

So much has been said and we have not got far in solving the social care crises. All the reports have all said the exact same things and made the same recommendations. Yet all of these reports have been shelved. The honest truth is that that this is not about austerity, nor the legalistic debates; the honest truth is that it is about differing political ideologies and professional jealousies - turf wars between local authorities and health authorities, between health professionals and social workers.

The honest truth is that politicians and professionals in particular continue to put these ahead of interests of people who need our services. All governments, all politicians, and all of us (the electorate) should hang our heads in shame. To solve the social care crises, we need to look at the fundamental issues. These can

be called the 'Wicked Issues'. The definition of a wicked issue is when a stakeholder cannot agree the definition of the problem.

There are two wicked issues:

1. *Who should pay for social care vs. who should deliver?*

It is nonsense to say that proper care is unaffordable. It is not unaffordable because it is currently being afforded, ie being paid for now. The issue is afforded by whom? We must remember austerity is a political choice. We need a system for care which is free at the point of use, funded, as is the NHS, from general taxation (income tax). We need to move towards a single, ring fenced budget for health and social care. Pooled budgets must be made mandatory. It already is in Scotland. Pooled budgets will make better use of the money that is already in the system.

2. *What is social care?*

Health care is care that promotes health. The World Health Organisation defines health as: "a state of complete physical, mental, and social well-being and not merely the absence of disease or infirmity". The definition of social care is much more difficult. Care is not a unitary concept. 'Social' is about relationships with other people, whereas 'personal' is the exact opposite - limited to the particular individual.

The Royal Commission in 1999 identified three distinct types of care that frail older people need. They are:

- Board and lodging

- Support services (eg housework, meals on wheels etc)

- Direct care/personal care (such as help bathing, getting dressed etc)

Health and social services should be delivered by a single organisation responsible for commissioning and providing both health and social care.

Issues raised during the discussion

- There needs to be multi-disciplinary working when delivering health and social care.

- We need to be realistic about the costs of social care.

- Putting residential care out to tender is the problem.

- Care workers are not treated properly and this needs to also be addressed.

- Can we avoid the labelling of social care just being about older people? This labelling leads to 'divide and rule' tactics.

- There is an ideological barrier. We need to campaign to stop the privatisation of these services.

- There have been huge cuts to local authority's so-

cial care budgets.

- It needs to be recognised that caring starts at home, but many older people are unable to carry on looking after their spouses.

- People are often not treated as individuals in the social care system. They are seen as a burden or inconvenience.

The session ended with an overwhelming indicative vote for the NPC's social care policy:

Government must provide Councils with enough funding for them to be able to carry out their duty of care!

Nobody should have to lose their home to pay for care!

Social Care should be shared across society. It should be tax-funded services so that it is free to all, like the NHS

Pensions and Income Session: inequality and intergenerational fairness

Dr Jo Grady (Sheffield University)

Today we have millions of precarious workers defined as those in low paid, insecure work, which includes some self-employed people, those on temporary contracts, agency workers and those on zero hour contracts. These precarious workers have seen a rapid increase in numbers and are now estimated to represent 15% of the UK workforce – around 4 million people.

Many of these workers are excluded from workplace pension schemes or fail to fully benefit from state pensions. As a result of this, these precarious workers face a worrying future when they finally reach retirement age.

The recent Taylor Review into employment practices did not consider the issue of pensions. Its central theme was that if employment conditions could be resolved for today's workers, the issue of pensions and income in retirement would follow. Taylor's neoliberal economic assumption is that low paid workers will save today to ensure they have a reasonable income when they retire. However, there is absolutely no evidence that this will be the case.

There is also currently a review of auto-enrolment which will be investigating the issues of self-employed pensions and low paid workers, but there is very little evidence or research at the moment to adequately assess this complex area. Interestingly, both the Conservative Party and the TUC have argued for auto-enrolment to be extended to the self-employed. This

is largely because the numbers of self-employed not in a pension scheme of any kind is said to have grown from 3.4 million in 1991 to 5 million in 2015. However, the vast majority of precarious workers are not self-employed.

At present, auto-enrolment into workplace pensions is only available to the employed and excludes workers earning less than £10,000 a year. Around 15 million people are now said to be members of an auto-enrolled scheme, but there is growing concern that some will be unable to build adequate income for later life. Low paid workers can opt into the scheme, but they are excluded from attracting any employer contribution. Those on zero-hour contracts or in multiple jobs are also excluded.

Evidence shows that precarious employees are also under-pensioned, lacking access to workplace schemes and often earning insufficient amounts to save adequately or financially plan for later life. In their 2016 report, the Pensions Policy Institute defined the under-pensioned as "people who have lower than average levels of pension savings and income... and experience higher than average levels of low pay, part-time working and self-employment." Essentially, decades of pension policy has been built around a stereotypical male, full-time worker model that simply is not relevant to today's precarious workers.

For example, the policy for the state pension was based on a man working continuously from 21 to 65, with median earnings and a private pension contribution of 8% of salary. More recently, other stereotypes have been developed for the purposes of auto-enrolment pensions. This still privileges the experience of individuals who tend to have secure full or part-time working arrangements, and who are employed. This means that those who fall into the precarious and under-pensioned category are not therefore part of the calculations used when devising pension policy. In effect, their experience is excluded from the debate.

The challenge for campaigners is to consider how to change the stereotype that dominates the current policy approach on pensions, so that it starts to include precarious workers.

Neil Duncan-Jordan (NPC National Officer)

There was a time when Pensioners were seen as deserving. Many had experienced WWII, rebuilt the country afterwards, paid taxes, raised families and when they retired it was seen as fair to give them a pension and other support. But now that view has changed and pensioners are portrayed as greedy and undeserving.

This view isn't based on some notion of fairness, it's about attacking the welfare state not just for today's

pensioners but the pensioners of the future. The latest assault comes from David Willetts and the Resolution Foundation. The premise they put forward is that younger people are worse off than their parents and therefore there should be a redistribution of wealth between the ages. But whilst it's true that many younger people are worse off than their parents were at the same point in their lives, this is not necessarily the fault of older people.

What really lies at the heart of this issue is the setting up of a phoney war between the generations to distract us from blaming the real culprits of the problems younger people face. Was it pensioners who introduced zero-hour contracts? Who bought up properties to rent out as landlords or who introduced tuition fees?

David Willetts and the Resolution Foundation have looked at the issue of housing for example, but only from one point of view. Yes they've called for rent increases to be linked to inflation, but there's nothing in the report calling for more properties to be built for older people that would allow them to move and free up larger properties for families to occupy. It's a very narrow view that the media is happy to repeat because Willetts is a member of the political class.

And this isn't the first time we've seen these attacks. The Intergenerational Foundation gave evidence to the select committee looking at fairness between the generations, and they put forward one anecdote about a pensioner who spent their winter fuel allowance on a box of wine - and off the back of that they called for the winter fuel allowance to be scrapped. That's not evidence, but it went into the final report of the committee because it supports the argument being put forward that the welfare state must be reformed and reduced.

Similarly back in 2010, David Willetts wrote a book called *The Pinch* - how the old stole the future of the young, and it's always those who've done very well who want to reduce the entitlements of those with much less. So in the Resolution Foundation's report was the suggestion that pensioners with an occupational pension should pay 6% National Insurance towards the NHS and social care. It would raise less than £1bn, considerably less than the care sector needs but more importantly it establishes the idea that pensioners should pay for pensioners. You use the NHS more than anyone else therefore you should pay more than anyone else. But we ignore all the contributions that people have made before they retired and many continue to make - and it undermines the principle of collective taxation. You pay towards services whether you need them or not for the good of

society as a whole.

But is David Willetts right that pensioners are doing well? Well some are. About half a million pay top rate tax, about 5.5 million pay standard rate tax and about the same number pay no tax and have an income of less than £11,500 a year. Our state pension is now the lowest amongst 37 OECD countries, poverty in the country runs at 11% but among the over 75s it's 18%, and the average pensioner with a modest occupational pension, would basically be getting the equivalent of £5 an hour if their income were calculated over a 40 hour week.

So is it any wonder that pensioners are seen as fair game. What you do is you portray them as selfish, greedy and undeserving and then you can start attacking them by removing their benefits, changing their pensions and so on. Some very interesting findings have come out recently from the Royal Society for Public Health: they say we have an ageist society and have called for an end to the use of the term "anti-ageing" cream, for age to no longer be used in media reports where it is discriminatory, for positive ageing to be addressed in schools and for nurseries and care homes to be built under the same roof, as is the case in other countries and one or two sites in the UK.

And that is why the NPC is a one of the very few organisations that is clear about standing up for both today's and tomorrow's pensioners. We have to do more to publicise the tremendous contribution that older people make to society. Willetts claims the contract between the generations is broken, but look at the contribution older people are making - £70bn every year over and above what they receive in pensions, benefits and care through paying taxes, volunteering and providing unpaid care for grandchildren and spouses. This is what keeps our society running.

Issues raised during the discussion

- What happens to the useful research that universities carry out? Whilst it is shared with the DWP because it doesn't fit with their policy, they tend to ignore it. Nevertheless, we have to educate people about the issues.
- There are ongoing gender differences in pay and pensions, with UK male graduates getting at least £3000 a year more.
- The decline in occupational pensions is linked to the decline in the power of the trade union movement, and workers under pressure now find it very difficult to organise.
- Many people with occupational pensions are unaware as to where those funds are being invested. Some of it might be going into things that individuals

wouldn't like such as fossil fuels. Pensioners need to ask more questions about their pension funds and how they are being used.

- More work needs to be done to get the state pension onto the agenda of the trade union movement and the TUC, as well as getting it understood by the Labour Party.

- Could auto-enrolment ultimately be seen as a threat to the state pension, especially if it is seen as an alternative?

- Many people continue to find the pension system complicated to understand, and now we have a two-tier state pension with the system before April 2016 being different to the one afterwards.

- Is there a case for a universal citizen's income which replaces pensions?

- Older people need to reach out to younger people and break down any barriers that the media, think tanks and politicians are trying to foster.

Funerals Session: Understanding Funeral Poverty

Erik Cramb (Scottish Parliament's Funerals and Bereavement group)

Funeral poverty is just one aspect of the hardship, worry and indignity faced by many older people in Britain today. For at least 10-15 years there has been a never ending stream of stories coming out about the cost of funerals and the debts incurred to pay for them; forcing people into the hands of lending sharks of both the legal and illegal variety.

The Dundee Pensioners' Forum embarked on a series of meetings in sheltered housing complexes, churches, bowling clubs etc – involving an undertaker and a lawyer to talk about funeral costs, pre-paid funerals, wills and power of attorney. These meetings were always well received, but there was still that group of pensioners living on a very low income that were hard to reach and difficult to help.

I began as a minister in the East End of Glasgow around 50 years ago. The conduct of funerals then was very different – going from the home of the deceased to the burial (usually men only) or cremation, then back home for tea and sandwiches prepared by neighbours – and probably a whisky for the men and a sherry for the women. Everyone combined to give a "good send off" which was intimate and dignified. I believe the intimacy was the key to the dignity.

People then in Scotland – and no doubt the rest of Britain would have been horrified at the idea of their loved one lying in an undertaker's parlour between death and the funeral. Your loved one was brought home, even if that home was no more than a room

and kitchen.

However, both the culture and the provision of funeral services have changed radically over these past 50 years. Today, it would be unusual for the body to be kept at home before the funeral, so the practice of lying in the undertaker's parlour has now become the norm. This has meant that over the years there has been a radical and costly upgrading of undertakers' premises to include rooms where the deceased could be viewed – and with the demise of the use of churches, rooms for holding services now have to be provided by undertakers. The demand of this kind of costly investment has resulted in the taking over of many family run businesses by large companies, with the resulting demand for shareholder profits. These profits are regularly enhanced by arrangements with florists and hotels from whom commission is derived. When they take over these long standing family businesses they often keep the name above the door because funerals are more often than not arranged with them over many years, and people go back to the same undertakers regardless as to whether the company that owns the business has changed or not.

In these family businesses, most of the staff were understanding, sensitive and kind, but they still had to make enough profit to keep the business going, pay wages, update cars etc. They also knew when it was important to steer families away from unnecessary extravagance. Our experience in Scotland today is that the front line staffs are still kind, thoughtful and sensitive but upstairs in the domain of accountants and directors the drive for profit is unrelenting.

The desire to give our loved one's "a good send off" has not changed, but this is where we are in the second decade of the 21st century, with the cost of that good send off wildly escalating.

Research by Citizen's Advice Scotland in 2017 showed that the average person received a funeral payment of £1375 which compared to the cost of the average funeral of £3550 or a basic funeral of £2300 – meant there was a shortfall that had to be paid out of the individual's own resources.

The project in Dundee knew we had to find a way of bringing that cost down, but this raised a difficult philosophical point. The deep instinct to give our loved ones "a good send off" runs counter to the idea that a funeral could be good and at the same time, cheap. We therefore had to challenge the idea of what "a good send off" means.

One of the benefits of living in a small city like Dundee with a population of less than 200,000 is that it is possible to know where you might find allies and expertise for a project. With key players in the pensioners' forum, the main churches, a former chief executive of

the City Council and a former banker we formed the Dundee Funeral Poverty Action Group.

We began to consult widely and thanks to a grant from the European Social Innovation Fund we were able to employ two researchers to produce a report. On 22 March 2016 the Scottish Parliament passed the Burial and Cremation (Scotland) Act which makes provision for the appointments of an Inspector of Funeral Directors and an Inspector of Crematoria. These inspectors have real powers, ultimately including the power to close down a business that was failing to meet basic standards.

On 8 August 2017, the Scottish Government published the Funeral Costs Plan stating: "Tackling funeral poverty is one strand of the Scottish Government's work to address the inequalities that exist in our society as set out in the Fairer Scotland Action Plan." Amongst the actions to which the government are committed is to launch a new Funeral Expense Assistance benefit by the summer of 2019 which will replace the current DWP Funeral Payment. This is one of the benefits being devolved, and there will be a consultation into funeral costs at the end of this year.

The plan also commits to strengthening consumer protection in relation to funeral plans, including tackling TV adverts that make false promises. The plan also includes co-operation with credit unions and the delivery of a Social Innovation Fund to help tackle disadvantage such as funeral poverty.

In Dundee we now have a Social Enterprise Company and are working with the Credit Union to create a new product – a loan specifically designed to meet the demand for the deposit that undertakers now require to be paid up front. We are also negotiating with Dundee City Council about how a Respectful Funerals package can be set up along the lines developed in East Ayrshire.

People who think they are important often talk about legacy. Most of us don't use that kind of pompous language, but as our own deaths begin to appear like a coffin on the horizon, we think more and more about how we will be remembered. However, all of this can be undermined if we leave a big bill that causes hardship for the families we leave behind.

Issues raised during the discussion

- Could the rest of the UK adopt a similar approach to that of the Scottish government and develop an action plan? Is this something the NPC should take forward?
- Spending on funerals within parts of the black community can be between £10,000-£15,000.
- There seem to be a large number of people in-

involved in burials, when it could be quite a small team getting things ready.

- There are also a lot of additional costs added: for example an organic coffin costs around £44 to make but funeral companies sell them for £300.

- All funeral costs for the under 18s in Scotland have been waived.

- It is important to read the small print on pre-paid funeral plans because some only cover the cost of the undertaker and not the additional costs that can be involved.

- The conditions of the will could specify the request for a cheap funeral, as a way of avoiding costs for the family.

NHS Session:

NHS 70 years old and still going strong?

Dr Mark Taylor: (NHS Consultant, Geriatrics and General (Internal) Medicine, Blackpool)

The term geriatric was not meant to describe patients and it made people angry to be labelled as such. People don't like to think they are frail. The NHS is now 70 years old and whilst there are still marked health irregularities, but overall this has improved – in the 1930's hospitals were full of the bed bound and malnourished people were very common. Marjory Warren is one of the first geriatricians and considered the mother of modern geriatric medicine. She detailed patient's problems and changed lives dramatically. Patients got out of hospital, which was a revolution. There was no plan for the whole person, and hospitals were full of military and injured civilians. This has been chiselled away bit by bit.

The Commonwealth Fund put the NHS as the best in the developed world, while the USA was bottom in 11th place. There is, however a massive problem. The NHS is struggling for staff, while 2,300 doctors were denied entry to the UK. We cannot recruit, and this will impact on care. There have been, and are continuing to be, a lot of changes. Lansley's top-down Act, Five Year Forward plans, ACOs etc. reorganisation takes money from patients. NHS pressure is political, but quality should be the main driver.

Dr Brian Fisher (Vice Chair Socialist Health Association, GP London)

The social justice system, which was a part of the welfare state, was under fire. Even at the beginning, GPs and consultants mouths were "stuffed with gold". Health was split from social care and co-payments were involved. We need a government committed to ending privatisation, Social Care should be free at the

point of use, supporting independence for older frail adults. There needs to be safe and sustainable levels of funding, and models we can evidence. The pressures on staff are unbelievable, public experience of the NHS is deteriorating, and staff are filling in gaps, but are demoralised and stressed. Staff need to be properly supported and paid to give patients and the public the best service. Public health and prevention needs more emphasis, as does public transparency and involvement. This is achievable and what people want to see. There will be a Health Campaigns Together conference on Care in the autumn.

Issues raised during the discussion

- There are concerns over who will end up paying for the PFI contracts that were issued in the 1990s.
- Health and care workers should not have to work 12 hour shifts without a break.
- The UK is now seeing increasing health inequalities and a fall in some areas of life expectancy.
- Hospital centralisation – e.g. one hospital for heart attacks in a 30-mile radius can reduce the chances of survival for some patients.
- The NPC should oppose the recent Private Members Bill to introduce more charges to the NHS.
- The amount of stress that people now face is clearly costing the NHS, and by saying we should all become more resilient sounds a bit like blaming the victim.
- Technology and data are being handed to the private sector – is this a national problem?
- We used to have convalescent hospitals but now it is just care in the community. This is often not good enough.
- There is a problem in the NHS of drug rationing due to lack of funds.
- We spend less percentage of GDP than any other European country.

Transport Session: Making public transport accessible for all

Peter Rayner (NPC Vice President)

It is ten years since the 2008 Concessionary Travel Act introduced free off-peak local bus travel in England during which the NPC had moved from worrying about the Bus Pass to worrying about the continued decline in bus services, which for many people devalued their bus pass. Fewer buses lead to a greater dependence on community transport which is itself at risk with the DfT proposals to force volunteer community minibus transport drivers to obtain full PSV licences.

For rail there is widespread public concern about Driver Only Operation (DOO). Travellers value and are reassured by the presence of uniformed staff, but the rail companies are moving to a situation where there is no presence especially at smaller stations and at night. Bus travellers face a similar situation. Timetables and ticketing are also becoming less paper based. The government and individual transport companies wish to focus on IT solutions but older people are less adaptable and risk exclusion. The NPC had responded to the DfT's Disability Action Plan consultation although it was largely a statement of the DfT's proposed actions over the next year or two.

An NPC group had undertaken a series of trips on the southern rail network in 2016 which had highlighted the failure of rail companies to follow their own disability procedures. Without assistance where needed younger people might stumble but older people will fall and sustain injury. With no staff on stations and none on the train there is no-one to place a ramp. This and similar situations are an equality issue and need to be tackled under the Equality Act.

Steve Chambers (Campaign for Better Transport CBT)

The Campaign has a dual national and environmental focus, lobbying at national level but with successful campaigns at local level as well. What does accessibility mean? It isn't just boarding a vehicle; it's about services as well. We are now seeing villages and local areas cut off from bus services. Even some of the bus services substituted for rail closures in the 1960s are now being cut. Evening and weekend services are being reduced. The Bus Pass is vital for keeping bus routes alive and must be defended. The government should have a strategy for bus services which it doesn't have at present and needs to make more money available to support them. The CBT are already campaigning on the issue of rail fares, but this now needs to be extended to station upgrading and line reopening.

Philip Corran (Kings College London)

The experiences of older people travelling mainly in London, shows that more available transport does not necessarily mean more accessible transport; streets and public spaces also form part of the transport picture and should also be considered. More people are moving into towns, creating more crowding and interaction on the network as a whole.

Accessible transport is essential for people to lead healthy lives; even walking to the bus is part of necessary healthy physical activity. Transport makes volunteering possible and being lonely or isolated is as bad for health as smoking. Fresh air and even being

with other people on public transport can help with well-being. Disability (which generally increases with age) lowers the propensity to travel. Even in London disabled people are less likely to travel.

Many stations are not step free and at some of them people even have to use a staircase to gain access. Accessibility on buses is a key issue. There are problems for wheelchair and buggy users on buses and some have to wait for several buses before they can board. There is no consistency between companies. Bus drivers are under pressure to keep time but also need to take more time loading wheelchairs and to drive more slowly. Overcrowding is a major problem on busy streets as well as on public transport. Finding spaces to sit is also a problem for older people. The result is a loss of independence – less public transport = less independence. The Bus Pass overcomes the affordability of public transport – if there are buses. Mobility scooters are not a substitute as they are expensive to buy and to recharge.

To protect the quality of life for older people we need to:-

- Protect the Bus Pass
- Provide older people with travel services to keep them involved in society
- Pay more attention to services that can replace public transport
- Train public transport staff to have greater awareness of handicaps faced by some older people (eg dementia)
- Promote a cultural shift in the way we think about transport as a whole, especially a greater awareness of other people

Issues raised during the discussion

- There is still a publically owned transport in Northern Ireland, but older people who don't need special assistance are being told they should pay more. This is not fair.
- There are no first aid boxes on new buses in some areas, but it is unclear why this is. CBT agreed to investigate.
- A bus pass is not just for buses but for transport. South Yorkshire pensioners are still trying to win back free concessionary local train travel. We need to celebrate communities. In England some people get more than the minimum concessionary travel scheme with additions such as pre 09.30 travel to hospital appointments, but it is a post code lottery. Public transport is seen as a private provision but it should be a public service.
- In Newcastle pass holders pay a small extra annual amount for free train travel (£10 - £12) and we are campaigning for this in South Yorks.

- Pensioners in the West Midlands are trying to mirror South Yorks approach and organise meetings with the local Transport Authority.

- Airports and seaports all have wheelchairs but you have to apply early to make sure one is available.

- Worcestershire wanted to cut many bus services, but local campaigning saved one service which has since showed a passenger increase.

- Human rights legislation might be the only way forward to ensure disabled travellers are not disadvantaged.

- Station staff are not necessarily the whole answer because they will have other duties, but people need to be competent and in touch with the driver. The real problem with getting free train travel is that the Concessionary Travel Act specifies Bus and not a Public Service Vehicle.

- Hard of hearing sufferers are often excluded by the transport system. Many announcements on trains are unclear and should be accompanied by a visual message. Deaf people should be included in those eligible for special assistance on trains. In London there is hesitation from train drivers to make announcements, conductors would make a difference. Visual messages would be a big improvement.

- The Blackpool trams have the same problems regarding mobility scooters, wheelchairs, prams and older person seating. There should be a second person on buses to sort this out and to assist as on trains.

- The 10th anniversary of the bus pass is a good time to raise the issue of improving the service whilst it is not under threat. It is an opportunity for people to get the message of its value to society across.

- There are excellent bus services in parts of Wales but poor services in rural areas. Changes to the Wales Bus Pass are being proposed but existing holders won't be affected. (One of those changes is a proposal that new applicants should pay an application fee).

- The Stranraer to Carlisle service has been reinstated, but it is a journey of over three hours and there are no toilets on the bus. Similarly the 101 / 102 from Dumfries to Edinburgh has no toilets and you have to rely on the driver allowing you time to use the toilets at Abington services. The local MSP has said it is not possible to provide toilets on these buses. The Accessibility 2020 report includes a chart of bladder control by age.

- Every train company has a Disabled Persons Protection Policy. Rail franchises are generally bad for communicating and on new franchises vehicles should always have working toilets and visual announcements. Train rules say that vehicles on jour-

neys lasting more than 2 hours should always have toilets. From 1 January 2020 companies will not be able to run trains without an accessible toilet on those services where toilets are required.

- The concessionary pass is a devolved issue so why can't we have a UK wide pass? Northern Ireland politicians have set one up for the whole of Ireland.

- The government's bus strategy is the Bus Act, which prevents Local Authorities operating their own services except for a few cases where the municipal operation still remains. Trans Pennine Express had to lease rolling stock to satisfy wheelchair requirements in their franchise. Northern announced a new timetable and then a temporary timetable neither of which were available in printed form. There is currently an Easier Fares Consultation being run by the DfT. You can download the response forms from the gov.uk website.

- London North Western fares increased by 10% last year then again by the statutory rise in January and then again by 2% with the summer timetable. West Lancashire has stopped buses running to the local hospital so people now have to walk ¾ of a mile. You can get a senior discount on the Underground if you use your Senior Railcard with an Oyster card.

- Victoria station has no step free access and some people cannot use stairs thus have real difficulty. If you want to complain about station issues there are overlapping companies so you don't know

- The RMT is calling on all railway trade unions for support in maintaining one other person on a train besides the driver and at least one at stations. Once you leave a train you're on your own and this would help younger people as well. The petition needs 100,000 signatures to get a House of Commons debate, but such a requirement should be part of every franchise.

- There is a lack of urgency from the DfT in making stations accessible. When London Overground decided to keep one person on all stations there was a big increase in passengers. However, it is often felt that London is privileged with funding for transport, whilst the rest of the country doesn't get a fair deal.

- In Scotland, fares assessments are closing the options for rail fares so that you can't get split tickets. National Express has no office in Scotland so you have to renew coach passes in England. Villages in Scotland are suffering public transport isolation just like those south of the border.

Loneliness Session: Tackling Loneliness

Andy Nazer (Campaign to End Loneliness England) and Anne Callaghan (Campaign to End Loneliness Scotland)

Background to the campaign

- started in recognition of this condition as a serious health concern

- aim to have every region recognise it and government act upon it

- aim to end it where it is unwanted, not to end solitude where desired

Research

- 40% of older generation quote carer isolation because of caring responsibility

- Lonely refer to TV and pets as company

Frequently experienced by:

- empty nesters, migrants, those with few social contacts,

- those with few opportunities to go out

- those who cannot afford to go out

- frail, housebound, over 80s, the homeless

- those with inadequate housing, transportation difficulties, lack of purpose

- those who have ceased driving, suffered bereavement, lost employment, have no access to information, whose families are widespread

- those who do not know how to start,

- as a result of transient communities, not knowing neighbours

Effects of loneliness

- equivalent to heavy smoking, alcohol abuse, clinical dementia

- the chronically lonely experience ill health, become more sick, die

The vast majority enjoy good companionship but expectation of chronic loneliness ranks amongst the greatest fears with 90% surveyed thinking it will come. Loneliness can be transitory but for some it is a way of life and to make a difference we need to empower people through communities:

- to try to make a connection

- lose invisibility

- show how to reach out and make friends

- to believe it isn't inevitable

- join ad hoc groups for meeting incidentally

- give people an excuse to start communicating

Connecting takes time and can be achieved around shared interests, shared history such as book groups, theatre, work, music.

Campaigns in the Loneliness agenda include that of the Royal Society for Public Health "No more wrinkly Hands" where the advert includes a young hand holding an older one and in Scotland "Be More Us" designed to encourage people to speak out: bemoreus.co.uk.

Issues raised during the discussion

- Loneliness exists when we live outside of the town in enforced isolation as bus companies have infre-

quent services or none at all

- Unions have an important part to play—members meet and follow it up with a meal or visit to a pub or café

- Working life is social life until it ends

- Put Loneliness in context - that of eight years of austerity, the cutting of day centres, the lack of travel facilities

- Volunteering is key - if one is fit and healthy

- I don't know my neighbours - they keep moving

- Cardiff is making libraries into social centres

- We need age friendly communities

- Bus routing and provision keeps people connected

Some suggested ways of tackling loneliness:

- belonging to a group - community identity

- building new emotional connections

- tackle it early and address it to the younger generation, bringing up your children and grandchildren with a sense of responsibility

- smile and speak in the street

- contact local authority to see what is available

- look at the work of the rural parish council

- help to build psychological resilience

- Look at the “Shaping the Age” research from Brunel and De Montfort university to discover what the lonely and elderly want

Closing session

Reviewing the Pensioners’ Parliament

Dot Gibson (NPC Deputy General Secretary)

Everyone has a questionnaire on their seats; please fill these in as part of our review.

For around a third of you, this is your first attendance at the Parliament, and so I will start with a little explanation of the National Pensioners Convention itself.

The NPC was founded by Jack Jones (and others) when he retired as General Secretary of Unite the Union (then known as the Transport and General Workers’ Union). It is the biggest independent pensioners’ organization in the UK with over 1,000 affiliates – representing around 1 million members.

However, this is not acknowledged by the media or by the “powers that be”. When we requested a place on BBC’s Question Time this was refused – “an older person might melt under the hot studio lights” and other excuses! The truth is that retired people are not taken seriously politically. We are no longer economically valuable – that is: we are not making a profit for a boss! That’s their starting point.

But even many trade union leaders and politicians don’t take us into account. Rodney Bickerstaffe (former General Secretary of the union UNISON) was our President, and sadly died last year. We were very

disappointed when all the speakers at his memorial meeting referred to his “good work with pensioners” but not a single one acknowledged that he was President of ORGANISED pensioners – the National Pensioners Convention.

The NPC brings together: nurses, train drivers, teachers, scientists, local government workers, postal and telecoms workers, care workers, civil servants, shop workers and many others. . . . men and women from all ethnic groups and creeds.

The NPC is non PARTY political, but it is deeply POLITICAL! We take up the cudgels with all governments whatever their colour. The NPC also has a dual character: it has a democratic structure on the one hand and is a social movement on the other.

Our democratic structure is comprised of the Biennial Delegate Conference which decides policy and elects the eight-strong leadership group; our committees are made up of representatives of our affiliated regions and national organisations. Our policies are radical – mainly based on the aims of the 1945 Labour government – social justice and democratic rights. We are against privatization and stand up for the NHS and social services.

The organization is financed by affiliation fees and donations. We have an office in Central London, two full-time staff: a National Officer and an Assistant National Officer, and two part-time staff: for administration and finance. With just that small number of staff the NPC has a newspaper, an electronic monthly newsletter, a web site, papers in all the appropriate government consultations, press releases. . . . and we have a lobby of the Westminster Parliament; there are actions on 1st February National Dignity in Care Day and 1st October International Day of Older People, and of course our Annual Pensioners’ Parliament in Blackpool in June.

It is the Annual Pensioners’ Parliament that reflects the social movement side of the NPC – pensioners from all over the country can attend. The experience and ideas which come up in discussions here put the flesh on the bones of our policies. We are not just about slogans and resolutions, we are about action and concrete policies: a living state pension, free social care, continuation of our bus pass, safety on public transport, an end to privatization. . .and generations united.

It is consultation at the Pensioners’ Parliament (providing experiences and views in all these fields from grass roots pensioners themselves) that informs our policies so the democratic structure and the social movement sides of the NPC are both important and integrally connected.

But there are problems. Hence we have set up the

Parliament Review Committee:

- Government cuts to local authorities mean that many of our local groups (Forums, Action Groups, Associations) have lost funding from local councils for meeting places and the production and distribution of their newsletters etc.

- This has put a strain on local groups which, along with problems of illness and old age, has resulted in difficulties to replace local leaderships and so some groups have decided they cannot continue.

- Naturally this means a loss of a pensioner profile in these localities and so a downturn in organization and attendance at our annual Parliament.

- The result is a strain on national finance, especially as Blackpool Council, also hit by the government's austerity measures, has had to cut the grant made to the NPC to run the Parliament.

The Review Committee has already received submissions giving views and suggestions about the future of our Parliament; the work is on-going; we want more local groups, trade union retired members associations, our regions and individuals to take part – so please complete and return the questionnaire. We have discussed the submissions already received and make the following observations:

- We can understand why there is a suggestion that the Pensioners' Parliament and the NPC biennial delegate conference (BDC) could be held in the same week, but we consider that this is not possible. It takes many months to book all the speakers and set up the opening rally and the sessions for Parliament; it is a lot of work over many months to organize the BDC and circulate all the papers. It simply isn't possible to hold both in the same week.

- Secondly we are not happy with the view of some that we should stop organizing our Parliament because of the expense. We consider that it is an essential part of the life and wellbeing of the NPC itself and we should do everything possible to keep it as an annual event.

And so I am speaking here to encourage everybody to build for the 2019 Parliament!

Our trade union affiliates pay for and service the organization of their retired members' associations – their monthly meetings, their newsletters and their expenses to their own conferences and to our Parliament. On the other hand our local groups increasingly have problems to finance their members to attend our Parliament – so what can we do about this? We can talk about the importance of our Parliament, but if we don't get people to come, it will disappear!

I spoke at the final session of the 2017 Parliament and made an appeal for members to double their attendance at this year's Parliament. Well it's OK to

make the appeal, but it's necessary to "put your money where your mouth is"! I stood down as NPC general secretary last year, and decided to concentrate on my local group – the Islington Pensioners Forum.

We worked out the cost per person to attend this year's Parliament – it was £250 for return coach travel, bed, breakfast and evening meal plus the cost of the Parliament ticket, and we offered to collect the £250 in installments over the year. I asked my own Forum if they would take this up and then went along to our neighbouring pensioners' group in Tottenham and asked them the same question.

We have ended up with a delegation of 40 here at this Parliament! The Mayors of both boroughs came to see members off and there are photographs and reports in our local papers. Everybody has taken part in the march, the rally and the sessions. We've also had a great time together at social evenings in our hotel – bingo and entertainment and everybody was at the dance last night! We have all got to know each other better and we are rearing to go for next year! We are aiming for at least two coaches in 2019, and we are making plans to take part in the NPC's campaigning activities, the lobby of Parliament and the NHS 70th anniversary demonstration on 30th June.

So we've made the experience, and I am again asking you to have a go at doubling the attendance at the 2019 Pensioners' Parliament. We, in the National Pensioners Convention are the ORGANISED pensioners. This is what it means to stand up for today's and tomorrow's pensioners. It can be done!

Jan Shortt (NPC General Secretary)

I am glad to have this opportunity to thank you all for taking part and so contributing to Parliament. This is really important in the run-up to the NPC's biennial delegate conference in March next year. and so to sum up:

- The session on SOCIAL CARE focused on how we can work together to make change. David Bridson talked about the 1.2 million older people who have unmet needs, and so are denied the most absolute basic care. Social care needs to be put on a sustainable footing as the cost is crippling individuals who are paying for their care. There is a post code lottery in the UK with the quality, content and delivery of care dependant on where you live. Inequality is growing. June Clark talked about the many reports going nowhere in solving the crisis. She said proper care for older people is not unaffordable. The underlying problem is political ideology. June called for a system of care which is free at the point of use, funded (as is the NHS) from general taxation. Health

& Social Care services should be delivered by a single organisation responsible for commissioning and providing both health and social care.

● The session on PENSIONS explained the rise of precarious employment with zero hour contracts, bogus self-employment and limited employment rights. The deregulation of employment largely affects young people and they are now spending more and more years stuck in these jobs. The government's review into employment argued that if you fix low pay, you can fix low pensions. But 5 million self-employed people have no pension and around 9 million pay very little into their auto-enrolment pension. A pension pot of £260,000 would give you a £9,000 a year pension. Most workers in auto-enrolment will only have a pot of £30/40,000. Future generations will therefore need a decent state pension and this should be one of the points in the Unite the Generations campaign. Let's not forget today's pensioners. The freezing of the age-related tax allowance for five years generated a loss of £600 a year – no way of getting it back. Add the reduction in winter fuel allowance (against the back-drop of a hike in fuel costs every year); failure to restore the link with earnings and then the transferable tax allowance and pitiful increases each year, and the picture for today's pensioners is a loss of around £80 a week. So, whilst encouraging the Unite the Generations campaign, we must be mindful that there is a job to be done for today's pensioners too.

● Low paid workers face the prospect of not being able to afford a FUNERAL. Costs fall on their family or they end up with a pauper's funeral. Years ago, people would have been kept at home, but now we all have to pay undertakers to keep them in 'viewing rooms'. Many local funeral parlours keep their own names on the outside of their buildings, but they are actually owned by big companies with shareholders who want their slice of profit — perhaps one reason for high funeral costs. The average is now £3/4,000 for a basic service; the argument used at a time of emotional distress is that a cheap funeral is an insult to the deceased loved one. Some councils are now denying families who cannot afford to pay for a funeral to visit the 'viewing room'; attend the funeral; or receive the ashes if there is a cremation. The NPC will be looking at a funeral poverty plan along the lines of that introduced in Scotland.

● The NATIONAL HEALTH SERVICE session revealed that older people are not included in research which leads to a lack of understanding and communication on health conditions, prescription issues and impacts on methods and decisions. Hospital waiting times have increased. There will be a shortfall of

10,000 doctors by 2020. NHS funding is at 1 per cent when the need is for 4 per cent minimum. Community Care should be a quality of delivery issue, not cost. There is no evidence to suggest that this system delivers quality care for all. What is needed is universal, comprehensive health care models based on patient need, not a post-code lottery. Health professionals are able to engage with government, but if you don't agree the government agenda, you are never invited again. Mental Health: devastated services for children as well as adults. Promised funding has not materialised. In the meantime, mental health services under immense pressure and not coping, leaving those in need isolated and ill. Local councils should take back private contracts. It can be done, some PFI hospitals have had their debt bought by local councils who can borrow money at low interest. Where this has happened, the debt is almost gone and the hospital can function properly. NHS buildings are being sold off, but the money is not being put back into the NHS. Asset stripping is one way to get rid of NHS services.

The Royal Bank of Scotland – tax payers save the bank from bankruptcy after the credit crunch. A few weeks ago, the government sold off another 7.7% of the shares the taxpayer owns. This leaves the government with a 62.4% majority shareholding. However, this was a loss-making sale – a £2billion loss-making sale. This amount of money would have cleared the whole of the NHS debt and paid for thousands of new doctors and nurses. And, they never asked the taxpayer if they could.

● The session on TRANSPORT looked at the campaign to retain the bus pass and also to challenge the cuts to rural bus services. No point in having a bus pass if you don't have a bus where you live to get you out and about. There was discussion on general transport issues like trains and extending concessionary access – like London. The campaign by RMT against driver only operations on trains was also a featured.

● Finally, the session on TACKLING LONELINESS recognised that the closures of day centres, libraries, luncheon clubs, places where older people could go to meet others were having a huge impact on the wellbeing of pensioners. Cuts in social care, meals on wheels etc. have all increased isolation and loneliness which in turn lead to poorer health. Our speakers from the Campaigns to End Loneliness said it was important to empower people through communities; Well, we are part of our local communities, we oppose the cuts to services and stand up for basic human rights, so let's encourage people to join us! Have a good journey home. See you next year!