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# ***REPORT OF NPC Pensioners' Parliament 14 - 16 June 2016 Winter Gardens, Blackpool***



Take notice of us BEFORE we die! "Skeletons" emphasising NPC policy on the march in Blackpool at the beginning of the Pensioners' Parliament

# PENSIONERS' PARLIAMENT 2016

STANDING UP FOR TODAY'S  
AND TOMORROW'S PENSIONERS

NPC



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# **NPC Pensioners' Parliament**

## **14 -16 June 2016, Winter Gardens, Blackpool**

### **OPENING SESSION (edited transcript)**

**Ron Douglas, NPC President:** I am Ron Douglas, the President of the NPC and I am proud to bring such a gathering of people to Blackpool; it is one of the only organisations which puts on events like this for pensioners and the pensioners' movement.

The programme is as listed, except that John McDonnell has been called to the House of Commons for Parliamentary business, but we have a replacement -- Richard Burgon MP is here on his behalf.

Can I therefore welcome the Deputy Mayor, Gary Coleman, to open the Conference. (Applause)

Just before we start, I have had a request that the gathering be up-standing for the people who lost their lives in Orlando recently, and I am sure you all share sympathy for the many families that have lost loved ones. I ask that you are up-standing for one minute.

Thank you very much. I now introduce Gary Coleman.

**Cllr. Gary Coleman, Deputy Mayor of Blackpool:** Thank you everybody. Welcome to Blackpool. Welcome to the wonderful Winter Gardens complex. I don't doubt most of you have been to Blackpool before; you will be aware of the rich history of our town and the fun and enjoyment that goes with it. Blackpool is one of the places where rich memories are made, with families and all those having a good time, and being scared stiff on the Pleasure Beach or even falling in love; where young people have been in the early stages of love and danced the nights away here at the Winter Gardens or the beautiful Tower Ballroom or many of the entertainment spots that Blackpool still offers today.

The further we get away from the camaraderie now, and what the Second World War presented, the further we get away from our neighbours and communities. It's because of this that the work you do for the betterment of pensioners is vital. You here today have all chosen to make a difference. You have chosen not to just sit at home and complain to your self, or to your wife, or to your hus-

band, or even the television, but to get up and do something positive.

You are not just campaigning for yourselves and those that you represent; you are campaigning for future generations too. I am not a pensioner at the moment but I hope to be one day and every day I get closer to it, unless of course the retirement age changes again.

But what those that are not yet pensioners have to understand is that the achievements that you are gaining now will ripple down through the years and will benefit millions of people. Why should you not get the fruits of your labour? You have all done the work for it and you deserve it. So, continue fighting for pensions. Continue fighting for the lonely. Continue fighting for those that have fallen on hard times. Continue campaigning for proper care and justice for pensioners. Continue fighting for the NHS. Continue fighting for dignity for all. (Applause). May I finally thank you all for the work you do and the members as well. Have a great Parliament and thank you all for returning to Blackpool; you are all exceedingly welcome. Thank you. (Applause).

**Ron Douglas:** Thank you, Gary. You are welcome to stop and listen to some of the speakers but, on behalf of the NPC, here is our usual donation to the Mayor for the charity of his choice. Thank you very much. (Applause).

**Cllr. Gary Coleman:** Yes, thank you. The Mayor's Charity is the Trinity Hospice, which is local here in Blackpool. I am sure the Mayor will be incredibly grateful. Thank you.

**Ron Douglas:** Our first guest speaker is John Hilary, Director of War on Want. (Applause).

**John Hilary, Director War on Want:** It is a huge pleasure to be here at our first National Pensioners' Convention, so thank you very much for inviting me; I am thrilled it has been here in Blackpool.

My wife was brought-up as a working class girl in North Manchester and she came here every single year; if you want to see her aged two on a donkey,

come and see me later. War on Want was founded back in the early 1950s, in fact in February 1951, so we have just turned 65, and were it not for the age of getting your pension which has been pushed back a bit, we would have just qualified ourselves.

War on Want was founded back in the day at a time when Britain was facing a huge crisis in terms of the post-war austerity but was daring to dream, and daring to dream big with the foundation of the NHS and the understanding that we needed to rebuild a world and a Britain in the interests of all its people, and not just a tiny minority.

The way that War on Want was founded was by a letter sent in by Victor Gollancz, the publisher to the Manchester Guardian. He said, "Look, I am looking around us in the world and we are all in massive poverty and, yet, at the same time Britain, is embarking on a new arms' race and involved in the Korean war, thousands of miles away. If you believe we can do better, just send me a postcard with the single word 'yes' on it". That is pretty much the 1951 idea of Tweeting, Facebook or whatever. And 10,000 people in that first month sent him a postcard saying, "Yes, we believe another world is possible. We believe that with our energy and our commitments we can bring about social justice". That was the founding moment for War on Want, and that principle has stayed with us ever since: the idea that people, ordinary people, can come together to change the world for the better. That is really why I stand in front of you here today.

In ten days' time we are going to wake up, and we could well be in a new Britain; one which has left the European Union. We will get the results of the Referendum on Friday morning around eight or nine o'clock. You, like us, will have been appalled at some of the actions of the EU over the past few years: I am thinking particularly of the experience last year of the people of Greece. The people of Greece mired in debt crying-out for some form of settlement of the situation pushing them over the edge into long-term poverty and being told by the institutions of the EU there can be no alternative. The sins of the bankers are going to be visited on you and your children and your children's children. The massive attack on pensions, welfare, and all the things that the social fabric of Greece had held together, was an appalling example of an unelected bureaucracy in the centre of the EU; having their way with people on their knees.

Now, like many of you, I have a real problem with that. But I am not here to talk about Brexit. We would run a campaign for in and not for out, but we were going to give more information to people on which they could base their own judgement and also to make a balanced sense of whether or not you are going to be better in or out, which I will come back to.

What I am here to talk about today is one particular campaign we have focused on and, I know again, we have had huge support from pensioners' groups up and down the country, and that is TTIP: the Trans-Atlantic, Trade and Investment Partnership.

I am glad to see some people nodding here. I don't know how many people have heard of TTIP. I don't know if it is protocol, Chairman, but I would like people to raise their hands if you have heard of Transatlantic Trade and Investment Partnership. (Indication from the Floor). Yes, that is brilliant and that shows how politically right-on the NPC is.

TTIP is the massive trade and investment deal currently being cooked-up between closed doors between the European Commission, who are meant to be representing us, and the US Government, on the other side. The negotiations for this started in 2013 but they were based on a plan that had been dreamt-up by big business as long as ago as 1995. The Chief Executives of the biggest companies in Europe and the USA got together in something called the Trans-Atlantic business dialogue. They said was they wanted to create a world, starting with the Trans-Atlantic world, where business can operate without having to worry about social standards or labour rights or the pesky environmental investigations. They wanted a world where capital can get the maximum profits from here-on-in without having to worry about the impacts of its operations.

That is what TTIP is. It's not what they tell you: a fantastic recipe for more growth, jobs, better livelihoods and free money for everybody across Europe. I am not making that up. They told everybody if you vote for TTIP every family in Europe will be £500 richer. We said to them, "Really, really? Can you show us that on paper?"

The Government, to its credit, admitted it was rubbish. They could not show it; they had absolutely no background whatsoever for those figures. Instead, when we looked a bit more carefully into their official estimates, it turned out at least one

million people would lose their jobs as a direct result of TTIP; 680,000 in Europe, and over 300,000 in the USA.

So, TTIP is the charter for big business to get even bigger, to make more profits and then take absolutely everything away from the social fabric we have built-up in Europe over decades: whether it be pensions, welfare, the environmental aspects, or food safety standards.

The three pillars of TTIP give you a real sense of the threat it shows to us.

The first pillar is deregulation: the removal of the social standards; the environmental rules that we hold to be extremely important, but which business sees as a barrier to the maximisation of profits.

Suddenly, you find all these positive things return to barriers: barriers to trade, investment, to the profit-making of big business. In particular this is a problem on the European side of the Atlantic because, in the US, many of the standards that they have in their economy or in their food production are much, much lower. They already live in a system where business calls the shots.

We will give you a couple of examples. Beef: 90% of the beef that is produced in the USA is produced with growth hormones. The cattle are fed growth hormones and they grow quicker, and live in absolutely appalling conditions in massive feed lots, where 20,000 cows are all locked-in together and never see a blade of grass at any point in their life. They are fed with grain, with growth hormones and antibiotics and, because of the growth hormones, they can be slaughtered earlier in their life and that makes them more profitable.

The problem is quite apart from the problems for the animals: these growth hormones have been found to be carcinogenic and they cause breast and other cancers in humans and they have been banned for 20 years in the EU. But now the US Government is saying, "You don't get the authority to choose. Under TTIP, under the free trade rules, your ban on a carcinogenic growth hormone is a barrier to our trade and therefore you have to drop it". They are saying, "Unless you drop it then... we are not going to give up anything at all for this".

So, the EU Commission is thinking we want stuff for our big business in the USA, so we better drop our ban. That is why we are saying deregulation, (the central pillar of TTIP) is a profound threat to our democracy because we should be able to

choose genetically modified organisms (GMOs) in the foods which people in Europe have said we don't want them in our food-chain. But, from the USA, 70% of everything you buy in the supermarket is processed food which contains genetically-modified ingredients. They are saying with free trade, get with the programme and you have to eat it too.

The idea of deregulation is removing the standards we have fought for in Europe; This is right at the heart of the TTIP.

The second pillar is privatisation: the idea that our public services should not be about providing all of the needs and the interests of ordinary working people who have paid into them year after year after year, but they should be a source of profit for big business, and the financiers who stand behind it. You might say to me, "Hang on a minute, we live in the twenty-first century; has not everything in Britain been privatised anyway?" You are right. We have seen everything sold off: whether that be the railways, water, the NHS through all the Health and Social Care Act: everything one by one is being privatised.

So, what have we got to fear from TTIP? What we have to fear is when you put a privatised public service into one of these trade deals, you don't get it back again; it's privatised now and forever. That is because you are telling the US corporations they have guaranteed access to that market forever. And that's the threat.

Take the privatisation of Royal Mail; when you suddenly see postal services are inside TTIP, that means you can't bring it back under national control. The health services are in the TTIP negotiations. So, the NHS is fundamentally at threat from this. That is why many labour politicians have spoken up saying that they believe there must be a rethink of this dirty deal.

Privatisation is the second pillar. But the third pillar of TTIP is perhaps the most outrageous; it's this idea that we'll create a new court system, a parallel justice system which is available only to US corporations, with none of us allowed to have access to it: no domestic firms nor Governments have access to it but the US corporations other corporations can use the privileged system to sue us and any other country in Europe when we went to introduce new results or regulations in the future that could harm their profits.

In other words they need their own system that is

run according to trade law rather than public benefit. We have got examples of what this means from other treaties across the world where they have already this power in place. You may have heard of some of these. You remember the Fukushima disaster in Japan; the tsunami that led to the blow-out of the Fukushima nuclear reactor? Only with Chernobyl was there such a level-seven disaster.

The German people have always been dead against nuclear power and after the Fukushima disaster hundreds of thousands of them went on the streets and the German Government said, "We hear you; we'll phase out nuclear power by the year 2020". Good on them! Already a third of German energy is by renewable methods. But a Swedish power company operating one of the old nuclear power reactors in Germany said, "You can't do that under free trade rules; you have to compensate us 5 billion Euros for the privilege of being able to shut down your nuclear industry". That's the sort of challenge to democracy we face.

Slovakia is another example. A previous Government there privatised the health service; it was dead unpopular. A new Party stood on a platform saying, "We'll nationalise the public health service". And, they brought back the health service into public hands. When they did, they were immediately sued by a Dutch company who said, "We were really well-off to have privatisation and had plans to do really well". The Slovaks said, "No way. We have a democratic country and the right to take things back into our public hands." But the trade agreement said the Slovaks needed to pay-off the Dutch Company, and when the Slovaks said they didn't want to, a court in Luxembourg said, "You don't have a choice", and seized 28 million of Slovak assets to be given over to the Dutch.

This gives you a sense how astonishing this power would be for the US. At the beginning of the TTIP talks, the British Government asked the London School of Economics to do a cost benefit analysis report as to what this new power would bring. At the end, the London School of Economics said, "Benefits? Do you know, there will be no benefits?" That is because there has never been any increased investment as a result of one of these new deals. But the costs will be absolutely huge. We will see more costs than any other country have experienced to date.

I met with the EU trade Commissioner, the woman who is in charge of TTIP at the EU. We had a private meeting in her office. There were three of us with her, and her two assistants. I said to her, "How can you possibly be handing this type of power to US corporations? You know that millions of people across Europe have spoken up against this power. 3.5 million people have signed a petition against TTIP, the largest ever petition in the history of the EU". I said to her, "How can you do this? How can you have any legitimacy when acting for us via an unelected bureaucrat against the interests of the European people"? She said to me, "I do not take my mandate from the European people".

That, I think, is really at the heart of the people we have. We have a disconnected political elite that are doing these things without any consideration for the impact, and that is why there is this movement across Europe that is saying 'no' to TTIP and also 'no' to its twin CETA, the EU-Canada deal that is currently coming through the system. If we wake up on 24 June and Britain has voted to leave the EU, then we'll be free of TTIP, but what we have said at War on Want is let's also realise that the fight will be on because we'll be facing a Government here which is even more committed to this type of deal than any other type of Government in the whole of the EU.

So, we are suggesting that the Referendum choice is really between the frying pan and the fire. That is the problem. None of this, none of the debate has been held under the terms we would wish. The nasty racist tones of anti-migration rhetoric is the opposite of the debate we should be having around Europem, aiming to close down the borders but open the market.

To me that is quite clear. We need to recognise that if we vote out, then we'll be fighting on the terrain of the UK. We will have a new trade and investment policy that will not be run from Brussels but from Westminster. War on Want: we'll re-double efforts together with our entire sister organisations across the EU, and we work very closely with them, but also with all the progressive forces in this country including: Labour and Green Parties and the Feminist movement. We'll fight against any of the scapegoating of immigrants.

It's for us to fight for a better future, whether we are inside the EU or outside; a better future for people in Britain and in the other countries of EU, and in the countries beyond Europe, because we also

have absolutely the same message of social justice for all of the refugees fleeing the wars we started in the Middle East who are now being pressed back into concentration camps in Turkey. (Applause). My final message to you is this: we'll continue to struggle on; we'll defeat TTIP and all the nasty deals if we stand together as a movement and put social justice ahead of corporate profit. I look forward to standing with you in that struggle. Thank you. (Applause).

**Ron Douglas:** Thank you very much, John. I will now call on Judy Downey who chairs the Relatives and Residents' Association to address the Conference. (Applause).

**Judy Downey, Chair, Relatives and Residents' Association:** Thanks very much. I, too, am delighted to be in Blackpool. I am just digesting some of what John has said. Just to respond to something about TTIP, I was just considering the vulnerable situation of Social Care which is actually also at a kind of crossroads now in terms of lacking investments, and being very much a changed organisation from what it was when I started my career.

Even from 50 years ago, it's unrecognisable. And now over 80% of our services are privatised, and that is increasing. That is quite a worrying thought regarding the context of future developments, which is not at all what I was going to say, but let us do a good link.

I was going to say my Charity was started and originally called by a much easier name; it was actually just The Relatives' Association. It was started by a fantastic woman, Dorothy White, who had actually started her career working for Nye Bevan as a young civil servant, setting up the NHS. She had huge commitment to the NHS and knew what it meant and why it needed to grow and be cherished.

When her Mum went into residential care in her early 90s, very frail and needy, she realised her mother needed her voice, and actually it was not that the care home was not good enough but that her mother needed somebody to speak up for her to say what she was allergic to and what she wanted to eat and drink. For instance she hated handling big mugs and wanted a proper tea cup.

But she was so reluctant, and didn't want to say anything. Dorothy White found it difficult to say things because it's not a commercial relationship

whether you are paying or not; it's a relationship where you want the person you care for, whether it's grandmother, mother, partner, you want them to be treated with care, dignity and respect and, of course, competence. It's very difficult to even ask a basic question about how many staff are on a night off because you think you might be upsetting someone, and if you think there might be recriminations.

So, when we all hear about the older people needing care (and there is something in your news letter now about it) my theme is that really so many people that my charity and work for day-in and day-out and most of the people we deal with are not only out of sight, but they are out of mind. And so we have a helpline every day.

Even though we all know a bit about what it's like to be in a hospital, or in a school, or even in some sort of treatment, most people we find from our helpline have not a clue what to expect from a care home or from health care; they don't know what they can ask permission for, and they are very confused about what their rights are.

I will say a bit about what you are going to discuss in the rest of the few days here because I wanted to sketch a bit about the landscape of Social Care.

There has been a 14% decline in the Adult Social Care spend since 2008-9. That is 400,000 fewer people are getting Social Care than in 2010. In 2014-15 1.8 million people required help from their local service; 60% of them were sign-posted to other commercial services. So, we know, because it's in the papers all the time that about one million older people live with urgent and unmet care needs.

In the context of this disappearing landscape of care, there is an awful lot of chat in Parliament how to fund it and there are people going bust? There is not enough chat in Parliament about the quality of care, and the training needed for care, about the environment of care as it is today.

We have a regulator and the regulator gets quite a lot of Press; they should get a lot of Press; they have a very big PR department. But, we have a situation where the Press are very critical about our education system, but OFSTED says that 81% of our schools are either outstanding or good.

The official statistics for care homes show that 1% are considered outstanding, and approximately 54% are good, with a shaming 45% described as either inadequate or needing improvement.



A shocking Press release from the Care Quality Commission said, and in fact, it boasted, that of 372 care homes found to be inadequate in an 18-2016, 273 had improved in the 18 months. The 273 had improved from inadequate to needing improvement, which is bit like from a school moving from absolutely lousy to really not very good at all. (Applause).

It's really a poverty of local expectations. I have been on radio programmes where a care home has been closed, and they have said, "Is it not dreadful this home has been closed"? But before the programme I took the time to read the last report which showed that people were not looked after properly, their medication was not being administered and all-round pretty poor and pretty neglectful care in some aspects.

I was asked on the radio programme and I sent the programme a copy of the Report and said, "It's not like you say, it's not a terrible tragedy homes are closed, but it's a very good thing actually. What matters is that people go to a decent place where they can flourish and be loved and properly cared for".

Before I was on the Programme, they had somebody, a relative of the Home, who said how wonderful it was and the radio announcer said "Where should they go?"

When lousy hospitals are shut, some people come out of the woodwork and say how wonderful it was. But we need to demand better statistics for people at the end of their lives; they are no longer the walking wounded. When I started off in social services, people went into care homes because they did not have an upstairs loo, so if they had arthritis they were in the most undignified and ghastly situation, and they were going into care homes and being fed and watered and generally supervised. A huge number are in their 80s and 90s, and a number you would not believe are in their 100s, and they are dependent on the homes for medication, stimulation, interaction and appropriate care and treatment and have a wide range of degenerative conditions with the large minority not being able to speak for themselves, not all the time, but 75% of people in care homes have dementia so if they can't speak, it's okay to say they can't.

When my mother was in the care home, she said these were not her glasses, and I was told "How would she know?" I said she would know. In a care home the glasses need to be marked and people

need to be looked after properly and at a decent value. (Applause).

Other populations at the end of their lives receive expert professional care. In a field study it said a week in a hospital was about £3,000 a week and extra for the drug regime and physio and specialist care for specialist cases. Why can't it be a normal part of care? Why should GPs be charging extra to visit people in care homes? That should be a part of their contract and, if they can't cope with the degeneration of old age, well, then it's an area of specialised medicine and it matters.

I have gone on about standards not being very good, whether they are geriatricians, psychologists or doctors, they don't know what to expect when somebody goes into a care home. They said "Is it okay for me to ask her to have a snack at 8 o'clock in the evening?" It's really difficult for people to pull their weight and fight on behalf of their relatives.

Dorothy White understood you need to have an organisation, and she understood that it was a structural issue and not as I thought, in my case, a pathetic individual failure.

We talked a bit about what is happening in the NHS and of course what is happening in the NHS is that there are not enough beds, partly because Governments have taken the decision that we need fewer beds so the ratio of beds to people in this country is far lower than any other decent European country.

When older people are in hospital, they have the indignity of not just being ill and frail and feeling foul, but they are also called bed-blockers; that must feel terribly unwelcome in a hospital. The number of people that phone us up and ask, "We need to find a bed by the end of the week because the hospital can't do any more for my Dad", that is unimaginable.

I want to say more about the sector, the 'Industry', as people like to call it these days. We have a sector; we don't have a proper mixed economy of care. Let us get real about this. In the 70s, when I first became a civil servant in the Department of Health, 75% of people of residential care was provided by Local Authorities. The latest figure shows, well, there is no point in quoting Local Authority provision, because it's disappearing before our eyes.

In 1996, 95% of home care was provided by Local Authorities and the percentage a couple of years ago was around 10%.



I am sure it's much less now. Not only do we have a very deprived situation as I have described there, but also the fact that there is a democratic deficit actually as we found on our help line. People ask questions and it's not a very good place. As you have heard from the statistics, there are far too many not very good places.

The number of people who get evicted for asking a question, or as in a recent case that the Mail covered very graphically, a gentleman was evicted because his family owed £17,000. Actually it was a complete failure of communication. But can you imagine anybody being evicted from a hospital because they had not paid a bill in the NHS? But people in care homes have no security of tenure at all. The contract says a month's notice on either side, and we know nobody gives a month's notice.

There is no mandatory training for people working in care homes so they can be working as I described. Some of the most vulnerable people in the community, people who have paid through their taxes for a health service "stupidly" thought when they were ill with a mental or physical illness, we had the NHS. And they do..... if they have cancer, if they need a heart operation, an orthopaedic operation, and if their lungs fail. There's somebody I know (and other people no doubt have similar experiences) who got amazing treatment in her 90s for a heart condition, and now she is bombing about like a two-year-old. (Laughter).

So, people do get a bit of a shock when sometimes they realise they do/don't have to be assessed for care but, depending on the type of care, the NHS may pay, or depending on their home-ownership or wealth, the Local Authority may pay, and, if they have an older daughter living with them in the house, the house may have to be sold. Who knows this before it hits you?

We need a much bigger impact on public policy. Every time I hear the Shadow Minister speaking, she says, "Nobody writes letters to GPs about Social Care". Of course they don't. They are too damn exhausted trying to get it, trying to find it, looking after the people who need it, or needing it themselves. Is it not the job of our political parties to do things for us that we can't do for ourselves? (Applause). Why do they need to get a letter? It's in their constituencies; they don't know what is happening although they know what people are saying, and if they don't really know, then they ought to find out.

I think that people here need to shout more, need to be a bit less well-behaved. (Applause). (Laughter). You know what they say in the States? They say, "Don't get mad, get active". I suggest you do that. (Applause).

**Ron Douglas:** Thank you, Judy. The next speaker is very welcome and known I am sure to most of you. He is a very young member. This is something that the NPC has been very active in trying to get: generations united, to get the two groups together, because I think that by working together and sharing the same problems together, we could do much more. So, it is a welcome to Anthony Curley, UNITE young member. (Applause).

**Anthony Curley, UNITE National Youth Co-ordinator:** Thank you very much, Chair. Can I just start by saying that it's a massive privilege to be here today. I would like to thank the NPC for the invitation. Some of things I will be talking about are the challenges and myths surrounding inter-generational fairness. I shall have a narrative on day-to-day living; the experience of my generation and your generation, and hopefully it's a narrative to hope to build a better world.

I want to start off not by saying particularly about my generation but all generations. The last 30 years, my generation has been scared by a neo-liberal ideology. This is an ideology that has produced obscene levels of inequality that we see day-to-day; an ideology that has brought everything it can do to Labour and trade unions. This is an ideology put across the globe in what seems a never-ending race to the bottom, and where my generation has been told time and time again that there is no alternative. For me it's not really a surprise that we see the current debate around inter-generational fairness and this debate looks at the generations.

Like you, I want to tap in to what is inter-generational fairness. From the Governmental point of view, they say you guys, you pensioners, receive more public funding, and I don't. You guys receive more wealth in society, and I don't. (Laughter).

Now this is totally bizarre, but that argument, that political argument, is unapologetic; it implies the issues I face and people of my age face, is down to you, your accumulated wealth which you are to have in society, and the public services you have had during your lifetime.

Fundamentally, the argument is you should be fur-

ther attacked because now they will start looking after us. I hope you can detect the sarcasm here (Laughter); I am being careful to keep my words simple here. Of course, this argument is a great argument for them, isn't it? Because they talk to young people and they say you should blame older people. It's as simple as that. Not only does that argument lack any political understanding, it just ignores the reality of life today. It's not only ignorant but deeply offensive. This is why I and my Union fundamentally reject any attempts to create division and hostility between our generations. We all know what this is; it's the oldest trick in the book: divide and rule; to keep us on our knees.

There was a recent report by the TUC which examined the impacts of Government policy on my and your generation. What it identified was that households who are most wealthy are those that are between 45 and 64. I will repeat it. That is not me, and that is not you. (Laughter).

But the Report also identified, and it's a really good Report, that if the Government were to come through and public transfers were moved from the perceived wealth from pensioners to young people, there would be a marginal economic on younger households, and we know there would be further devastation for yourselves.

So, I wanted to make this point very clear. The issues we face in society are political decisions by this Government for the political programme of austerity. To win the battle of ideas we must understand the impact of austerity; we must provide an alternative, and we must give people the hope that they can have a role in a changing society: that is why we are all here.

I don't profess, and I will never profess, to speak on behalf of my generation but I want to outline the effects of austerity: it's a life defined by insecurity, debt, alienation, exploitation and fear. I am from a working class estate in Liverpool and all those words apply to the majority of people of my age. At this moment of time we have a labour market completely saturated with low pay and insecure work. There are 800,000 people right now in today's society on zero-hour contracts: that is where you have got a contract but your employer has no obligation to give you work. That 800,000 people are stripped of any dignity or any respect. That 800,000 people are fearful of putting food on the table. I know this because I worked in McDonalds with a degree, and in massive debt. This is knot

what Tony Blair promised many years ago when I went to university. (Applause).

Even those in work, it does not matter if it is 20 or 40 hours a week, the pay does not ensure a decent standard of living. In fact, low pay means the majority of people that are in poverty are actually working. Employers shamefully refuse to pay for what their employees' work, so the workers go and rely on tax credits.

There has been a £2,000 average fall in income but those at the top have not had this fall. The top money has gone up! I was lucky to go to University, but young people are faced with paying £9,000 to simply pay to go to University. I was lucky to go to University when I only had to pay £3000 (Laughter). Should not a society be based on the health and knowledge of its people? (Applause). Should education come at any cost? No, it should not.

Tuition fees: for me, this is another example of disciplinarian techniques; you go to University and you incur massive amounts of debt, and it creates a culture where we'll never challenge our employer, we are fundamentally too scared that if we lose our job, we would not be able to pay that money back.

I mentioned the working conditions among young people, and it's not just for young, but it's predominantly young people who are faced with these issues. Even in terms of housing, we all know we are currently faced with a housing problem at the moment. It's not just a problem, it's a crisis to be perfectly honest with you. For me and for many of my generation, the possibility of actually owning your own home is unimaginable; I would never think that in my own life-time I would own my own home; it does not exist for me. I have been thrown like many people have as a little lamb to the slaughter; in to the market where landlords can charge what they want. This crisis affects us all.

I want to give you statistics, although I am not a mathematical genius: in 2014-15, there were 152,000 homes built, and that is less than half the number needed to meet the housing demand in this country. For every £1 spent on housing, construction, £2.09 is generated in the economy. For every home built, one and a half direct jobs are created and additionally two to four in the wider supply. If I were to give these figures to a five-year-old, the answer would be 'build more houses'. (Applause).

We seem to have a Government which simply refuses to acknowledge that we do have a housing crisis. I want to touch on this particular point as well, looking at it from young people's perspective. I have heard this too many times before: young people are not politically engaged and very apathetic in today's society; politicians are great and point it out in a run up to a general election, "Young people are not engaged and we need to do more" etc. The vote is generally lower to my generation than in yours but when I asked myself if I blame young people for that, I don't and I can't.

To your shame, and I do mean this, to our shame, this idea of apathy towards young people has a certain resonance in the Trade Union movement. But the political class have failed to represent me and my generation. Politicians speak or spoke of a world that was not applicable to disadvantaged working class people; we were ignored and forgotten.

It's no surprise that in the vacuum of our anger, we have looked at different avenues. So, when I challenge people to ask them if we are engaged, I always say "Where were young people during the Iraq war? We were on the streets. Where were young people when the Coalition Government got elected? It was the students; it was not the trade union movement that led the battles with the Coalition government when they were having a go at tuition fees. It's very clear trade unions have struggled in the post-Thatcher and post-Blair world and we have not looked to our society. Me and my friends were in the sectors, but we have to take some responsibility. Time and time again the reason why young people don't join trade unions is because they are not asked. They are not asked to join. Why would you join something that you don't know anything about, that you have never been told anything about? But I am glad to say things are changing.

UNITE recruited 21,000 young people to our Union. It's because we campaigned on decent work for all and that includes a wage you can live on, guaranteed hours, safe secure work and an actual career and training when in work and, most importantly, a Trade Union voice. These are not radical demands. They are not radical, but in the age we live in and the age of austerity, young people are pointing to the values of Trade Unionism.

I believe when you give people the belief they can change the current situation they are in, they will join you.

From my experience I worked in a call centre as a shop steward for four years. Call centres are traditionally very difficult areas for trade unions. They are the call centres of the twenty first century. But, me and my friend recruited 300 people and that was 80% of our members who greatly improved lives but we didn't do it on our own but had members fighting with us side by side and told the members they could change their lives in and out of work. Those people who got involved were told it should not be a one-off situation but across the board.

Finally - and I am smiling with this because I can't believe these words are still coming out - when we think about young people and engagement we can't stop recognising the events that took place last year with the election of Jeremy Corbyn. For the first time in my life this was a leader of a political party talking my language and talking about the issues that I face. (Applause). He was not just talking about the issues we face but talking about alternatives and telling us what society can look like if we are involved in that process of change.

Of course the horrors of austerity didn't end with the election of Jeremy Corbyn, and there is a lot of work to be done with that. As much as young people have suffered, pensioners have suffered also. Right now there are more pensioners living in poverty. It was highlighted before that there are more pensioners without vital care because of the actions of the Government, and you guys know more than me; but pensioners are left with the option of heating or eating. What type of world do we live in if those are the options? (Applause). This statistic REALLY gets me incredibly angry: during the winter of 2014/15, there were 43,900 people who died due to cold-related illness. That is truly disgusting. Just think about that: 43,900 people died because of the actions of this Government.

I will wrap-up soon, but I wanted to look at inter-generational fairness, and looking at the entitlements you have deserved and, for that, advocate that we should strip more away. One death is one death too many in this society, so how do we challenge this?

Firstly, we most reject the notion that nothing is being taken away from pensioners and that is what we do. (Applause). These are political choices. They can be resolved with political solutions. We have so much in common to campaign for: environment, housing, our NHS. These are things that bring us together. They don't tear us apart. We,

everybody in this room, are educated people and we know about how society is suffering. It is how we develop other people's levels of consciousness to give people belief and hope to change the world we live in. We have to remind people that there is an alternative, and that alternative are things like decent work for all, public investment, the building of more houses, strong trade unions, bargaining rights, and a progressive tax system. I could go on. From my perspective, and not just my personal perspective but from young members in our Union, I will do all I can to support your campaign with generations united. Our history shows, and we have a long glorious history, when we work together through collective endeavours we can do so much better than when we are not on our own. There are massive challenges together, but all the gains in our society have not been given to it. There were the Suffragettes and those girls that marched, and we owe it to the unskilled workers and the civil rights activists and those that went to Spain to fight fascism and those that fought in World War Two and those that died in the name of democracy. We owe this to ourselves, and those that follow us.

Finally I want to say this to you: we owe it to you; I owe it you. I want to thank you for inspiring my generation and I can assure you my generation are behind you and with you and will contribute with the struggle to a better world.

I hope you have a really good Conference. Thank you very much for the invitation. (Applause).

**Ron Douglas:** Thanks, Anthony; that was a very good speech. The next speaker is Gary Fitzgerald the Chief Executive of Action on Elder Abuse.

**Gary Fitzgerald, Chief Executive, Action on Elder Abuse.** Thank you very much. Good afternoon everybody. Thank you. (Applause). I am sadly going to talk to you about something that is not nice: there is no way I can make this nice; it's going to be something that will make you uncomfortable as a human being, and I sincerely hope it's something that will make you politically angry, because I am sure you will be angry about this because you should be.

I will come at this from a very strange angle and start by saying the RSPCA on their website tells us that there are 141,000 animals each year that suffer abuse and cruelty. There are thousands of people prosecuted each year in our country under the

Animal Welfare Act because we look after our animals, and I am a lover of animals, don't get me wrong.

The NSPCC, with regards to children, estimates about 400,000 children are either abused or at risk of abuse each year. That is awful from our society, to say we have nearly half a million children abused/at risk of abuse which is awful. But there are thousand of prosecutions each year under the Children Act.

Do you know that back in 2007 we had a prevalent study in to the extent of the abuse of old people in our communities, folks, the people that live next door to us, not the people that Judy has to deal with and support, not the people in our hospitals but these are our next door neighbours. They estimate between 500,000 and 800,000 older people are being abused next door to us each year.

There is no specific law to charge someone with elder abuse; it's a general law. Most abusers of old people don't get prosecuted. They don't get prosecuted for anything at all. Most of them get away with it. Our children, our domestic abuse victims, even our animals, have some recourse to law. They are better protected than our old people. Why is that? I will tell you why: because they choose and they think they are able to ignore. They think they can look the other way. Sadly, one of the things I have learned - and my Charity has been around since 1993, we piloted the idea with undercover footage in care homes and people's own homes as a way of getting in to people's televisions and letting them see what it's like. From 2001 to 2005 it worked; I had ministers listening and paying attention. That is how we got our prevalent study. Do you know what they learned? People's memories are short when it comes to old people, unlike when it is around children: they learned to ride it out. They learned to hold their nerve for a week or so. It's no longer an issue for them so they stopped listening and they stopped talking. And they have not done anything about it.

I have been through five ministers in the last eight years. They have either been REALLY keen, REALLY concerned and did nothing, or could not be damned about it and did nothing. But none of them actually made a difference.

The things Judy is dealing with in care homes, we have known about, and she has known about for 20 years. We are still seeing it happening. It's still not changing. We are still seeing it coming on our

television and still have our ministers shedding those tears, saying how awful it is. But they don't change anything. They wait and away it goes again. (Applause). They all talk about physical abuse, they all talk about the psychological and sexual and financial abuse because that hides what is really is and that means they don't have to take it seriously. These are crimes; whether or not they are prosecuted or not is irrelevant; they are crimes.

Let me nail it: physical abuse is actual bodily harm: sexual abuse is rape. We have old people being raped in care homes. We don't have prosecutions of it.

Psychological abuse is coercion. We had a law earlier this year which introduced a crime of coercion of domestic abuse in which there was not a word about old people. Nothing. Silence.

Let us be clear: financial abuse is theft and it's fraud. Why are we not calling it what it is? Because when we use words like 'abuse' we move it away from criminal justice because, then, it is somehow easier to deal with it and the perpetrator gets away with it. This is pain, suffering, heartache and death.

I will talk you through and paint you a picture of three cases.

Margaret Panting was 78 and not our typical grandmotherly-type; only from 6 feet from the front door you would smell her. Her family decided to take her in. Five weeks later after staying with her family, she had bruises all over her body and cuts that could only be done by a razor blade. The coroner said she suffered dreadfully in the last five weeks before her death.

I will give you a positive about Margaret. Something good came from it. How many know about baby P/Peter, and how many knew about Margaret Panting? It led to the unlawful killing of a child or adult in the Domestic Violence, Crime and Victims Act. The people that did what they did with Baby P were prosecuted under the case law that includes the cause of the death of Margaret Panting. But, why don't people know about her, yet know about Baby P?

I saw on the Metro front page newspaper that the first victim of Dr Harold Shipman was a five-month-old child; it was awful but everybody else he killed was old. There is a standard here, called a double-standard. You hurt as much as 78 as you

do at eight. Why are we treating it differently folks? Why don't we react to the pain and suffering in the same way?

When I talk heartache, let me give you the second one. This made me cry to be honest, and I am hard at this job, and it has made me cynical, and the Department of Health and Governments have never let me down on the cynicism as they follow through every single time. There was a carer who frequently went into Mr and Mrs Irving's home; they were long-standing husband and wife. The carer got to know them very well and she lavished them with cakes they liked and made herself really welcomed to them to the point where the couple thought she was nice, unlike the daughter that didn't come and visit them. She got the pin number for their bank accounts. She went every week and she drew hundreds and hundreds of pounds out until they had nothing left.

They were married for 63 years. This is what got me: I have been married about 30 years, so we have some way to go, but in this case it was 63 years. The damage she did; they had to go into emergency care. He died without ever seeing his wife again. Can you believe that? Do you know what she got? This is what gets me: she was given a suspended sentence of 30 hours' community service. That is what they gave her for that. I can't stomach it. I can't accept that they are doing this to people.

So when I talk heartache, this is what I mean. To give you this one: I am publishing a report tomorrow; I have 23 cases like this that I simply gather together in 2 hours; just 2 hours of it. Listen to this: A 71-year old man, Ratid Shilaka, who was still active and working as a cabbie and doing very nicely; an energetic old man who had the misfortune of picking up somebody called Craig Pesch. He was a property developer and had spent the evening having paid £14,000 getting drunk on champagne. Can you believe it? The cabbie could not find the address, and so he beat him to a pulp while he was still strapped to the seat and he could not protect himself. His jaw was so badly beaten it had to be rewired and three teeth were displaced. He destroyed that man. He could not work any more. Pesch got a suspended sentence and 250 hours of community service.

I have 23 examples of this I gathered in just two hours on the Internet. They do not go to prison. There are no deterrents for it. It was an older vic-

tim; it didn't reach court at all, or if they do, they get suspended sentences or they disappear into 'the adult protection system' that contains and constraints it and makes it a social policy issue. No, it's not; it's a crime. Why is it if you are 21 and beaten to a pulp, it's a crime, but at 71 and beaten to a pulp, it's a social policy issue? What is going on? The social standards are unbelievable; they contain and take no action, or do you know what else they get? A police caution? A criminal conviction? There is a lot of discussion at the moment about putting cameras into care homes.

We followed through on a case last year, and it took us 12 months to fix this. They had camera footage of these 3 carers abusing Freda Jobson, an old woman of 84/85 years of age who had dementia. They were swearing at her, calling her an old witch. If I could show you this picture, I would: there was a pressure sore on her elbow and it was bleeding horribly; they took the dressing off and wrapped it around her head. It was caught on camera. The police gave a caution, and it took 12 months for the police to change their minds and for the CPS to pursue it. Guess what? Given a suspended sentence; community service.

There are your consequences if you abuse old people, whether in their own home, care home, by domiciliary care workers; it does not matter because, if you are old, you don't get justice. This has got to stop. (Applause). We can't go on with a system where they shed their crocodile tears when it gets in to the media.

I met with the Minister the other week on a number on issues; one of them caught-on to some stuff in the Daily Mail done undercover. I said, "It will continue coming into the media because it's the only way to keep your attention on this". Do you know what he said? "Yes, you/'we' are right because we don't like the media". So, not that it is morally or ethically wrong.

I have the moral high ground, folks, and we can argue this; they don't want to know, only if it is only on Panorama or ITV; that is the only time they level and then gamble to try and ride it out. We have seen it over and over again for the last 23 years. They make the sympathetic noises. They cry their tears, and old people still get abused. They still get neglected, still get hurt and still die, and yet they don't do anything about it except one thing: we use the Freedom of Information Act. Just the other week the Act was used to ask the Police, the

Criminal Justice System, the Ministry of Justice, the Coroner Service to tell us how many old people that there has been a prosecution under abuse and neglect under the last 12 months. "Tell us how many police cautions and how many times people have been sentenced"?

"We can't tell you; we can't monitor it". If it's hidden you, don't have to be held accountable. (Applause).

This system is broken; be in no doubt. We can't tinker; we can't play around it; we can't look for regulators to fix it somehow as they have had their powers taken away from them. The regulator that I talked to yesterday and I talked to today have less powers now than in 2003: they have taken them away. I can't go into a care home and say, "You have not got enough staff". May have done that once, but do you know why I can't? The standards say they have to be efficient. What the hell does 'efficient' mean? How can I hold them to account when somebody is not getting the care they need? This is what they have done to services for old people. They have pushed the standards down, pushed the level of expectation down, and they tell me get to: "Get real, politically. You will not get it". Yes, we are going to get it because we have had enough. (Applause).

I have something I need from you. Tomorrow we'll be launching a campaign which is for an aggravated offence of elder abuse, and it says if you have the care and support of an old person and hurt them, you will be charged with elder abuse and that will bring with it a greater sentence than you otherwise would have got. We want that. We want perpetrators to know if you do it, you go to prison. I am sick of a health care worker or care worker that they had to prove they intended to hurt. No I don't. You joined the profession and took the job and you proved you did it deliberately.

We need to change the plans of power and put older people back to equal citizens, the same citizen rights they had ten, twenty, thirty years ago; you are now different to when you were young. The Criminal Justice System has to recognise you are hurting people who are frail, vulnerable and who can't defend themselves. This is not the same as hurting somebody who is young. I am not saying we should ignore hurting people who are young, but the impact is profound. The fact is that your immune system weakens when you get old. If you steal, it's not money you are losing but they

are likely to die from it. It's not the same with young people. We need a deterrence to stop it and say very firmly that enough is enough.

Do you know, folks, with all the restrictions about the growth of old people that by 2050 if we don't stop it there is going to be 1.6 million victims of elder abuse. And, there is no sign of it stopping. In England in the last 5 years, the referrals to adult protection of older victims have gone up 1% each year. It's now 64% of everybody who is referred for protection is an older person. Last year it was 63% and the year before it was 62%. I asked the Minister, "Will you do something about it? Will you produce some guidance, campaigns to raise people's awareness?" Do you know what they said?" No, we don't have the money to do things like that". If that was another part of society there is no way they would say that. They are taking people for granted and they think they can get away with it; that they don't do in other countries.

An example: the law we are asking for is available in 50 States in America. It's available in Japan, and in Israel. If they can do it, we can do it. If it is good enough for elsewhere, it's good enough for our old people. The only difference is they are scared in America of the older vote. They are not scared of you. They have to be frightened of you. They have to know you are working together and, right now, they gamble you won't. That is why I like the NPC, and that is why I like working with Dot and people because you have a strong political force on what you want and why you want it, and you are grounded in a place we need to get back to.

The National Health Service, let us not forget, was created in 1948 when people said, "You can't do it because there is no money, and you are worn-out by war. It's impossible". It was created at a time that, if they lived today, you can't do it. They did it. We can do it. (Applause).

I need you to help me with something. If you want a picture there is a Silent Scream clip from older people being abused in this country; there is no voice hidden away and not being listened to. I want you to give voice to that and help us with this campaign. I desperately need the National Pensioners' Convention to back this and get behind us. They are locked away, hidden away and ignored. We need you to support the campaign. We need full publicity. I look too often at petitions of old people and they get, may be, if

lucky, 2,000 signatures. We need tens of thousand. We have 10 million old people in this country.

We need to push this. We need to make it VERY clear: we are not giving up and not going away. The next time a senior civil servant says to me, "You have no understanding of political reality and will". Well, "We are changing the political reality and you will listen to us and not the other way around". (Applause). This is not just on elder abuse, folks. To say this to you: when they say 'tomorrow', that is pie the sky; tomorrow never comes. We waited too long for our tomorrows; we want it today; we want it now. Let's help end elder abuse; let it end now. (Applause).

**Ron Douglas:** Thanks, Gary. I now call on Richard Burgon MP for Leeds East, standing in for John McDonnell. Over to you, Richard. Thank you very much. (Applause).

**Richard Burgon MP:** Thank you very much, Ron. It's a great privilege to be with you today, to be with the people who have spoken with such thought and passion. I have learned a lot this afternoon.

As Ron says, I am not John McDonnell; nobody has bought him a tub of hair dye! I work with him in the Shadow team, and I am Richard Burgon, MP for East Leeds. I work very closely with John in his role as Shadow Chancellor. I really am delighted to be with you all today. I am delighted to be here on behalf both of Jeremy Corbyn, the leader of the Labour Party and John McDonnell our Shadow Chancellor.

As Ron has explained, John McDonnell wanted to be here but, sadly, due to Parliamentary business, was unable to make it. He does send his warmest greetings as Shadow Chancellor and, hopefully as Chancellor, looks forward to work the with National Pensioners' Convention in the way he has done for so many years as a Labour MP and as a Socialist activist.

I want to talk today about experience. I want to talk and listen, as I have listened so far, and have learned a lot about the wealth of experience that is here in this room; the wealth of experience you have in campaigning for social justice and a better deal for pensioners, and also the support you give to issues and campaigns that effect people of all ages the length and breadth of this country and, yes, around the world as well.

I do really from the bottom of my heart value the



role that you, your organisation and older people play in campaigning for social justice.

Anthony mentioned earlier that unforgettable summer, last summer (not the weather!) what was, for many of us, the leadership campaign in the Labour Party when Jeremy Corbyn was elected as Leader of the Labour Party which was not only the biggest mandate that any leader of Labour Party has ever had, but the biggest mandate of any leader in history. (Applause). I will never forget on 12 September when he was elected and it was announced in the QE2 Centre in London - and Anthony suggested that was not the end of the task - the election of Jeremy Corbyn was the beginning of the task where we can all work together to get the better society we need against the odds, against the opposition of the establishment, not just in Westminster but in the media and elsewhere.

Many of you will remember what was said during the leadership campaign: Jeremy Corbyn had been elected not because he is allegedly too left-wing, but "He is too old. You can't elect anybody in their mid-to-late 60s as a leader of a political party. You can't have somebody that will be nearly 70 whilst he is Prime Minister". I think that is utter, utter nonsense - I could have used a stronger word, and I was tempted. The truth is that Jeremy Corbyn's age and his experience and track record of campaigning with you and with other organisations is something not to be ashamed of, but an absolute asset. I don't think it's strange at all that you have a leader of a political party elected towards the end of their political career, in inverted commas. I think it's strange when you have people elected to be Prime Minister when they have been an MP in their late 30s; I think that is strange. So we need to get real about that. (Applause). I think it's patronising to young people and people who are older to suggest this.

It's patronising to young people to suggest that young people are only interested in people of their own age. I think Anthony really did passionately and effectively and evocatively describe and demonstrate that earlier.

Of course, as I indicated, it's highly disrespectful to older people to suggest they can't play a leading role in policies. I believe Jeremy Corbyn demonstrates day-in and day-out that he can lead, apply the pressure and force policy changes from David Cameron and George Osborne. As he has on tax

credits and Personal Independence Payments and Sunday trading and of course the Trade Union Bill amongst many other things.

I would say the National Pensioners' Convention shows day-in, day-out, year-in, year-out that older people getting organised can provide elective leadership for campaigns on progressive policies. I want to mention your founder, founding leader, Jack Jones, Trade Unionist, Socialist and Internationalist.

It was mentioned earlier the sacrifices people have made in this room to give us a society we have and want to defend even further.

Who can forget people like Jack Jones, that didn't only give his life to trade unions and the Movement but risk his life in Spain and in the Spanish Civil War, not only to fight against fascism but for socialism. I think we should continue to fight to honour the memory to go to Spain and do the right thing standing up for democracy, fighting fascism and defend socialism.

Jack Jones remains an inspiration not only to me but so many others of all ages, all around the world. The fact that you are all taking the time to gather here today to debate and discuss your priorities, and the fact you have accepted me without even lynching me, even though I am not John McConnell, means I am really pleased and honoured to join you today.

I want to say a bit about Labour policy and the impact of the Conservative policy since 2010 when Labour lost the general election.

Labour in Government did do some good things for older people: the winter fuel allowance, free TV licence for over 75s, reduced pensioner poverty, and played a positive role. But, within those Labour Governments, let us make no bones about it, there were mistakes. We know that Labour failed to appeal to older people in both 2010 and in 2015, and this was a real factor that contributed to the Party's general election losses.

I will be honest about it, our messages and Labour's message on the economy in 2015 failed to cut through and failed to convince. I believe passionately in the universality of social security so I did not agree with the idea of means-testing pensioner benefits. (Applause). I believe that there are many policies we must reconsider, charting back our Government to serve you and everybody else.

I urge you to engage in our discussions and make

clear what you think and make clear from your experience how we can, as a Labour Government, create the kind of society that older people deserve. I want to talk about why we need a Labour Government back in power. It's Conservative cuts that were delivered in coalition with the Liberal Democrats, or now in a government of their own, that are really hitting older people's living standards. Too often we hear suggestions that somehow pensioners are spared the effects of austerity. I think that this has been very effectively debunked by the previous speakers today. I do not accept that pensioners are somehow spared the effects of the political choice of austerity. I don't want to play that game: Labour, under Jeremy Corbyn will not be playing that game.

As Anthony described earlier, part of the Conservative's Government strategy is to divide and rule sections of society for one simple purpose: coming to allow the Conservative Government to get away scot-free with what they are doing, to allow them to navigate their way through the growing protests against austerity, through the growing protests against privatisation, through the growing protests against cuts.

As we heard from Anthony today, and you will hear from Jeremy Corbyn and John McConnell, we are not going to play older people off against younger people and, if we tried, you would lynch us. We'll not pitch pensioners against students and not play those born in the UK against those that happened not to be born here in the UK.

We know that austerity is affecting everybody, perhaps in different ways and perhaps at different rates, but that certainly includes pensioners. The reports, as we heard today, are overwhelming. We saw a report from the Independent earlier this year that a fifth of those aged 75 and older, are living below the poverty line and are twice as likely to have been in poverty persistently for the last four years.

A study from Oxford University and a number of other Universities have shown a strong link between budget cuts in pension credits and rising death rates in people over 85. We know, and you also know, that too many pensioners have to choose between eating and heating in the sixth richest economy in the world. Does that not show us that the way that the economic system is operating is not working even in relation to something

as basic and necessary as that? The system isn't working at all in my view.

I believe we should defend universal benefits, and I believe those universal benefits must be decent, for a decent standard of living. So, we welcome your campaigning for women for state pension with equality. Those born in 1950 will have missed out on the WASPI; that Campaign has had a huge impact in Parliament and, through the length and breadth of the country, with a recent launch of an All-Parties' Group yesterday by Barbara Keeley. On 29 June we look forward to the WASPI demonstration. I am sure you will be there. Despite all the stories that the state pension has been protected somehow through Conservative cuts, you and I know the reality and that is that the Organisation for Economic Co-operation and Development has worked out the statistics. Britain's state pension is rated 32 out of the 34 Member States in the OECD. That is a fact, and one we need to get out there. The state pension was worth 39% of average earnings, and today is down just to 18%. We have seen the new state pension introduced and we welcome a link to earnings brought by Labour in 2007. But we are concerned that there are problems mounting-up with it, as we understand it, as a Conservative Minister has now said the new pension has been over-sold with many that have not been mentioned/made aware they will not qualify for the full flat rate, and the incorrect amount because their incomes have been calculated using the wrong statistics. There is to be a meeting with the National Pensioners' Convention about this issue. Angela Rayner has mentioned capping against frozen pensions for those that live abroad, and she has said it's unjust and Labour will solve it.

In my own brief, I want to mention the digital exclusion and by that I am talking about digital exclusion as it relates to the way that banks are operating, and increasingly operating at the moment because, as we discuss finances, I am acutely aware of the risk of developments in financial services and banking excluding people/ including older people.

Of course digital developments are positive. But they should not be adopted to the exclusion of those who, for whatever reason, can't access mobile banking. If people need to attend a local bank branch, there has to be a local bank branch available in their community for them to attend.

'The last bank in town', as they call it, closing leaves less mobile people, small businesses and many older people and others with new burdens to do some simple and necessary banking. So, we do need to look into that.

I want to talk about transport as well; not only transport to get to a remaining local bank branch but transport more widely. We must defend our bus passes. We must defend our gains in transport. And, looking in the audience, I see there may be some people from Sheffield, Freedom Riders. Can I see them? (Indicates). A fantastic job done! (Applause).

The truth is that however uncomfortable some people get about it, lots of the rights we have today were only gained by people in the past doing what the Freedom Riders did the other year, however that sometimes may make yourselves a bit unpopular with authority, and getting into a bit of hot water. So I salute you for what you did. We need to defend our bus passes and they know where and how to access it. That's why fundamentally the bus passes, in my view, should not be run on the basis of individuality but on the basis of serving communities and individuals that need to be better connected. That is why we need to make the case, in my view, for Local Authorities to manage local bus services. (Applause).

I was very much touched about what Judy said about Social Care. Social Care was hit the hardest under the Conservative cuts. As Local Authorities face further spending cuts, Leeds City Council, where I live, has faced cuts over 50%. We hear more and more horror stories of hard-working care staff employed by private care providers struggling to make their rounds to visit people in their private homes, often stopping for less than 15 minutes. We have people, in our constituency, where older people used to have one or two carers coming around, or one person or the other, and they would get to know them; they would be bathed by them and become at ease by them. Then you would get private companies coming over using agency staff and a different person coming each day. That makes people uncomfortable. I heard of a lady refusing an agency member of staff, so she did not get bathed for a long time...

My time is running out, but the Green care home in East Leeds, in my constituency, is a council-run care home, which has been viewed by the Care Quality Commission as providing a good standard

of care. I read the report. The report was very positive indeed. There is a proposal to close that care home. Yet only 20 yards away there is a private care home being built, which recently expanded. There is a proposal now on the table to close that council care home. Guess what? The Care Quality Commission said the care home right next door to the council run care home, "Requires improvement", and that is to a private sector run care home. It is almost that they expect the proposal to go through and the council one to close, and for the residents to be moved 20 yards down the road. And, guess what they will get? An inferior service in that situation. And guess what? The public will have to pick up most of the bill and tab. It's rather a parasitical relationship in some ways and I am deeply uncomfortable, I will be honest, about people making millions and millions from our older people in the time of their life when they may be have dementia or need assistance in other ways. I am deeply uncomfortable about those making millions and treating older people as if they are commodities. It makes me very uncomfortable indeed. We are, of course, concerned about living standards and quality of life for older people and policies that reduce outcomes and those that increase exclusion.

We welcome the role of the National Pensioners' Convention in leading the policy debate for older people. I would like to finish by saying once again how inspired I have been to hear all the speeches that have been made together today. Anthony mentioned neo-liberal economics, and John from War on Want mentioned it as well. Gary mentioned about our own older people who are being treated so badly. I am looking forward to supporting his campaigns to get justice and equal treatment for our older people. But, Anthony was correct: neo-liberal economics is your and my enemy and not only older, but young people as well; it's the enemy or our public services.

I thought what John said about TTIP was quite, quite horrifying. I am on record as being opposed to TTIP, whether or not an NHS exemption is made, because those who believe that the only problem with TTIP is it's affecting our NHS are, in my view, sadly, sadly wrong.

I want to thank you. I want to thank you for all you have done. I want to thank you for all that you are going to do. I want to say from the bottom of my heart that now, since last summer, since 12

September when Jeremy Corbyn was elected as Leader of the Labour Party, you can now know that you have a Labour leadership, a Labour leader, a Labour Shadow Chancellor and those like myself, standing shoulder to shoulder with you on your side. Tell us what you want us to do and we look forward to supporting you in a struggle for a better society where older people are treated with the dignity and respect they deserve. Thank you for your patience. (Applause).

**Ron Douglas:** Yes, thank you very much, Richard. I think you did a very good job in the short notice you were asked to come and address this Parliament.

I call on the last speaker, Dot Gibson, who needs no introduction, the General Secretary, NPC. (Applause).

**Dot Gibson, NPC General Secretary:** Thank you very much. Well follow all that! First of all I should say that being non-party political we did invite both of the Government Ministers to come: the Minister of Pensions, and also the Minister of Social Care. Neither of them would accept our invitation. However, we didn't put a cabbage on the table (to replace the Ministers) as we did before!

I wanted to say a couple of things about the speeches we have heard so far because I think you will agree we have had some magnificent contributions to this discussion. We thank you all very much for this. (Applause).

As far as the TTIP is concerned, it was interesting the other day when David Cameron said that Canada was finding it very difficult to get their CETA trading agreement through the European Parliament. The fact is, of course, that especially with War on Want there has been and there is a massive campaign against it. And also although the US President, said that he wanted to get his trading agreement through, there was such an outcry spread across Europe, and in this country, that they have not yet been able to do so. It's taken seven years and still the talks are going on. I was very pleased because a couple of years ago when this came up, and I asked whether you knew about it, not so many hands went up. It just showed that the campaign has got hold of every section of society, and the pensioners are at the forefront of this. Judy, you challenged and said, "Get active". Did everybody see the skeletons we had on the March today?

**FROM THE FLOOR:** (General nods in agreement).

Okay. You will all have to get those skeletons and put them up in every single district so we take them out on the streets simultaneously: we'll take them to the Department of Health and demonstrate on these issues so people can see what we are doing. We are saying we need a social care policy that includes a free social care service at the point of delivery, paid through taxation. (Applause). That is our policy.

What can I say about Anthony? This hulking great six foot man here, nearly had me in tears: he was very good. Do you see this now? (Indicates). We have changed the banner, and it now says: "Standing up for today's and tomorrow's pensioners". It's very important that we have done that. (Applause).

We have been struggling for a long time to build that coalition between the young and old. I think that the speech we had from Anthony today showed that we are beginning to get a foot-hold in to both camps and that we can build this - and I often say to pensioners "for God's sake get your grandchildren to take those things out of their ears and have a discussion!" We have to continue to discuss these issues and take forward the joint campaigning.

As far as Gary is concerned, well, I think we can put our hands up today and say we do support the launching of this demand for aggravated offence of elder abuse to be in law. Does everybody agree? Can we put our hands up. (Indication from the floor: hands up). Everybody in every area should be taking it forward.

As for Richard, I have come to lots of conferences here in my time; for instance Labour Party Conferences when I was in the Labour League of Youth, and got expelled by the way. (Laughter). Well, you know, we were for nationalisation of the banks and the powers that be didn't agree with us. There you go. They have done it now.

But the fact is that we are beginning to get a dialogue. During the campaign for the Leadership of the Labour Party, there was an article in the Telegraph from Jeremy Corbyn saying that, "At some point (and we hope it will be soon - so take the message back Richard) there will be set up a Commission on Older People's Affairs". No Government, no party has ever said they will do that. It is really important that we take that forward.

Basically I am thanking our speakers and also you. I think it's really important that we get delegates from all areas in the country: from the north-east, Scotland and down in the south, as well as from Wales and Ireland. It's magnificent we all come together. This Pensioners' Parliament is one of the most important things that we do.

Some people say, "What is it? It doesn't do resolutions. It doesn't take decisions". The fact is that the National Pensioners' Convention is a democratic organisation. Next year we have our Biennial Delegate Conference, and our Pensioners' Parliaments are a sounding-board for those conferences.

The fact is that we'll have sessions on how healthy is our NHS? On pensions and the inter-generation of baby-boomers? (By the way I am head-hunting baby-boomers to come into the leadership of the National Pensioners' Convention! I am looking for 70-year-olds -- that's young in the NPC!) And we have sessions on the digital age and discrimination: all these issues will be discussed in our sessions.

We always say we don't just want questions and answers. We don't say that the people on the top platform have all the answers. They lead off a discussion, but we want to know the experience of our members around the country, and we want you to bring in those experiences, so we ask all the Chairs of the session to make sure it happens. It is only in that way that we can fill out the formal resolutions, the formal decisions, the points of principle, because otherwise that is all they are: they are just words on a piece of paper. Without everybody bringing-in their experiences and putting forward their ideas, we would not be able to go forward to our Biennial Delegate Conference with a real knowledge that we are reflecting the experiences and concerns of pensioners around the country.

I think we have to realise that when they talk about the older people, we are not just one block. We have to try and understand that and reflect it in the way we organise. You see, when a child goes to school at five and they are still at school at 15, you don't just simply say, "Well, they are all school children!".

In the same way here are 25 and 30 years or more difference between the younger and older pensioners. Some of the people in this room actually took part in the Second World War and others, like

me, were young in 1945 and remember the 1945 General Election. Others are the so-called baby boomers in their 70s and 65s and so on.

We are together but also we are different. It's really very important that, in all our areas, in the local branches, we reflect these differences and we encourage younger pensioners to come in. It's not a question that we stay in office until we "fall off the perch"; that's no good! We need continuity AND renewal to build the NPC.

The other thing is that we are parents and grand parents. Guys like Anthony are children and grand children. We stick up for each other. The magnificent speech from Anthony today, (Applause), encourages us to go ahead and build "Generations United" in a real way.

For over five years they have been trying to divide us. We led a demonstration in defence of the welfare state in 2010. I remember Neil, our National Officer, saying to me, "You'd better get down to Trafalgar Square because there will be some journalists around and they'll want to ask questions". Well there were, and every single journalist asked: "Isn't this demonstration mad? There must be cuts. Not everybody can have it all; you will have to decide who will have it and who will not have it. If the pensioners are asking for something, then the young or middle-aged can't have it".

This is absolutely wrong. The whole campaign against austerity has been a continuation of that 2010 demonstration, when we said let's all stand up together and fight. We can't have this division. They say older people have escaped austerity and are damaging the economic and social life of the young. That's a lie! It's rich against poor not young against old! What kind of society is it if they can't give a future to young people? (Applause).

For young people there's graduate debt, the housing crisis, unemployment, zero-hour contracts, the bedroom tax.

As for us: 6.5 million have an income of less than £11,000 a year, cuts to social care budgets mean £1.5 million of us either fund ourselves or we go without. That is the situation that we are facing. It's already been mentioned: 43,900 cold-related deaths in the last period. It's disgusting.

It is the market versus the people. (Applause).

In this so-called market, there is continued wholesale privatisation especially in the NHS and we were so pleased to see the junior doctors stand up and defend the NHS. There were amazing demon-

strations in London and I know there were in other places around the country.

Then we have got virtual social cleansing through the housing market. Councils are now forced to sell empty properties at the market price, and the money goes to government. In the meantime, right to buy is handed over to housing associations. I live in a housing association sheltered social housing scheme. We are told that we will be okay, but what happens when we die? Our places could be sold and they will cease to be social housing or proper sheltered housing. It's absolutely disgusting that this sort of thing is happening. (Applause).

Also, have you ever heard of the recruitment industry? Well, hundreds of agencies and thousands of contractors are now in the so-called recruitment industry, dodging national insurance payments. Companies are broken down into smaller and smaller pieces; they get £2,000 from the government because they recruit and then they don't pay any national insurance.

In the care industry it's even worse. Big companies are dividing themselves into hundreds of smaller companies, and through a method of so-called internal debt to each other, they are avoiding tax. But it's worse than that, because public money is disappearing without political debate or social accountability.

They can liquidate the company and make money at the same time! This is what we see with British Home Stores; the directors make payments to themselves, liquidate the company, leaving 11,000 jobs and a £471 million hole in the pension scheme.

All this goes on in "the market". For example: you will remember the company G4S from the scandalous situation on security and stewarding at the Olympics. But this company still has government contracts worth billions of pounds. They do cleaning, have police backroom staff, deal with prisons and security. You go to the Department of Work and Pensions to have a meeting with one of the big-wigs, and standing on the door is G4S! But look, G4S is global; they are in Africa and Asia and get paid more money by the US Government than the British Government, and that is huge.

I think we have to look at this very clearly because while this Company profits on a global scale, we are asked to direct our fire at poor immigrants. Such companies can travel the world, and they can exploit all over, but when you get a poor immi-

grant from somewhere in Africa or India, and so on, looking for somewhere to get a job so that they can get a home and food for their families, we are urged to oppose them. It's an absolute scandal. Let us aim our fire against these global companies that are doing such damage everywhere. (Applause).

And government seeks to privatise and hand over the benefits system. Our free TV licence for over 75s is now in the BBC's new contract, and we cannot be sure about our other universal benefits especially when we are told we are living it up at the expense of younger generations. But these benefits: the winter fuel allowance, TV licence, and free prescriptions add up to just £13 a week per pensioner; when you have a state pension which is 36th out of the 37th OECD countries, for God sake, £13 in universal benefits is neither here nor there.

But when we fight to defend those universal benefits, it's very important to see this as part of generations united. For young people have to pay more, work longer and get less in state pension.

That's what the new Pensions Act means. Do you remember when Steve Webb (Pensions Minister in the Coalition) came to our parliament to explain that Act? Well he lost his parliamentary seat. Do you know what he does now? He is in the private pensions business. Did anybody guess that?

We are for:

- a living state pension.
- free social care paid through taxation.
- defence of our universal pensioners benefits.
- an end to privatisation of the NHS and our public services.

We want joint campaigning with the young. We want our Parliamentary colleagues to set up this Commission of Older People, and to look at the whole issue of retirement, the age of retirement, and, importantly: the rights at work that lead to retirement.

What kind of society do we want? Down the road there is the British Home Stores. We took some people from our demonstration today and we went outside the BHS shop with our banners saying: "Justice for the BHS workers and pensioners". It's really important that we do this. (Applause).

This shows how important the state pension is. We say to the Trade Union Movement: "Look, you fought for the basic state pension over a 100 years

ago, and you have to fight for the basic state pension today. It has to be the first port of call in the pension system". (Applause).

So, our message to the politicians, the Trade Union leaders and the media is this:

We are pensioners organised in the National Pensioners' Convention. We don't want to be patted on the head; we don't want you to patronise us and say: "You old people are doing a good job". We are an organised force. We are building this force; we have younger people coming forward as you will see at this Pensioners' Parliament; taking responsibilities for organising and for campaigning. Please take this back to your friends.

**Richard Burgon MP:** I will do.

**FROM THE FLOOR:** Hear, hear.

The National Pensioners' Convention is on the war-path and we will build it over the next years. We have a real problem with money and some people said they don't like our policies and will not give us any more donations. To hell!! We know how to build ourselves and how to go out and organise. We always go out and find the ways and

means! But, we are asking the Trade Union Movement to take us seriously and understand that we are an important and intergral part of the movement. (Applause).

I was talking to Anthony before. We want to get a pamphlet out for the TUC this year on Generations United. Let us take it there and fight for this as an absolutely important part of what we do. Thank you very much to everybody. (Applause).

**Ron Douglas:** Thanks very much, Dot, for winding-up this session. I think you will agree with me that the speakers have been excellent, all of them; they have made a very strong contribution to the opening rally of this Parliament. Could you show us your appreciation for the time they have given us? Thank you very much. (Applause).

Don't forget that the sessions start at 10 o'clock tomorrow morning. There are 3 in the morning and 3 in the afternoon as on the programme. You can make your choice as to where you go to. The PCS fringe meeting starts at 4.15pm in the Renaissance Room. Thank you very much.



**JUSTICE FOR BHS WORKERS & PENSIONERS!**  
2016 Pensioners' Parliament delegates demonstrating at the Blackpool BHS store



# HOW HEALTHY IS THE NHS?

## **Dawne Garrett, Older People and Dementia Care Professional Lead, RCN**

I'll address the question by looking at this from a clinical nursing perspective, carrying out an assessment and suggesting some prescriptions.

### ● **If the NHS were a patient, how would we assess it:**

**General appearance:** Good in parts, technology clinical procedures, pain relief. - Compared to other leading health systems the NHS was rated as the best system in terms of efficiency, effective care, safe care, coordinated care, patient-centred care and cost-related problems. It was also ranked second for equity (Commonwealth Fund in 2014).

**Innovation & technology:** the new Test Bed programme is providing funding for frontline health and care workers to evaluate the use of novel combinations of interconnected devices such as wearable monitors, data analysis and new ways of working.

In The Marmot report "Fair Society, Healthy Lives" it described the unequal distribution of health in England. There is a clear and persistent social gradient in length of life and health (measured by disability-free life expectancy) – the lower a person's social position, the less healthy he or she is likely to be.

### ● **Finances:**

Overall the NHS provider sector reported a deficit of £2.45 billion for 2015/16, this is £461 million worse than planned. 157 (65%) out of 240 providers reported a deficit: the majority of these were acute trusts.

### ● **Workforce planning:**

The provider sector spent £3.64 billion on agency and contract staff: £1.4 billion more than planned.

We have not seen the acute to community shift – in fact NHS workforce statistics show the numbers of nurses working in community services fell by 13% between 2009 and 2015. The largest fall was for district nurses: 41% over the same period.

Vacancy rates for nursing and home care staff are up to 14–15% in some regions, and fewer than half of hospitals surveyed by the National Audit Office felt they had sufficient staff trained in the care of older patients

The patient is pale, nurses are the life blood of the

NHS and we 20,000 down – our patient is anaemic. Low in mood, poor morale, with bursts of anger. Cuts to nursing bursaries, Junior Doctor dispute and buckets of tears.

Like patients, the NHS doesn't look after itself, has difficulties evaluating what's best has reduced its funding on public health at a time when it is most needed, doesn't listen to messages, what's good for the brain is good for the heart. Social care – the NHS cannot be looked at in isolation.

### ● **Staff morale:**

Staff engagement score currently runs at 3.78 out of 5, which is a rise from the position in 2012, when the survey began, when it was at 3.68.

The most recent staff survey highlighted the challenges associated with a lack of staff, with only 31% of respondents saying there was enough staff for them to do their jobs properly.

### ● **Sickness:**

Estimates from Public Health England put the cost to the NHS of staff absence due to poor health at £2.4bn a year – accounting for around £1 in every £40 of the total budget.

The lowest sickness rate of any group for September 2015 was nursing, midwifery and health visiting, with 0.99 per cent and the highest groups were healthcare assistants and other support staff at 6.12 per cent. HOWEVER a substantial proportion of NHS staff have felt under pressure to attend work when ill. Of the staff who attended work while unwell, 92% reported they had put themselves under pressure to attend.

**Nutritional status:** feeding the NHS involves money and resources Comparison – here we compare our patient to its peers, globally.

So having assessed our patient on first impressions we now start to use Biometrics:

*Temperature:* Febrile, over heated, been running around in different directions unable to focus on anything for a reasonable length of time.

*Pulse irregular,* sometimes smooth sometimes chaotic, mad sprints, variable demand, issues of out of hours or weekend working.

*Blood pressure.* Blood pressure is two things - Circulating volume and peripheral resistance:

Circulating volume, much too high too many people in the system, a system designed to support

middle aged people with a single illness not older people with complex illness.

*Peripheral resistance* – we devise systems to suit ourselves and our previous demographic, embracing new technologies, taking on new ideas, variation of outcome is our enemy. Non NHS enterprises have much to teach us.

*Respirations* – the day to day work is often brilliant, life changing, life sustaining and because I am a nurse, we think of the patients bowels.....and sadly we have to say it is a constipated system because there is not enough emphasis on good discharge.

The bed-blocking' crisis in hospitals could last for another five years, according to Jon Rouse, the Director General of Social Care, Local Government and Care Partnerships at the Department of Health. He told the MPs on the House of Commons Public Accounts Committee there were "unacceptable variations of performance", and admitted the situation had worsened "significantly" since 2014.

New figures from NHS England show that bed-blocking reached a record high in April. The number of people stranded in hospital has tripled in the past five years since social services and care home funding was reduced radically by local councils. In a single month, 167,000 bed days were lost because of delays in hospital discharges, which cost the NHS around £45 million. This was only slightly less than the record number of 169,928 the previous month, according to new figures from NHS England. Some 32,000 bed days were lost while people were waiting for care and support at home.

- 62% of hospital bed days occupied by older patients (those aged 65 or over) in 2014-15
- 18% increase in emergency admissions of older people between 2010-11 and 2014-15 (12% increase for whole population)
- £820m - NAO estimate of the overall cost to the NHS of older patients in hospital beds who are no longer in need of acute treatment
- 1.15 million bed days lost to reported delayed transfers of care in acute hospitals during 2015 (up 31% since 2013)
- 2.7 million estimated hospital bed days occupied by older patients no longer in need of acute treatment
- 11.9 days average length of inpatient stay for

older patients in 2014-15 (based on emergency admissions only)

What the NHS patient needs is an injection of capacity and support from its friends.

### **Clive Peedell, National Health Service Action Party**

He was driven by the founding principle of the NHS – From Cradle to Grave- and this flowed through his veins. A large proportion of the public were not aware of the crisis, a not very healthy combination of austerity, high demand, and the Government belief in privatisation not cooperation. Austerity drives up inequality in turn driving up demand, and the suicide rates. There is a post-code difference of 20 years' life expectancy (Marmott Report). There is an A&E crisis partly due to cuts in social care.

### **Stephen Fishwick, National Pharmacy Association**

Pharmacies are more than just a place to pick up medication. People can get healthy living advice, support with blood pressure problems, medication reviews and nearly all pharmacies now have consultation rooms. They are part of the fabric of our communities. The move to large scale centralised dispersing and online supplying is a dangerous experiment which will adversely affect communities and the rest of the healthcare system. People value face to face care especially without an appointment. No assessment has been made of the impact of the changes, but if pharmacy access is diminished then needs are diverted to GPs and A&E.

### **Jean Hardiman Smith, CSPA Health and Care Advisor**

With the integration of health and social care in some areas, patients are now finding it more difficult to navigate the healthcare system, which can work well in many cases, but can be difficult and confusing for people with severe physical and mental health issues. Patients can experience good care in one part of the system, only to find themselves virtually abandoned in another part of the system. She talked about how this has been made worse by lack of funding, and that commissioners this year and for the foreseeable future are losing much more. In one case 98% of funding has

been withdrawn. Good care in the community is more expensive than hospital care. We all want good integrated care, but barriers of lack of funding, lack of staff and new financial priorities are making it an increasingly difficult goal.

## **ISSUES ARISING FROM THE DISCUSSION**

● **Clinical Commissioning Groups:** These need planning and are not always as good as they could be. They have not delivered as was intended as there has been too much change in the time they have existed, and there has been a different person in charge for many of them every couple of months. They focus predominantly on medical issues, are not multi professional and are not involving local people, especially older people, enough.

● Patients are turning into consumers and hospitals are competing via a payment by results system. GPs leading on secondary and tertiary care is a nonsense. 10 different CCGs will want to do completely different things, when it comes to, say, cancer specialists. Hospitals know the resources they need. What is needed is Regional Health authorities and to abolish the purchaser provider split. They keep trying to make the market work and when it doesn't they rebrand it – 5 to 10 million a year which should be spent on healthcare.

Now the junior doctors are politicised, hopefully the BMA is letting the public know about the issues.

● The nationalisation of the pharmaceutical industry is not possible as it is a global industry, ditto the medical device companies, however the way we deliver healthcare means we need a national system. We do not though have an English NHS. It was denationalised on a legal basis under the Health and Social Care Act.

● Pharmacists must always act in the interests of patients, and it would be commercial suicide not to give a professional service. A review of services is not a medications review, but how to get the best use of medications, compliance and so on. This review tackles the problems of waste issues.

● On expensive drugs the best way to deal with this is to have an NHS. A monopoly is a dominant buyer, has huge buying power and can drive prices down. It needs good people in charge and could save billions. NICE can push down prices, but the Cancer Drugs Fund enabled drug companies to charge what they liked. If NICE says no, prices are

reduced.

● **Privatisation:** not the entire service, just the profitable areas, which takes funds from the core services. Competing for patients is a disaster. The private sector takes simple cases only and poach staff. There are added costs then for agency staff, and replication of services. The market in a national health service is a disaster, and we need more effective commentaries as this is drowned out by the right wing media.

● **Nurses being concerned they won't get posts:** There are vacancies nationally so this looks like a local issue. Higher numbers of registered nurses show patient safety is improved. There are nursing places for all nurses coming out of university, so foreign staff are not taking the place of trained ones. Nurses are the most active campaigners, but other students are affected for example students of pharmacy. Look at the Bursary or bust campaign. Attend demos if you can get there, and if not send a letter of support.

● **Registered nurses go to university and four to five thousand pounds is inadequate to live on so many continue to work to pay for their training as healthcare assistants for example.** The proposals are that this small amount of bursary will go and a loan system brought in. Nurses remain one of the lowest paid workers, so this will mean a prolonged debt for a long while. There are a lot of people come in in their 40s and 50s with a certain lifestyle, a mortgage and kids etc. so they are not the traditional students. 2/3rds of those would not have entered nurse training without the bursaries.

● **Integration should be abolishing the market and bringing social care and the NHS together, both funded by the taxpayer.** 10 billion pounds' worth of free care is provided from carers, and some of these people could be out working if care was properly funded. Accountable care organisations are just a small step to privatised systems. The merging of hospitals and GP surgeries is good, but there is no oversight or accountability on Sustainability and Transformation Plans and also they come with 22 Billion pounds' worth of efficiency savings. The rhetoric is all about cuts and integration is going badly in the NHS in England.

● **Local Councils pharmacy contracts;** Local councils could use pharmacies better, for example on health promotions. Can pharmacies integrate more with councils around public health, and sign-posting to local services – is the council talking

enough? Do they know the district nurses in the area? District nurses are public health and community.

- Why do patients often feel they are not listened to but assumptions are made based on age? There is a lack of common sense, built in waste and awful management making it difficult to complain.

- We should press the government to match the top three countries in terms of funding for the health service: In terms of EU GDP the funding level is around 11% while in the UK it is 8.5%. That 2.5% gap would fund the NHS at an adequate level. The NHS was the best in the world but not at that level of expenditure, with a government obsessed with austerity and reducing taxes. NHAP policy is to fund the NHS by a minimum of 10% of GDP, but the government won't listen.

- The 18-week wait for a referral is down to a complete lack of funding, not enough staff and rising demand. It is not down to immigrants as they are an overall financial benefit. If the NHS was properly funded things would be less confrontational. 10% of foreign workers work in the NHS and they were free to us as we didn't have to pay for their training.

- On the 18 week wait some issues are around diagnostics. The only country in the EU with fewer CT and MRI scanners are Serbia and Albania.

- On whether medicines over the internet are safe, there are some legitimate sites working under an EU directive, but it is not the equivalent of a face to face pharmacy.

- TTIP: There is some good information on the War on Want website. Negotiations are held in secret, but were exposed by the Green Party - MEPs looking after our interests. TTIP is not about trade but about reducing wages, rights, welfare, as they are seen as a barrier to trade. It is about deregulation and is a race to the bottom. In the main the EU package on health and safety is good for us. The US does not have these rules. They sell pesticides that kill both bees and people. The benefits to us of TTIP are none according to reports. We will lose jobs, the cost of living will be raised, workers' rights will go and especially those

of part time workers, we will lose the right to holidays with pay, and maternity right (both came to us via the EU). We won't get rid of TTIP by coming out of the EU, but any UK government will have to pay a premium tariff to get the benefits of free trade. We have no industry to trade with anyway as it has been given away. We will have private courts (ISDS) run by businesses and their lawyers. The German government listened to the people and started to decommission nuclear reactors, and was sued. We can't sue, and governments can't sue, but international corporations can sue in a closed court weighted towards their interests.

- Workforce planning is poor, because of the difficulty in recruiting nurses. We used to recruit more nurses to cover natural wastage, but numbers are now cut down to the bone. We are unable to recruit due to deficits and immigration issues. Matron has to fill the gap and will ring around colleagues, and mostly they do step in, but they are working extraordinary long hours. If nobody is available we then turn to the nurses' bank, which is staffed by part time staff. When that fails, or in specialist services, we then go to agencies. This puts the hospital in a dire situation as agencies can effectively charge what they like. It does not go to the nurses, though. Whoever orders this is protecting nurses and patients on a ward. Paring things to the bone does not always work.

- Teeth are more than just teeth. All sorts of medications and other things will affect dentation. It used to be common to remove teeth completely, but they are part of our speech, swallow and so on. Bring dentistry back under the NHS. Children's teeth are now shocking. Eye test are the same – it is a political choice down to austerity

There should be a complete abolition of prescription charges, they are a false economy. The Prescription Charges Coalition, the Crohn's Society agree it would be cost neutral. Charges stop people taking medications as they should. There are a lot of work days lost due to this. Most pharmacists throughout the world support the abolition of prescription charges.

**SATURDAY 1 OCTOBER 2016 IS NATIONAL DIGNITY ACTION DAY**

The "skeletons" will be popping up in lots of places around the country to take our message out:  
***A social care system that works -- funded through tax, giving dignity to all!***

If you need to get in touch about this, see the list of regional contacts on back page

# HOME SWEET HOME? OLDER PEOPLE AND HOUSING

## **Sarah Davies, Chartered Institute of Housing**

Home. What does the word mean to us? Bricks and mortar, memories, safety and security, achievement or a combination of all of those things and more. But housing is complex and can take many different forms:

Ownership can be freehold, leasehold, shared, privately renting, socially renting, owning outright, owning with a mortgage, part renting part buying, self funding rent, receiving housing benefit, universal credit etc. What we know is that:

- 43% of all households are of older people aged 55 or over
- 76% of older people own their own home
- 96% live in mainstream housing, rather than specialist housing
- Approximately 500,000 homes are specialist, but under a quarter of these are owner occupied
- Two million older person households are living in non-decent homes, and most of this (78%) is owner occupied. 67% of pensioners in poverty are also owner occupiers and there are 1.14m older people living in fuel poverty.
- Poor housing can cause not only serious problems for the health of the inhabitants, but can also place an extra cost on the NHS:

In the future we are expecting to see the 60% projected increase in households by 2033 to be headed by someone aged 65 or over. The number of over 85s will increase by 100% and by 2029, 47% of the population in urban areas will be over 75, compared to over 90% in rural areas.

We also anticipate that life expectancy will rise by 2030 to 85.7 for men and 87.6 for women. However, healthy life expectancy is not so good and 1.5m older people will have a long-term disability requiring an adapted home. The number of people with dementia is also expected to rise to over 1 million by 2021.

The UK does face a housing crisis:

- We need an estimated 250,000 new homes every year for the next ten years
- In 2015-16, just 139,690 have been completed
- The aim is now for 1 million new homes by 2020,

with 200,000 of those for first time buyers

- There is also a care and supported specialist housing fund that has put forward 79 schemes, delivering up to 2000 new homes

In future, our homes need to be suitable for people who will need care, accessible and adaptable to changing circumstances, energy efficient, have low ongoing running costs and be flexible enough to cope with intergenerational living.

- Our existing housing stock is under pressure too. So what type of homes do we need to build?
- More mainstream homes, smaller, adaptable and energy efficient
- More specialist homes to meet the projected shortfall of 240,000 by 2030
- Housing with care involved, which will enable savings to care and health budgets
- Support for a shared approach to funding future demands and costs of housing, health and care
- Viewing housing as a community asset
- Quality design
- Schemes that offer living with people at a similar stage in their life
- Extra care/housing with care
- Building to scale to fund communal spaces and services
- Mixed tenures on housing schemes

Linking housing schemes together to share services

- Existing specialist homes need to be appraised to see if they are still fit for purpose. There is also a changing expectation of what people want and accept – and many older schemes are outdated. However, in North Tyneside support services have been remodelled, staff are trained to refer residents to an emergency care practitioner and the scheme has saved the NHS £11,000 in the first 3 months.

There are currently 8 million people over 60 living in 7 million homes. We need government support for more housing for older people, better planning, make properties affordable and listen to the voices of older people.

More information on this subject can be found at: [http://www.cih.org/publication-free/display/vpathDCR//templatedata/cih/publication-free/data/New\\_approaches\\_older\\_people](http://www.cih.org/publication-free/display/vpathDCR//templatedata/cih/publication-free/data/New_approaches_older_people)

## ISSUES ARISING FROM THE DISCUSSION

- The NPC needs to be present at the demonstration on Saturday against the introduction of the Housing and Planning Act. This Act will reduce the amount of rented accommodation available and will do nothing to improve the housing of older people. Two million older people live in 'non decent' homes.

- There is still the scandal of empty homes particularly in London and the increasing number of homes being bought as an investment by overseas buyers. There was a big push by local authorities (LAs) a few years ago to enforce compulsory purchase orders on empty homes as a last resort, but those powers have now been taken away from LAs.

- The question of what is 'affordable' housing was discussed. The definition by Shelter is less than two thirds of income. The definition used by officialdom is 80 – 90% of local rents – but is this really 'affordable'?

- Builders/developers keep negotiating 'down' the percentage of affordable housing they are obliged to provide as part of new schemes. Also the discount for 'starter homes' can only be applied to the first buyers of a 'starter' home.

- The provision of services such as GP, dentist etc. is often inadequate. However, there are good 'extra care' schemes which have these services built in to the development.

- Older people are being encouraged to move into sheltered housing, but it should have a 'tiered' system of charges because not everybody needs all the services available on site.

- A large proportion of MPs are landlords so they are have a vested financial interest.

- Under the 'Better Care' funding it is difficult to get grants towards adaptations if you suddenly become disabled in later life. The person who spoke had been assessed as needing to pay £33,000. It was suggested that this is not a great help in a crisis but 'Care and Repair' or the 'Homes Adaptations Consortium' could be more useful.

- Co-housing is a good model and Hanover is a housing association that has a scheme.

The big problem for LAs and the building of council housing is the restrictions they face on borrowing.

- The government advisory body on Fuel Poverty has been disbanded and at a time when 1.1 million older households people are living in fuel poverty.

- Bracknell new town was designed on a neighbourhood basis with integrated housing for older people in the form of bungalows in a large number of streets. These bungalows are now being sold off. There should be legal protection for housing specifically built to meet the needs of older people.

- There is lots of 'rolling back' on house building standards. The government may not be meeting European Union directives in this respect. The old Parker Morris standards for council housing were far better than the standards applied in the private sector (past and present).

- 'Right to Buy' has decimated council and social housing.

- Tenancy rights have been watered down i.e. secured tenancies have become assured tenancies.

- It seems that LAs won't/can't do anything to get landlords to act when they are breaching regulations e.g. cold, noise hazards.

## Do you receive the NPC Campaign News?

It is a monthly electronic information bulletin (i.e. sent by email).

If you would like to receive this, please let us have your email address.

send the request to

[info@npcuk.org](mailto:info@npcuk.org)

# IS DIGITAL EXCLUSION AGE DISCRIMINATION?

**Professor Leela Damodaran, Loughborough University**

Of the 9 million people not online in the UK:

- Two thirds of people aged 75 and over are non-users – 3.4m people
- Three in ten people aged 65-74 are non-users – 2.8m people

These people are missing out on the real benefits of being digitally included, such as improving their well being, improving their economic and life chances, widening their skills and capabilities, enhancing their civic engagement and participation in society, improving their personal health and widening their social interaction.

The SUS-IT project aims to help older people sustain their autonomy and independence through the use of new technology. The project has involved over 1000 older people and 100 stakeholders drawn from local government, business and the voluntary sector.

Outside of the workplace, the experience of IT in public places eg. libraries is that there is patchy availability and quality, limited access, lack of impartial advice and that the focus is often on helping people find employment.

The older people involved in the SUS-IT project have drawn up a list of requirements from any IT training or support:

- IT should be readily available
  - Delivered in familiar, welcoming and local venues
  - Encourage people to pursue social activities and personal interests
  - Free of time pressure or assessments
- Include how to troubleshoot or problem solve
- Offer impartial advice and a try before you buy type approach

However, some research does show how IT can cause some older people problems.

One in ten older people give up on using computers usually because their physical and mental capabilities change, they have sensory, motor or cognitive constraints that prevent them from accessing a computer, changes in technology are not user-friendly or they lose their support networks that help them stay online.

Where the system works is when IT is socially embedded in existing and familiar community venues such as drop-in centres, libraries, clubhouses, schools, pubs and shops. They need to be informal and welcoming, offering opportunities to:

- Solve problems
- Drop in for a coffee
- Meet friends
- Pursue hobbies
- Learn new skills with like-minded people
- Escape the worry of digital participation at home alone
- Bring different generations and cultures together to offer support
- Enable people to learn from each other and develop new skills and capabilities together

There is no doubt that older people are disadvantaged by digital exclusion. As soon as one stops using IT in the workplace and tries to do so outside, it brings with it major problems especially in terms of support and problem solving. That is why action is needed to fill the IT support void in the community and in the home by mobilising local resources, working with older people, local government, schools, health centres, libraries, community groups, local companies and others.

## ISSUES ARISING FROM THE DISCUSSION:

- Some pensioners have a computer, but TV programmes ask us what we think and only give a website address - a lot of people would like to phone up. How do we communicate or have access to information if we are not online?
- Whenever you want to contact someone now the online form asks you what you want to ask first as if they might judge whether you will be answered. The cuts in adult education mean that courses are geared to the unemployed, not retired people.
- The cost of being online is an issue, as well as access in certain places such as mental health units, where her son is, have no Wi-Fi access so she can't show him pictures etc. and the same with her mother who is in a home where there is no Wi-Fi.
- There is a PC magazine for seniors from Angora Publishing and with its help it is possible to upgrade computers.
- Some rural areas, particularly in Scotland are



still on dial-up connection, rather than super-fast broadband.

- It is possible to organise some community funding to get kids from local school to teach adults mobile phone use.

- if old and poor and young and poor have no access then community hubs are a good idea, but if you are depending on volunteers it is a patchy service and with libraries closing there is no access yet young people are expected to spend hours on a computer looking for work. There is a chip shop in Sunderland that is famous for giving IT help.

- New technology has lots of positives, but the problem is that companies use it to get rid of jobs and we lose 'people contact.'

- IT access is progress, but the downside is the lack of control over our own live and being spied on. We shouldn't be forced to use it we should have a choice. It is a campaign issue. The compa-

nies that control the internet make millions and pay little tax like Google.

- 13 cities in UK are leading the way to make people computer literate, but claiming pensions online can be very difficult for dyslexic sufferers.

- There is an issue around paying for computers and examples of pensioners being charged for internet access monthly when they didn't even have a computer and hadn't understood what they'd been paying £20.00 pm for by TalkTalk.

- Pensioners who cannot get to grips with IT or new phones can feel they are excluded from society. Others are frightened of online fraud and security issues.

- There are lots of benefits from using new technology such as being sent text messages about Doctors appointments but says it's important that people who cannot access IT must not be disadvantaged and there shouldn't be so much concentration on making everyone use it.

## PENSIONS, INTERGENERATIONAL FAIRNESS AND THE BABY BOOMERS

**David Sinclair, Director, International Longevity Centre UK**

There is a growing media perception in the UK and across the world that all boomers have it good at the expense of the younger population. The term "baby boomer" is increasingly used as a term of abuse.

*"The richest, most powerful generation that ever lived is embarking on a comfortable retirement. But why does it feel like they've pulled up the ladder with them?"* BBC1

The picture often painted is one of a group who are ageing well. They are wealthy demanding consumers who are demanding Government resources and stealing from the young. But how true is this story?

If we don't act to tackle this intergenerational bickering, we will find policy delivers worse outcomes for both young and old.

Younger people today have a tough time. Their retirement will look very different to yours. Yes, older people have done relatively well compared to previous cohorts of older people. But they haven't been exempt from the impact of austerity – and the

success of the "baby boomers" should be celebrated not criticised.

The challenges are about inequalities rather than age. The International Longevity Centre UK is:

An independent research organisation, almost entirely funded by private sector – Some funding from voluntary sector. We have 50-60 events a year – free, and 30-40 reports a year – all free, plus one commercial conference – paid for.

We work on topics as diverse as older workers, health, communities, finance; A futures focussed organisation, we are international, with 17 across the world.

I'm going to use some of the evidence from the Ready for Ageing Report "The myth of the baby boomers":

Younger people today have a tough time:

- House prices continue to increase – especially in London and the south east

- Younger people have increasing amounts of student debt

- Industry and government continues to make it easier for younger people to get into debt than to

save

- For those who can't rely on parents or grandparents, childcare costs are very expensive
- Younger people reliant on benefits have seen cuts (older people were exempt from some of these cuts e.g. bedroom tax)
- Low interest rates and returns on investment might be good for their debts but anyone trying to save will need to save more and longer to get the same return.
- The nature of work is changing – the “uberisation” of the workplace means more people on zero hour contracts. Or on the other hand more flexible?

Economically younger people are having a tough time – but if you asked me when I'd prefer to grow up – now or 1950s – definitely now – mainly because of the huge technological advancement. Their retirement will be different – but many want a different retirement:

All this means that younger people are likely to need to work longer. Increasing numbers don't aspire for retirement and people perceive they will be able to work longer

It is worth also saying that older people have not been exempted from impact of recession/austerity:

- Annuity rates continued to fall – ILC-UK research showed mainly down to a mix of economy (returns on investments) and the fact we are living longer
- Low interest rates benefit people who are borrowing (typically working age people) rather than savers. That said a small increase in interest rates would have a very negative impact on younger people and wouldn't make much of a difference to the returns most older people have to their savings
- A lack of housebuilding makes it difficult for older people who want to move to do so. A lack of housing impacts old as well as young
- Still have 1.6 million older people living in relative poverty

Older people who lost their jobs in the recession over the past 10 years have really struggled to get back into work. (NB across Europe it is young and old hit hardest by unemployment). Employment rates among 25-45 year olds high even in some of the poorest countries

And social care is absolute disaster. Local authorities are struggling, companies are going under.

There is little dignity in many of the services we offer

Yes, older people have done relatively well compared to previous cohorts of older people. But success of the “baby boomers” should be celebrated not criticised.

The challenges are about inequalities rather than age:

- The reality is that we shouldn't be focussing on young vs old. Not least because the real story is much more complicated.

Boomers are not all the same. There is significant diversity in our experiences of old age:

- Not everyone is a homeowner: Fewer than half (48 per cent) aged 55-64 own their property outright and nearly a quarter (24 per cent) are still renting.

- ILC-UK research on mortgage debt published in 2013 revealed that two in ten households aged 60-64 year olds, 13 had outstanding mortgage borrowing on their main residence.

- Not everyone is a silver surfer: Yes 87.5% of boomers use the internet but almost 1 million older people have never been online.

- We aren't all living long healthily: Males in the most deprived areas could expect to live 52.2 years in 'good' health, compared with males in the least deprived areas who could expect to live 70.5 years in 'good' health. Men in Richmond live on average a third longer (33.3%) or an extra 17.5 years in good health compared to Tower Hamlets.

- About 6.7 million people aged 45-64 in GB have a long standing illness or a disability.

- Of course some baby boomers benefitted from free education: But the reality: just over 13% of those aged 65-69 have a degree. Among 55-64 year olds, just under 20 per cent have a degree as their highest level of qualification.

- Whilst some have been building up savings, nearly 2 million people aged 55-64 do not have any private pension savings.

- Talk of older people spending their time doing cruises. Reality: More than seven out of ten people in their 50s and early 60s are in work

And older people don't take the jobs of the young.. Let's end the myth that they do. As the Economist put:

*'Some fret that there will not be enough jobs to go*

around. This misapprehension, known to economists as the “lump of labour fallacy”, was once used to argue that women should stay at home and leave all the jobs for breadwinning males. Now lump-of-labourites say that keeping the old at work would deprive the young of employment. The idea that society can become more prosperous by paying more of its citizens to be idle is clearly nonsensical”. On that reasoning, if the retirement age came down to 25 we would all be very rich.

ILC-UK analysis shows that, on average, those local authorities that do well with regard to the employment of older workers also do well in terms of employing younger work

Older people are contributing to society too. There are 3.3 million volunteers aged 45 to 64 in England.

50 to 64 is the peak age when people start to take on caring responsibilities for someone else who becomes frail or disabled. Nearly one in four people in this age group are caring.

And finally, people in their 50s and early 60s are no more likely to be planning a cruise than younger people. In fact, they are slightly less likely to do so than the average age. And surprisingly, people aged 50 and over play less golf than people in their thirties and forties.

### **What does the future look like?**

- Young people won't save enough.

IFS project - 10 years before average pensioner income starts falling. A combination of the end of the state second pension, end of db pensions and lower returns on investments will mean future retirees are likely to be poorer.

Our economy won't deliver returns on investment which older people have benefitted from.

- And people will live longer.

So even with more savings – younger people won't have the same income as older people today.

Care will continue to get worse in the short term.

More people will be forced into delivering informal care which will have a knock on impact on the economy. More of us will have dementia.

Young people will be less likely to work for a company. Increasingly people will be working in the “sharing economy” “flexible economy”. This may mean no employer contributions.

- **On the other hand:**

The state pension should gradually get more gen-

erous due to the triple lock (although current politicians are not as supportive of this as the previous pensions minister was).

Auto enrolment into pensions may gradually result in bigger savings pots for pensions. The next step is to ensure people who are freelance get auto enrolled – as well.

Millennials seem to be remarkably healthy at the moment – they could end up healthier than us in retirement.

The new world of work might facilitate more flexible working and might be more popular.

### **What should we do?**

Really important we don't fall into trap of pitching young against old.

Advocate for long term planning/think of the future (not the most sexy campaign)

Older people lead by example and act as experts (e.g. talk to your grandchildren about saving; remind children what it was like in your parents day before vaccines).

Older people to contribute – work longer/volunteer. Plan for retirement – encourage your colleagues to do so.

### **Neil Duncan-Jordan, National Officer, NPC**

There is a lot happening at the moment on pensions: in the state, occupational and private pension systems. Over the years, successive governments have relied on two planks of pension policy:

- A decent occupational pensions for those in work, and
- Means-tested support for those who don't have access to another pension

If you have these two elements in place, it reduces the need to address the appallingly low and inadequate state pension. But this approach has been unravelling for some time.

The UK state pension is listed as thirty-second out of 34 OECD countries

Between 1 and 2 million older people officially live in poverty, and millions more have incomes just above that level

6.5m older people don't pay income tax because their income is less than £11,000 a year

The poorest pensioners tend to be women, carers and minority elders. If you were poor at work, you

will most certainly be poor in retirement

Most final salary pension schemes have closed to new entrants, and even existing members have had their terms reduced

Auto enrolment will not be able to deliver for low paid workers. Around 9m will not be allowed to join because they earn less than £10,000 a year, and with contributions of 8% the scheme will have just half of what would be needed to give a reasonable return. However, the private pension companies will do well out of having years of low paid workers' contributions before they ever have to pay out

The means-tested Pension Credit continues to have billions in unclaimed payments, and many older people continue to argue the system is too complicated for them to understand

So we urgently need a better state pension system, but what did we get on 6 April 2016? Steve Webb's simplified New State Pension that effectively conned the British public, and was supported by the other political parties through parliament, to introduce a system that will cost less than the old system would have done.

The NPC has a booklet entitled *For What It's Worth* which explains in detail how the new system will work, but simply:

- An individual calculates what they have accrued under the old system up to 6 April 2016 and compares that figure to what they would have got up to the same date if the new system had been in place instead (minus any occupational pension income).

- The higher of the two figures is the amount of state pension the individual will start with on 6 April 2016, and for each year they work after that date, they will add a further £4.45 to their weekly amount of state pension up to a current maximum of £155.65 a week

However, there are a number of inherent problems with the new state pension:

- Existing pensioners are excluded from the arrangements, although the vast majority of them do not have a state pension (basic and second) of £155.65 a week

- The indexation arrangements between the two pensions are unfair. All of the new state pension is linked to the triple lock (best of 2.5%, CPI inflation or earnings), whereas only the basic element of the old pension has that link. The old state second pension (Graduated/SERPS/S2P) is tied to the CPI, which this year was -0.1%. Over time the gap

between the old and the new pension will therefore start to widen. When we raised this concern with the pension minister, Baroness Ros Altmann she said it was for a future government to resolve. Having a two-tier state pension system will confuse politicians (and the public), and most MPs will only be interested in the new scheme. This will make campaigning and influencing even more difficult in the future

The number of qualifying years for a full state pension has been increased from 30 to 35 for both men and women. This is a backward step which will mean workers in future will end up paying more, working longer and getting less

The Institute for Fiscal Studies has said that anyone born after 1970 will be worse off under than new system

And there is a special issue relating to a certain group of women born in the early 1950s who have seen their state pension age rise twice, without receiving proper notification

On top of all this, there are now even bigger challenges we face:

The government are currently consulting on making retrospective changes to accrued rights for those 130,000 workers in the British Steel Pension Scheme. There is a genuine concern that if this is done, other companies may seek to do the same and reduce future payouts to their pensioners

The Pension Act 2014 also introduced a right for the government to review the state pension age every 5 years. John Cridland the former CBI boss is already taking evidence and there is little doubt that he will recommend bringing in the 68 state pension age (already planned for 2044-46) at least a decade earlier. This will affect millions of existing workers and must be resisted. Already the age of 66 has been brought forward by 8 years without hardly any protest at all

All the evidence shows that raising the state pension age has a greater impact on the poorest in society, those with poor health, those in certain deprived areas, manual workers and those doing particularly stressful and difficult jobs

Life expectancy in some areas is now actually falling and there is no guarantee that future generations will live as long as their parents or grandparents

Youth unemployment will also be a factor if older people are forced to keep working

And it means we've lost the idea of a decent period of retirement for working people, after a lifetime of being at work. If we only value people because they go to work, then we will ignore the massive contribution that older people continue to make to society through volunteering and unpaid caring once they have retired

But the Chancellor has been very clever. He realises that people won't be able to keep working up to 68, so he has introduced the new pension freedoms that allow anyone over 55 with a defined contribution pension to cash in their savings. Not only does this raise additional tax for the exchequer, but it also means individuals will look to these pots if they find themselves out of work aged 65, but with three years left before they reach state pension age

It's clear therefore that we have to unite the generations in the campaign for a decent state pension. It's crucial that we don't allow young and old to be divided by the suggestion that older people have escaped austerity at the expense of younger generations, and we need to convince the trade union movement that more and more of their members in the future will be relying on the state pension as the bulk of their income in retirement. Many of them face insecure employment, with zero-hour contracts, low pay and no pensions.

Our campaign has to therefore encompass the demand for:

- A living state pension, set at 70% of the living wage (currently equal to around £200 a week) and paid to all men and women

- A defence of the triple lock and fair indexation arrangements for the old state pension system

Support for a lower state pension age and a rejection of any plans to accelerate or raise it beyond 68  
In a country with the fifth strongest economy in the

world, it's time we had a state pension that could give dignity and financial security to both today's and tomorrow's pensioners.

### **ISSUES ARISING FROM THE DISCUSSION**

- Baby boomers are not to blame. Campaigning has to continue and the movement needs to be positive that it will succeed.

- There is a need to change the terms of the debate around the question of intergenerational fairness and start asking what should society provide for its older citizens?

- There is money available in the system to pay for better pensions, especially through clamping down on tax avoidance and evasion.

- There is an important need to share information and ideas around the various groups across the UK.

- Older people are often portrayed in a very negative way by the media. The NPC has a briefing about this on its website.

- Would pensioners be better off if all the universal benefits were rolled up into a single additional payment and paid along with the state pension?

- New Zealand has a very successful citizen's pension scheme which is simple to understand and fair. The UK by comparison has a patchwork pension system that remains extremely complicated.

- The EU Appeal for Reform on pensions has triggered the UK government into making negative changes to pension systems, under the guise of making them sustainable.

- Trade unions need to do more to campaign on the state pension and the NPC needs to be getting its message across to younger people.

Dear Friends,

We hope you enjoyed the 2016 Pensioners' Parliament. We valued your presence, and hope that you will come again on 6-8 June 2017 at the Winter Gardens, Blackpool. There is a booking form on page 45 of this report.

Best wishes, Dot Gibson, General Secretary NPC

# THE FUTURE OF BUS TRAVEL

**Peter Rayner, Vice President NPC**

## ***NPC Current Position :***

Some of you have listened to me here year on year for over ten years. This year many of the fears and concerns I have warned about are coming to be a fact of life, not just something that might happen!

Before coming this year I reviewed some of those reports to you. I gave a summary in 2010 reviewing the ten years from 2000. Also available is what I reported to you in 2008. Another document entitled "Putting the Record Straight" and running to 6 Pages in 2009 and finally the 2012 position in detail. Additionally there are reports proving how much we contribute to society.

That History is important because it sets out the protection and authority that came down with the different Acts. All those reports are available electronically if you require them.

This year just a simple message because we know the facts, we know the entitlements and we know how valuable we are to society. Valuable that is if we can get out and about in that society.

So it is about cut backs. Fewer Buses in Urban estates, no Buses in Rural Areas, no staff on Stations, Booking Offices closed, Automated Ticketing and a proposed massive increase in Driver Only Trains. Wherever we look cut backs and reduced staffing - a world without human contact!

I believe the best way to fight these cutbacks and to succeed against the Establishment is to use the tools of that Establishment against them. Today's Managers cannot stop themselves producing impressive "Mission Statements". What follows from these statements is usually very little they say the words then go away and cut out services and facilities despite their good intentions. Fortunately these Mission Statements provide a tool we can use against them.

So I am going to list and comment on several useful pieces of legislation and regulation which we might use in our fight to retain public services. My contention is we should, all over the country use these authorities to challenge cuts. Remember many older people are Persons of Reduced Mobility (PRM) and therefore covered by many

Acts and Regulations.

It is also worth remembering that The Office of Road and Rail (ORR) published a "Disabled Travellers Awareness of Rights" which indicated that lack of service provision and staff was the biggest single deterrent to older and disabled people from travelling.

Also that Passenger Focus in 2009 commented, "All our research indicates passengers really like the reassurance only the presence of staff can bring. Taking staff away from stations would represent a very short term, short sighted saving"

There is a tendency for what I choose to call The Establishment to engage with "Stakeholders" and keep the troublemakers, campaigners quiet talking to them whilst the cuts continue. We do need to engage with them but instead of simply listening to the message and eating their biscuits we must put our case using the weapons they have themselves provided us with.

Let us always remind them that by a very approximate rule of thumb the benefits of Public Travel are split 50/50 between the service users and the benefits to society. Therefore in my view funding should follow that logic. Transport, like Health, should not be treated as a purely commercial activity where value is derived solely by the user but the overall benefits to society should be recognised and taken into consideration.

The stated position of this government is to shift the financial burden onto the passenger, and by implication the external benefits do not count. So I believe we should use the legislation they have made available. Use the Management tools.

For example rather than simply protesting about no staff on station we could in addition ask the Train Company if they have done an "Impact Assessment" on the effect on older and disabled people of having no assistance nor reassurance.

It is my contention that the plans to close Booking Offices over a wide ranging area needs such an Impact Assessment to establish the effect such action has on older and disabled people. If Train Companies or anyone else making closure plans are reluctant to make such assessments then an MP approach is the way forward. Likewise a refusal could, in my view, put such train company in breach of the Equality Acts.

Remember Older People are PRMs. For over 20 years the clear legal basis was set in the Disability Discrimination Acts 1995 and again in 2005, also in the Equality Act 2010. In addition we have European Technical Access Standards for Bus and Rail.

In fact at the moment these sorts of regulations also have an EU back up to which the UK has signed up. The Office of Road and Rail would have to review those should we leave the EU which would open the door to possible further eroding of rights. I hesitate to draw this into the discussion in view of the current referendum and the passions it arouses but it is fact. Legislative protection is helpful, and will be even more so as the future cuts bite.

So here are a few possible bullets to use with Operators or Politicians. It may take them by surprise but it will be good for them!

Firstly **The Disability Discrimination Act 1995** which ensured disabled and PRM *“can get on and off trains without unreasonable difficulty and in reasonable comfort”*

Then followed the Equality Acts.

**The Equality Act 2010** (previously **The Disability Discrimination Act**) imposed in general anti-discrimination requirements on all providers of services to the public. This includes Stations, Rail and Bus and Coach. The Act requires that where there is a “provision, criterion or practice” that makes it impossible or unreasonably difficult for a disabled person to make use of that service it is the service provider’s duty to take steps to change that provision. I believe this applies also to other services provided by train companies, i.e. tickets, call centres, staff training.

Next **“RIVAR” Rail Vehicle Accessibility Regulations** which sets out the design and operation of accessible vehicles and **The Disability Discrimination Act 2005** gave the Secretary of State powers on accessible vehicles.

There are technical access standards for Bus and Rail. In July 2008 a new European standard the Technical Specification for Interoperability (TSI) was brought in which applies to and comprises all Network Rail major lines.

Finally there are Human Rights Regulations cascaded down from United Nations into European Passenger Rights, again for both Bus and Train. All that is to say nothing about genuine Health and Safety issues.

So my message this year is use your elected representatives, use the legislation that is in place to protect us and the services we receive. For example, The Equality Act says that there should not be a “Provision Criterion or Practice that discriminates.” See section 20 of the Act. I would contend that running a Train with no Guard to a Station with no staff is exactly that discriminatory practice. It has to be challenged.

Likewise one might argue that the law says you cannot run an inaccessible Bus. So if the Bus itself disappears, is that not a loss of accessibility? If you have no ability to drive, nor have a car, or have given up your car for health reasons, to remove the bus is an infringement!

Some may disagree with me in this approach but I believe we should be taking some of these issues into the courts. We need to challenge all the weasel words which mean nothing. If laws are introduced they should be followed. We must make everyone aware that we know the laws and intend to protest loudly when there is an attempt to ignore them.

Finally I return to the practice of Driver Only Operation, very topical in view of the problems currently in progress. It is not our responsibility to fight job losses that is for the trade unions and sensible management if they have the courage. Our task is to protect older, disabled and vulnerable travellers. But the NPC has and continues to support unions in taking action to defend the quality of the services provided, such as the need to keep open ticket offices and guards on trains.

So I finish by saying we can and should take the battle on grounds of accessibility coupled with the fact that given inclusion into society we contribute massively to that society. We are not tomorrow, or even today’s problem. We are part of tomorrow’s solution.

#### **James MacColl, Campaign for Better Transport**

● *The reason why we need to fund buses is quite simple. They support a range of government objectives:*

They get people to work, education and training

They give transport to people without cars

They are an important form of transport for young people

They allow older people to travel and reduce isolation



They support high streets

They give access to health care

They support tourism

They are a big part of a sustainable transport system

They are key to other government departments achieving their objectives

● *Buses are also vital for the economy:*

Five billion bus journeys are made in the UK each year, and one billion of those are made commuting to work.

1 in 10 bus commuters would be forced to look for another job if they could no longer commute by bus.

People use the bus to make shopping and leisure trips with an annual value of £27.2bn. More people access high streets by bus than by any other mode of transport.

More than 50% of students are frequent bus users and depend on the bus to get to their education or training.

More people commute to work by bus than all other forms of public transport combined. Bus commuters generate £64bn in economic output every year.

50% of bus commuters felt that a better bus service would give them access to a better job.

● *Problems with current funding:*

The concessionary fares scheme is under-funded

There is weak statutory underpinning for the local authority role in bus provision and no ring-fencing of revenue support

The system is focused on outputs rather than outcomes

It gives very few incentives for local authorities to adopt pro-bus policies

The Bus Service Operators Grant was cut by 20% in 2012

● *The impact of these cuts is quite clear:*

1 in 5 supported bus services have been cut or reduced since 2010

Since 2010 council cuts to bus budgets have totalled £78m and have resulted in more than 2,400 bus routes and services being cut

£27m more cuts are proposed by local authorities

The combination of financial pressures has hit services in rural areas particularly hard, with almost one in ten miles of local authority funded

routes disappearing in the most recent year for which there is information

Fares have increased by 63% in England since March 2005, 69% in London since March 2015 and bus passenger journeys are down 2.5% this year.

● *The case study of Norfolk County Council highlights the problems:*

The council has researched the direct effects of further cuts to rural buses, based on a reduction of 25% of council-supported services. This revealed:

An 8% reduction in access to peak journeys for rural residents.

For every 3% reduction in budget there is a 1% reduction in accessibility at peak times.

This means an extra 22,000 people would be without peak access – and unable to get to their jobs, shops or public services such as schools and hospitals.

The potential consequence of these service reductions would mean a loss of economic spend for 22,000 trips, which is estimated at over £500,000, increased unemployment, fewer younger people staying on in education

● *The case against further cuts to bus services is therefore clear:*

Cuts will have economic impacts and will particularly hit government welfare to work objectives

Cutting the Bus Service Operators Grant further will cause more harm than savings

Rural areas will be particularly badly hit by further cuts

Issues of air pollution, climate change and the need to get people out of their cars must also be considered

In the future we should create a ring-fenced investment fund for local buses in England, pool investment from all government departments that depend on them – such as DWP, DfE and DH.

We could also introduce a tax benefit for commuters who use buses. This would particularly help younger people and have been successfully used in places like the US. We could adequately fund the concessionary fares scheme for older and disabled people and we could commit to long-term investment in buses, as the government has done with rail.

As campaigners, we must continue to lobby local authorities to get them to maintain funding for sup-

ported services and raise our concerns with our MPs as the Bus Bill goes through parliament.

### **Bob Mason, Blackpool Transport Service**

The DFT are now stating that the aim of the Buses Bill is to recognise that local people are best placed to make decisions about the provision of local services, and the Buses Bill will provide local authorities, elected Mayors and bus operators with a more effective toolkit to enable improvements to be made to bus services in their areas.

The Buses bill will enable local transport authorities to pursue franchising, but not require them to. Also, the bill will contain stronger arrangements to allow local government to work in partnership with bus operators and other local stakeholders, which could involve 'enhanced partnerships' to encourage partnership working and also allow for majority decision making and provide some additional protection from the competition legislation.

The core elements of the enhanced partnership are likely to be:

**(a)** A network plan, setting out detailed requirements for operating local bus services on individual routes – with powers for the local authority to take over the registration function from the traffic commissioners.

**(b)** A ticketing regime – potentially including powers to agree and implement a single and multi-operator ticketing scheme and the ability to agree the price premium.

**(c)** Ability to agree the provision of passenger information – on and off-bus, printed and electronic (web, app etc.).

**(d)** To collate and process passenger data, to inform how well the bus strategy is working – with safeguards on commercial confidentiality.

### **ISSUES ARISING FROM THE DISCUSSION**

● There is confusion around when you can or can't use concessions. In Wales it is 24/7- but in other places it's after 9.30am which is a problem for getting to hospital appointments. It should be called an elderly persons pass for example if I want to go to the Tower of London I can get a concession but

not for transport.

● The lack of suitable lifts on train stations remains a serious problem for many older travellers.

● If ticketless travel smartphones are possibly going to be the only way to travel -we need to make a protest about this and need an alternative for older and disabled people.

● The Buses Bill could cause more problems than it solves.

● Renewing bus pass can take up to 6 weeks, and in the meantime it costs a lot of money to get to regular hospital appointments.

● We need people to use or lose bus passes - our local service says it needs 8 people to make it viable, used to be 5 but encouraged by my wife got others to use buses and it has become a social thing, they go out afterwards plus keeps driver in a job etc.

● There is an ongoing issue of wheelchairs and buggies on buses that has yet to be properly resolved.

● We need integrated services 'transport for all'. NPC North Staffordshire have written a transport manifesto and put it to local authority, they took 5 of the 10 points made. NPC needs to pick up the good efforts and share it across the pensioner movement.

● The South Yorkshire freedom riders continue to campaign for retention of the free local train travel concession.

● Transport unions are campaigning to keep railway ticket offices open, and we should support them.

● We must fight the austerity agenda and reject the government's attempts to pass responsibility for cuts onto local authorities.

● The NPC needs to be planning for the prospect that the government may seek to take away the concessionary bus pass after the next election.

● The website "We Own It" has a petition running at the moment about public bus services.

● The NPC is staging a one-day transport conference on 22 September in London. Contact the NPC office for details.

# THE STATE OF THE SOCIAL CARE SECTOR AND WHERE THE MONEY GOES

## Matthew Egan, UNISON

I'm going to focus on UNISON's most recent homecare reports from this year which give a good indication of the dire straits that our social care system is in.

I want to spend some time going over the results of our *Suffering Alone at Home* report which we released in January which focus on the lack of time in our homecare system because I believe that it demonstrates the lack of dignity in our care system for both the elderly and disabled people who rely on these important services and for the care workers who carry out the job.

This is what is at the heart of the crisis in our social care system – a lack of dignity for both care workers and care users. Our report, which you can access online via our **Save Care Now** website, combined both a Freedom of Information (FOI) request to every council in England and Wales and a survey of 1,102 homecare workers across the UK.

- Our FOI request revealed that:

74% of councils in England and Wales commission 15 minute visits. I always say this at the talks I give but what can be done in such a short piece of time. Hands up anyone here who managed to get up, get washed and dressed and fed in 15 minutes at any time in your life?

I've never managed to do it and yet this miserly amount of time is being given to elderly and disabled people with serious care needs who are in need of homecare. It is truly mind-boggling that this is permitted in a supposedly civilised society.

Our survey of homecare workers explored in more detail the lack of time that homecare workers have and the impact of this.

So I will read through some of the key findings, some of which are very shocking and illustrate them with some feedback from our homecare workers.

74% of members say they aren't given enough time to provide dignified care.

58% had been asked to provide personal care in 15 minutes (this is an important finding because a lot of councils say that they only commission 15

minute visits for the purposes of welfare visits – but we know from speaking to homecare workers that these visits are in fact often being used to deliver personal care.

***“One client had cancer of the bowel, so frequently had bad days of passing blood and not realising she had. I had 15 minutes to normally get her ready for bed, toilet her, give her personal care and give her tablets and supper. When it came to her bad days I personally felt under pressure, rushed, harrassed and frustrated and felt this was unfair towards the client as I wanted her to feel at ease. She was bound to feel embarrassed, humiliated and under pressure to hurry up.”***

57% of respondents had been asked to provide personal care in 15 minutes or less with an elderly person they have never met before.

61 per cent said they had not had enough time to provide a dignified level of personal care to a care user aged over 90 years old.

***“I had to visit a lady who is 102 years old for a shower, help her get dressed, make food, tidy the kitchen, give her medication, and put her bins out, in 20 minutes – that's all the social services would allow. If the carers go over that time we don't get paid. It's humiliating as we haven't got time to have a chat.”***

85% said they regularly did not even have time for a conversation during some domiciliary care visits

32% said they had no time to address people's personal hygiene needs such as washing, and 24% had no time to take people to the toilet.

49% said a quarter of an hour wasn't long enough to prepare a nutritional meal, and the same proportion said the shortness of the visit meant there was no time to assess any change in the person's health.

All this is despite homecare guidelines recently issued by NICE that state that care workers should spend at least 30 minutes on home visits to older people in England. The guidance states: “Homecare visits shorter than half an hour should be made only if: the homecare worker is known to the person, and the visit is part of a wider package

of support, and it allows enough time to complete specific, time limited tasks or to check if someone is safe and well.”

The range of conditions of the people they care for include dementia, mobility issues, multiple sclerosis, stroke victims, mental health problems, Parkinson’s disease and learning disabilities.

Another key finding illustrated just how isolated and lonely a lot of the people homecare workers care for are. The vast majority (96%) of homecare users do not see anyone else other than their homecare worker for many days at a time.

As one homecare worker said:

***“In the past I have been the only person to see a service user on Christmas Day and their birthday. It makes you feel very sad and you just try and do your best to make it a bit more special.”***

Unsurprisingly this toxic combination has an impact on how the care workers feel:

***“Guilt, that is what you feel. I am not in this type of work just for a wage. I want to make a difference to people, more so those who have no one. I want to let them know there are people who care. It’s not all work. We all matter at the end of the day. That will be me one day. And God help us if it keeps going the way it’s going today. Because there is no care left in the community from what I witness now, It’s like a conveyor belt.”***

***“I had a user who was receiving end of life care, the lady had terrible diarrhoea, was covered in faeces. I found myself extremely stressed as I had very little time to give to the lady the care she deserved and comfort her husband who needed some time and who was in tears. It was just awful.”***

Now I think that these findings perfectly encapsulate so much of what is wrong with our social care system – a system that routinely denies dignity to the elderly, disabled people and the workforce. The reasons for this crisis:

Funding situation – billions have been taken out of the service.

It is almost completely privatised and there are a lot of unscrupulous employers in the sector (private equity).

There are very poor commissioning practices from many local councils – who all too often commission at very low rates and then allow these compa-

nies to operate how they want with little oversight.

As a country we undervalue our care workers as evidenced by the fact that over 200,000 are illegally paid due to not being paid for their travel time or time spent training.

And as a country we of course do not place anywhere near enough importance on providing care for our elderly and disabled people.

Now I’ve been following the debate around the EU Referendum – and both sides, leave and remain, both reference the fact that the UK is the 5<sup>th</sup> richest economy in the world to support their own particular arguments. Surely we have to ask ourselves how can we allow such an appalling state of affairs to persist?

And I think we all need to consider just what steps we have to take to force our government to rectify the situation.

As a union we have been focusing on improving our homecare system by getting councils to adopt our Ethical Care Charter. This is a system of standards that we are asking councils to adopt when they commission their homecare services.

16 councils in England and Scotland have now adopted it. Southwark Council recently carried out an evaluation of the impact of the Ethical Care Charter since they adopted it. They found that recruitment and retention rates for homecare workers had markedly improved, take up of training had improved, staff morale had improved and the experiences of service users had also improved.

So it’s a good campaign and it is making a difference but the situation in our wider social care system is stark and troubling that we need to do much more.

We’ve had George Osborne allow councils to increase their council tax by 2% to help pay for social care – his first real acknowledgement that our care system is grossly underfunded – but it’s still nowhere near enough – we need to force him to cough up the billions extra that the system needs. And we also need to get rid of private care companies from our social care system – they should have no role in the delivery of care to elderly and disabled people.

But how can we achieve this? We will continue to highlight the crisis in our care system and the impact on the workforce and we will start to focus more on residential care later in the year too – as

well as trying our best to influence all politicians. But we need to do more and I would welcome your views. What do we need to do to get social care to the top of the political agenda where it belongs? Because at the moment it is an absolute disgrace and the elderly and disabled people in our society who rely on it deserve so much better.

**Dr Diane Burns, Sheffield University  
Management School**

Access a copy of the report 'Where does the money go? Financialised chains and the crisis in adult residential care' here:

[http://www.cresc.ac.uk/medialibrary/research/WD TMG%20FINAL%2001-3-2016.pdf](http://www.cresc.ac.uk/medialibrary/research/WD%20TMG%20FINAL%2001-3-2016.pdf)

Before I start my speech, I want to say something. In our country we have not yet had a proper conversation about the kind of care provision we would want. So there is a question we need to consider and it is this - 'What would we want to do differently in the way we provide social care?'

And I see today as the start of that conversation. I hope we can discuss the problems facing social care, look at the financial arrangements of some of the larger providers and consider what step need to be taken to make improvements.

I am part of a 10-person strong team of academics who are researching the questions 'what is wrong with residential care and what would we want to do differently?' We have produced a public interest report into the issues and I will share some of the findings here with you today.

You may have seen reported in the news recently that there is a crisis in the residential care. The news reports tell us there is a financial squeeze on the care home industry and it is going to cause the whole system to collapse.

Care homes are about to go bust and when they do there will be catastrophic effects for the NHS. Without the care homes beds for older people who are waiting to be discharged from hospital, the system will seize up like a traffic jam.

It is a fact that social care has recently experienced a further financial squeeze. There are two key reasons for this: Firstly in 2010 the government grant – paid to the Local Authorities from central government were cut by around 4 billion £. This reduction then affected the budgets available for social care. For residential care many Local Authorities froze the fee they pay for a residential care bed. Without uplift to the fee – the actual

funding fell by 5-7% in real terms. Secondly the introduction of the mandatory rise in the minimum wage in April 2016 has increased the cost of care workers' wages.

Since 2010 onwards there are also reports that the quality of care has been sliding.

In 2015 the care quality commission – the national regulators in England responsible for inspecting care – reported that 1/3 of care homes require improvement and 7% are inadequate.

Important to know that residential care is a mixed market. 90% of care homes are in the independent sector and 10% run by Local Authorities. There are care homes that run to make profits and there are care homes that are non-profit making. 89% of the independent sector is made up of for-profit care homes. But the cost of care and care quality differs across homes.

In response to the financial squeeze the care home industry has been to:

- Increase the price of living in a care home for residents who pay for their care themselves.
- And the largest care home chains have lobbied the government, via the media, to increase the fee LAs pay for a residential care bed i.e. so ultimately asking the tax payers to contribute more.

This lobby has been successful as the government spending review in 2015 gave LA the powers to increase council tax by 2% to pay for adult social care. It has been argued that 2% is not enough to avert a crisis from happening.

There are 5 large corporate chains providing residential care in the UK – the chains provide 20% of all care home beds and have financialised business models. Some of these homes are owned by private equity firms. These firms typically buy out a company financed by debt and they use various financial strategies such as sale-lease-back and cutbacks in spending to extract value and cash from a business.

Sale-lease back is when the care home properties are sold to another company and the other company then rents them back to the care home provider. We argue that this definition is an over-simplification of the problem - we also need to examine where the money paid into the system then goes? So where does the money go? The financial engineering used by the large chains has used debt to buy care homes – this has direct and indirect costs.

We criticise debt based financial engineering by the big chains seeking 11-12% returns in a capital (ie. Paying back the debt used to purchase the care homes). This is a capital intensive activity where the operator has to own or rent buildings, so cost of capital and target rates of return = important determinants of price and/or ability to pay living wages.

Standard point of reference in the industry = is the “fair price” and “benchmark” calculations of cost by Laing + Buisson. Their fair price has been accepted in court judgement + used by the media; BUT it is modelled on the costs of the chain operators (not family run homes which make up the largest part of the sector; use family labour and generally have lower capital).

The Laing Buisson fair price includes an 11-12% return on capital. This is justified by purchasers’ expectations (chain owners are buying at 8-9 times earnings, 100 divided by 8 = 12.5); gives private equity purchasers a margin over what they pay bond holders ie 8% or a bit more. Cost of capital is much lower for many borrowers (base rates around zero: LAs can borrow for well under 5% ); cheaper capital would allow lower prices and/or higher wages e.g. in the LB model, 5% return allows a cut of £100 per week in price or a 1/3rd increase in wages.

This raises issues about the proper sphere of private equity or debt based financial engineering. We argue that the big chains dominate the rebuilding of care homes in the UK and do so on a 50-70 bed Travelodge model; so care is being reformatted in ways which are financially unsustainable and we end up with people living in larger standardised homes.

The size of the new build home is determined by the chain business model: need more than 50 beds for a lump of profit large enough:

- to cover management overheads, including manager’s salary at £30-35k and central charges
- an annual return on capital, in cash to service external debt.

We argue there is not enough social innovation: UK provision of care in two completely standardised forms: home care/home visits vs residential in an institutional format where all eat at the same time, where residents can’t input into domestic tasks; American and European experiments in group homes, co-housing, mixed age communities, care homes as hubs

All this - highlights attraction of a different model based on living wages for workers + cheaper capital + experimenting with new formats.

I would like to finish my talk by stressing the need for broader public debate to discuss:

The place of debt based financial engineering and financialised chains?

Should the 60 bed en-suite new build home be the template for the residential future?

How do we mobilise political support and business expertise to access cheaper capital and create new possibilities for care within existing budgets?

### **ISSUES ARISING DURING THE DISCUSSION**

- UK citizens need to make care good for carers and receivers. Campaigners must forge new alliances to push forward this core demand.

- The integration on health and social care is under discussion in England. 20 years ago Medical Social Workers saw patients, had contact with medical staff, made accurate assessments, considered a range of options from downsizing, sheltered housing, hospital, constant nursing care. Is it a model that we could go back to?

- Warwickshire County Council 6 months ago was found to be bottom on the list of those offering 15 minute visits. The extra money put in by the 2% precept on council tax is nowhere near enough to meet the demand.

- Politicians speak about integration of health and social care as a panacea, but the situation is not clear. The social care side is not being pulled up – the NHS is being brought down.

There are serious concerns about home care or residential carers not getting sufficient training and worries over criminal checks being made on all staff.

- One delegate’s husband had a stroke in 2013, and since died with dementia. The cost of a care home was £500 per week which took all Civil Service pension and private insurance. Care was excellent, but he became aggressive in 2014 and the home could not cope anymore.

- The King’s Fund research on self-funders shows they are paying 40% more than means-tested LA places to make up the difference.

- The NPC has a responsibility to bring awareness of the CRESC report to a wider audience because the way private care companies operate is unacceptable.

● Another delegate gave confirmation that the NHS and social care system were in terminal decline. In Liverpool – a severely disabled young man needing 24/7 care, reduced to 2 days a week. His last carer was a young man who spoke no English, employed by a private company. We must demand that councils stand up to their responsibilities of representing the people who elect them. This is not separate from the austerity agenda.

● One elderly gentleman has a carer 2/3 times a day. He has to struggle to the door to let them in. On one occasion, he was presented with a builder who works in his lunch break as a carer.

● There have been cut backs in social work training, staff working on a shoe string. Lincoln Council now charges £440 for self-funders to activate care services. On dignity day, one delegate chained themselves to railings at county council offices and got lots of media coverage.

● The health Service has been torn apart to fund private companies. Health care is a big market, but it is unaccountable. The challenge is how can we bring about change that is needed? There is enough support for one huge demonstration that links everyone together. People dressed as skeletons should be on the street to build up to Department of Health demo. Older People's Day 1 October will be an important campaign.

● There should be no place in care for debt-based model, pyramid selling and toxic debt. It is ethically immoral to make a profit from vulnerability. The model to look at is a social enterprise in partnership with the local authority. There is a mountain to climb politically. In 2008 LA circular on 'Transforming Social Care' was never developed.

● In South Yorkshire - top up fees not controlled by LA. National Living Wage cost passed directly to people in care. Two local MPs made aware and asked that the question be raised.

● In Lambeth there is a challenge of caring in ethnic minority groups. Historically, it was seen as a family duty to look after elderly, not necessary to draw care allowance. How many ethnic people do 'informal care?' Poor background, no access to information, need support to understand dementia/disability. When care is given, background, etiquette etc essential. Children are changing their

view in helping family or have moved out of the area. All elements of care of elderly in ethnic minority and LGBT populations need noting.

● Parents had to give up work when company hired worker who hurt mother. Contract never reviewed/monitored. Then personal payments – took charge of care but nothing asked about how money spent. How does LA monitor contracts and personal budgets?

● Is there a different model rather than business model or small family homes? The third model in Oxford is St. John's Care Trust with 9 care homes. Oxford pilot show positive attitude to ethics, training and care.

● We all know the political situation – we can't afford social care, systematically dismantling NHS, and create an environment to give every opportunity for private businesses to make money. Everybody has got somebody they know currently in receipt of NHS or social care. Stop worrying about what the government says. We do not accept the view of making profit out of misery. Stand together to improve services.

● You can borrow money at 5% and build new public care homes cheaper than private care homes. Research done with private chains, religious and family homes, any one of them can provide care – good or bad. It depends on the management and money to do the job. Where workers were happy, there was good care. Training in care homes – financial pressure, changed to on-line or computer-based training done in own time or at home. There is a USA model – called the Green House Project – 10 residents – staff, family carers do everything. Organised as a collective, self-sustaining, home for life based in communities.

● There are worries that private chains will be seen as the voice of social care. Important that voices go back out to localities.

● There is a good American book 'Being Mortal' by Atul Gawande about what good care should look like.

● Carers are the shock absorbers in the system and feel exhausted.

● There should be no profit out of care – but we must push out at every opportunity to make social care at the top of the political agenda.

# THE CHALLENGES WE FACE

## **Lynn Collins, North West TUC Regional Secretary**

The environment we're working in has changed. We support a positive vision of trade unions as we know them to be: a democratic force for fairness in the modern workplace. At the same time we must be ready to head off and respond to the threats we face.

We're going to need to build surprising alliances, to engage with government where we can, to use local and regional opportunities and to support unions and their members where they choose to take action. Above all we are going to need to be united.

Britain is back in recovery. But the recovery was the slowest in Britain's history – unnecessarily delayed by cuts and austerity economics. The recovery has passed many by, with those hardest hit by the recession seeing little or no benefit. And it is fragile. Pre-crash problems of low investment and productivity have not been tackled. Although wages are now growing faster than prices this has more to do with ultra-low inflation than sustained, healthy wage growth. And yet, over the next few years, the Chancellor is planning to continue the biggest peacetime public service spending cuts since the 1920s. They will have a devastating effect on vital public services but are also economically risky.

The Chancellor's approach breaks with the international mainstream – and the advice of the OECD and IMF – that we need investment in infrastructure, homes, skills, and wage growth. And he has failed to deliver fair taxes or reform the banks which caused the crash in the first place.

The government has announced a Trade Union Bill which proposes changes to the law aimed at weakening unions, undermining the right to strike and giving bad employers more ways to challenge us in the courts. This is an assault on the democratic organisations of working people. As well as being an attack on fundamental liberties, these reforms will act to lower living standards for the majority of working people – whether or not they are union members – by undermining unions' abilities to bargain and set the pace for better pay and conditions at work.

We will therefore make the case for a strong, balanced recovery that is fairly shared, and where improved growth and tax revenues allow the public finances to improve while services are protected. We also need to expose the impact and the false economy of ideologically driven cuts, privatisation and outsourcing. We must continue to campaign against the government's

welfare cuts, making the case for a strong social security safety net and supporting those who need social security to live, including disabled people and work to support people facing prejudice and discrimination. And we must make the case for properly funded public services, from childcare to adult social care and new social housing, to meet people's needs.

The TUC wants Britain to be part of a people's Europe that is fair and fit for the challenges of the twenty-first century. The EU's single market must be balanced with a strong voice, rights and protection for ordinary people and their unions. We will campaign for tough action against employers who undercut pay by exploiting migrant workers and continue to oppose trade agreements that privilege investors over citizens, and threaten workers' rights and public services.

The government claims it wants to devolve power and responsibility to the UK's nations, cities and regions. The much publicised 'Northern powerhouse' idea and the devolution of control of public services could offer opportunities for unions, but they also pose significant risks to national public service standards, pay arrangements and accountability, and will also have an effect on the private sector.

Young people are on the front line of austerity, often stuck in low paid jobs below their talent, sometimes saddled with student debt and with little chance of saving enough for a deposit to rent – never mind buy – a home of their own. The picture for young women, black and ethnic minority, lesbian and gay, disabled and other groups facing prejudice and discrimination is even worse. Our challenge is to reach out to a new generation of workers – and the next generation of union leaders – and convert their sympathy into strong union organisation for the future.

## **Ciaran Osborne, Head of Policy and Campaigns, Independent Age**

Whatever happens as we get older, we all want to remain independent and live life on our own terms. That's why as well as offering regular friendly contact and a strong campaigning voice, Independent Age can provide clear, free and impartial advice on the issues that matter such as care and support, money and benefits and health and mobility.

### **Our Overlooked over 75s report found that:**

- Older pensioners' incomes are £112 a week lower than working age adults (equal to £6000 less a year)
- 1 in 5 over 75s are living in poverty



- Over 75s are twice as likely to have lived in persistent poverty for the last four years

- Since 2010, the average income of older pensioners has declined

- It remains lower than for any other age group

Some groups are more likely to live in poverty and have lower incomes than others. In particular, women, single pensioners and older renters tend to be amongst the worst off.

#### **For single women aged 75 and over:**

A fifth (19%) or 350,000 have incomes below the poverty threshold of £134 a week

- Average income after housing costs is £209 a week

- A quarter (23%) have no income apart from the state pension and benefits, and more than half (58%) receive three quarters of their income from the state

30% have no savings

- Older pensioners are the age group most likely to live in poverty:

- Almost 300,000 over 75s have lived in poverty for four or more years

- Twice as likely to have lived in persistent poverty than any other age group

Pensioner benefits are still under attack. Lord Willetts said: "We are reshaping the state and storing problems for the future by creating a country for older generations. The social contract is a contract between the generations and in Britain it is being broken."

#### **What is the solution?**

- A triple lock for Pension Credit

- Guarantee protection for Winter Fuel Allowance, Freedom Passes and Attendance Allowance

- Increased Pension Credit take-up

- Better access to information and advice

#### **Most commentators recognise that our health and social care systems are in crisis:**

- 500,000 fewer people are receiving local authority care than in 2008/9

- Social care funding gap will be between 2.8bn and £3.5bn by 2020

- NHS providers ended 2015/16 with a record deficit of £2.45bn

- The last time A&E admission targets were met was July 2015

- In April 2016, more than 165,000 bed days were lost due to delayed transfers of care

- According to the National Audit Office, the of older patients' delayed discharge is £820m

- For older patients a wait of more than seven days is

associated with a 10% loss of muscle strength

- 73% of CCGs are not following NICE and clinical guidance for hip replacements

Our health and social care systems are under immense pressure and there's no room for complacency. That's why we think there should be a cross-party commission into the future of health and social care. Otherwise it is elderly, ill and disabled people who will pay the price.

#### **Dot Gibson, General Secretary, NPC**

I proposed that our National Officer should speak on behalf of the NPC at this closing session of our Parliament, but he was rather reluctant, saying that he is a member of staff and not an elected officer.

However, I insisted. Neil's contribution to the life of the NPC is enormous: the monthly Campaign News, The Message, all the briefing papers, pamphlets, leaflets, arrangements for our Parliaments, lobbies, campaign events and a hundred and one other things are down to Neil.

I sometimes have nightmares that he will be "head-hunted" by another organisation! Then in the light of day I remember that he has a partner who is a nurse and they work together to ensure a family life for their two sons, their dog and their cat -- that he has a band which plays gigs most weeks; he is not just "staff" but an integral part of the NPC and somebody with a full personal life as well -- meaning that he is truly human, and that's even more necessary in an older people's organisation!

I now take this opportunity to thank Alison (about to retire) for being such an anchor as our office manager -- some say "head cook and bottlewasher". She makes sure that our database is kept up to date, that meetings and minutes are sorted, that parcels of pamphlets and leaflets are dispatched on time, that a friendly voice is on the telephone to answer the many inquiries, that there is tea, coffee and biscuits for our sub-committees, that I am reminded about where I am going and at what time(!) and that lots of other things are kept in order. Nothing is too much for her and we will miss her. However she is looking forward to spending more time with her grandchildren, and who could deny her that pleasure!

You have probably seen Ann at this Parliament, on our bookstall, taking photographs and generally being part of the team here. Well you will see more of her, for we are pleased to say that she is taking Alison's place, working with Melek in the NPC head office. Our other staff member is Mohammad -- at only a moment's notice, he took the place of our finance administrator, Mahendra, who very sadly died suddenly in his early 60s. It was such a shock that we lost this genial, helpful friend, who had become so much a part of the NPC.

Now you have it! The NPC punches well above its weight! One full-time and three part-time staff members to run an organisation representing 1.5 million members! I am proud and pleased therefore to welcome Neil to speak for us today.

### **Neil Duncan-Jordan, National Officer, NPC**

The last three days have highlighted the real importance of both the NPC and the Pensioners' Parliament. It shows how we reflect on the key issues and concerns, consider and develop our understanding and create support for campaigning.

Over the years, people have said the Pensioners' Parliament is a talking shop – and there is a lot of talking – as well as drinking and dancing. But this really fails to understand how you build a conscious movement for change.

What the last few days has been about is providing the theory – the intellectual arguments for our demands. Without that, all you have is a slogan, which can be ripped to pieces if it isn't supported by coherent argument and policy. And with that theory, we then put those arguments into practice, and there is a lot that we face over the next four years before the general election in 2020.

At the start is the need to build the NPC in every area of the UK. Groups need to identify with the NPC, have our logo on their materials, invite us to speak – and our three national groups and 14 English regions need to recruit more individuals and organisations. We know it's difficult because groups are struggling with an ageing membership and declining funds, but we have to be visible on the streets to show people we exist.

There are some key pieces of work we will be doing over the coming months:

- We hope to work with the Ron Todd Foundation to develop our profile on social media and use it to connect with younger people

- Our Generations United campaign will be given a new boost at this year's TUC because it is essential that we defend what we have and protect it for future generations

- We also have to develop a new relationship with the trade union movement so that we are no longer patronised, but seen as equals. We have to build those social relationships with trade unionists at every level so that we are seen as an obvious and natural extension of the work they do for their members

- And we need to press the Labour party to set up their Older People's Commission as soon as possible. We don't want to have some announcement a few weeks before the 2020 general election, we want to be at the table putting forward our ideas and helping to set the agenda.

As well as this work, there are also specific policies we will be developing:

- On the state pension more work needs to be done to explain to the trade union movement the importance this will have for their future members

- On social care we will be setting out a detailed case for a National Health and Care Service funded through general taxation

- We will be working with Action on Elder Abuse to call for legal protection for older people

- And we will be tackling the government over the shifting of responsibility for the free TV licence from the DWP to the BBC because it undermines universal benefits and represents a cut by the back door

There will be lots of opportunities for us to mobilise support for our policies:

- 29 June there will be a lobby of parliament by the WASPI campaign and we will make the wider point about rising state pension ages

- 1 October, UN Older People's Day we will be highlighting the issue of social care and using the skeleton protest around the country

Early November we will be organising a lobby of parliament

- Late November we will be releasing black balloons to highlight the scandalous issue of winter deaths among older people

- 1 February, National Dignity Action Day we will be publicising our Dignity Code and highlighting the need for better care services and treatment of older people

And at all these events and demonstrations the NPC has to be seen. You have to send us your pictures and through our website and social media we can show the movement at work and we can start to build support for our key demands:

- A living state pension

- A National Health and Care Service

- Universal pensioner benefits

- Dignity and protection from abuse

But you have all got to be our organisers. An organisation that has 1 full time and 3 part-time staff can't do this alone.

This has been one of the most serious and constructive Parliaments we have ever held, with excellent speakers both on the platforms and on the floor.

We need to go on developing our theory, we need to go on putting that theory into practice and we need to go on building the pensioner movement and the NPC as the campaigning voice for both today's and tomorrow's pensioners.



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