

Pensioners' Parliament Report 2017



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NPC Pensioners' Parliament 6-8 June 2017

Winter Gardens, Blackpool

Opening session

RON DOUGLAS (President, NPC):

Can I welcome you to Blackpool. My name is Ron Douglas, for those that don't know, and I am the President of the National Pensioners Convention. I am pleased that so many people got on the March today; obviously it was reduced in the length that we could walk because it was hard to be able to walk, but we are grateful to those that did.

Obviously there are new delegates here and we welcome all new delegates. Obviously, the age profile of most of the people in the room must be 70 plus, I would have thought. We need to encourage those people that are coming up to retirement are to carry on the work that Jack Jones started some 35 years ago. It's been a progressive movement in a lot of ways, and we are grateful to the staff that do a wonderful job on behalf of the pensioners' movement.

I would like to place on record our thanks for all the work that the secretaries do in the regions because without those people in the regions, and branches also, on behalf of the NPC, you do a wonderful job out there.

One thing that is happening in Blackpool currently is we have got an agreement where you can use the trams to get to and from this venue, just for the duration of the Pensioners' Parliament. (Applause). You have to show your bus pass and obviously your ticket that you have for the Pensioners' Parliament and then they will allow you to travel on the trams. It's something that we have been looking forward to.

One other thing, also, I have been asked to mention that Syd Ashby, one of the old CSPA members, has been quite ill recently and he has wished to be remembered by you all. He has not been able to get out and he would welcome anybody to give him a call; and if you contact Brian Sturtevant he can give you his address or his phone number. I am sure he would like to hear from you, to know that you

are part of the old organisation that he has been part of over many years.

The other thing is about the social function tomorrow night: anybody that is in a hotel or have friends here, they would be welcome to come along tomorrow night to the event we have got organised in the Ballroom. I am sure we can get them in there; there is room in that Ballroom. It now gives me great pleasure to welcome Ian Coleman, the Mayor of Blackpool, to open Conference officially (Applause).

CLLR IAN COLEMAN (Mayor of Blackpool):

Thank you very much, sir. Good afternoon Ladies and Gentlemen. As we say in Blackpool, "Are you all happy?"

FROM THE FLOOR: Yes! (Laughter).

CLLR IAN COLEMAN:

We arranged this weather especially for you today, sir, just in case you were on your own (Laughter). No, sir, we didn't arrange this weather at all, and I am sorry it's not so good for you. We are from a breed that lived through all sorts of things; and there can't be many generations that have lived the lives we have lived. I will go on to tell you my age if you allow me to read from the 604 pages I have written! (Laughter) All in favour say 'aye!' It's better than going to the farm; you get moo-ed at by them. It's a great welcome I give you to Blackpool, and I welcome you all to this magnificent Winter Gardens complex as I am sure you will all enjoy it here. It's marvellous, I assure you (Applause).

Blackpool is always proud to receive the hand of friendship from all sincere and good-minded people and, in this day and age, I think that stands out, very much so. We always give a great welcome to you, you good people. You have done it all. You are still doing it at a senior age; no-one retires who is a member of this Parliament. (Applause)

Having made that point, I have to give a particularly warm welcome to the NPC, Pensioners' Parliament and your guests. You are

the salt of the earth and you are the people that have lived through a life, years of life, where there has been strife, where there have been problems and there has been more than our share of anguish throughout the years. But, no doubt, like myself, you have all found a great deal of happiness in it and you will continue to work for that happiness to grow and continue through our senior years for which I thank you all. (Applause).

Those of us who were born before 1954, which is probably all of us, will remember rationing. In the early years after the war, it was rationing that was even more severe than the war years. I believe, along with sadness though, and strife, which was suffered in those years, it helped to make our generation into a people who know how to take it and can give it. (Applause).

Now in this magnificent auditorium, you good people, who were so very young in those days; days when we did not know even where the next slice of bread and dripping was coming from, and it's true, I still like dripping, and tripe.

Now you have your own Parliament which is a magnificent thing. Age is no barrier to being a force. Age is experience which gives you that force (Applause). It's a Parliament dedicated to the service of our senior citizens, helping to ease the suffering and burdens of life. If ever any generation had deserved a better life in their retirement, ours certainly has to be one of them, for you have done it and/or are doing it. What you do in this Parliament will not only benefit us today or tomorrow but it will ease the suffering and burdens of life of generations of senior citizens to come (Applause).

You carry a VERY important responsibility and I am proud of you, I have to say, and I represent Blackpool. Blackpool is proud of all of you. (Applause).

I believe we can all stand tall and say "We are senior citizens and are proud of what we have achieved and of what we are achieving". I am delighted to be here to open this Parliament, Ladies and Gentlemen. I thank you kindly for your kind attention. May you have a great Parliament, and I say the Parliament is now open (Applause).

RON DOUGLAS:

Thank you, Ian. Obviously the National Pensioners Convention is very proud of the support we get from the Blackpool Council to hold this function here, as we have done over several years. On behalf of the NPC we would like you to accept this cheque for your charity,

and on behalf of the NPC we wish you well in your endeavours in Blackpool (Applause).

The first speaker is Debora Price, a Professor from the University of Manchester.

DR DEBORA PRICE (Professor of Social gerontology, University of Manchester):

Thank you very much for inviting me to speak at this Pensioners' Parliament. So I just want to say I think you have a really great line-up for the next couple of days. I think you will be debating and discussing some of the most interesting and important issues that are facing Britain today. I also think there is something very fitting but it was not by design of the Conference closing on the day of a general election because the political context, and the political economy, is really critical to everything that happens in this domain of thinking about ageing.

For those that don't know me, I am Debbie Price and I lecture and teach at the University of Manchester, and my field is something we called social gerontology. Now, gerontology is the study of ageing and I myself am interested in ageing from the perspective of social cohesion and especially from the perspective of generational cohesion of the uniting of young and old.

So, this is what I want to address you about today. Another important aspect of gerontology is that, for us in the field, ageing does not begin at 50 or 60 or 70 or 80. Ageing is something that starts when you are born. It's really important because it happens to everybody, and sometimes it happens slowly and sometimes it happens very suddenly by leaps and bounds. But it is important to remember that every one of us will age; almost all of us will grow old.

What I wanted to talk about today is three things. I will talk about them separately and then try and bring them together at the end of my time. All in all, the argument I want to make is this: generational divisions are politically constructed. The language of politicians and of the media, the way that we talk about the generations influences the way that we think of ourselves.

The second thing I want to say is that when we use this language we actually divert ourselves from the real issue which is social inequality. This means that we talk about generational differences instead of talking about social inequalities.

The third thing that I want to talk about is that this ends up eventually facilitating an attack on universal benefits, (Applause), and looking at

means-testing, which we are seeing, to me, that is an attack on social cohesion itself.

Firstly, what I mean when I say that generational conflict is politically constructed, what I mean is this: it's become really difficult to read anything in the papers or to listen to anything said by politicians or the media without them dividing the population into young and old. Everything in our political life is now expressed in terms of a competition for resources between young and old, and this is now true across all the social issues that make up everyday life whether it's housing, or jobs, or benefits, the pension, and more recently the issue of social care.

We hear this rhetoric used already everyday in discussion about our beloved NHS. This is increasingly under attack itself from those who believe that the private sector will do a better job. But, when I say that politicians are constructing these issues, I don't just mean in what they say, I also mean in what they do. So, if we think about housing over a number of decades, decades when the older generations, some of whom are in the room, when they were younger, politicians created through policies an environment where people were encouraged to buy their own houses. It did not happen by accident that three quarters of older people now own their own home. It happened by design. But, now, it's policies that are preventing young people from owning property. We are slashing their benefits so they can't get through hard times. We are forcing them to move around. If they go to university, we are saddling them with debt that most, or many of them, will never be able to pay off. We are suppressing their wages so they are hard-up; there are house-building policies; there's our lack of regional investment; lack of our support regarding landlords over tenants, and even our first time buyer subsidies. All those things are inflating house prices out of the reach of the young. (Applause).

So, when politicians and the media say "Look at this divide between old and young. Look, the old have it all and the young have nothing", they say this as if they, and their policies, have absolutely nothing to do with it. As if these differences are not being politically constructed by them; by policies which divide and demonise young people?

We see something similar happening in the benefits system where under austerity policies the benefits for young people and young adults have been mercilessly stripped away and, then, the very politicians who have stripped those benefits away, those same politicians say, "Look, now, the old have everything, and the young have

nothing", as if their policies in creating that situation have absolutely nothing to do with it.

We have also seen this happen in education with the educational maintenance allowance stripped away from young people, and our university fees in just one generation have gone from being free at the point of delivery to among the most expensive in the whole world.

Now, one of the problems here is the way politicians and the media relentlessly point to these differences between young and old which mean that instead of critically assessing the policies, if we look at the factual situation, we see the results of these policies, and we internalise these messages. We start to think if we are older, or if we are an older home owner, that we are a lucky generation. And the young start to think that older people are people to be resented, and that somehow they are responsible for this state of affairs when of course they are not.

This is the politics of inter-generational conflict. Now the politics of inter-generational conflict is a slight of hand; it's a magician's trick. It makes us look at one thing, while another thing entirely is going on. It masks the thing we should really be looking at: social inequality.

I am going to use the example of housing again to illustrate what I mean. Older people are repeatedly blamed for young people not getting on to the housing ladder; they are apparently all hoarding their housing. Well, there is a lot very wrong with that formulation, but I just want to look at one of them.

I want you all to focus for a minute on where all these young people are living in their rented accommodation. So, instead of looking over there at the old folk, look over here at the actual flats and houses that these people are renting: the renting economy. Well, the answer to this question is that we have seen a huge rise in landlords. There is an excellent piece of research done by Richard Ronald, a social policy academic; he has showed that there are four million properties in the private rented sector and 90 per cent of these are owned by private individuals. And, 78 per cent of these individuals let out only one dwelling. They are not property moguls: they are people with second homes. One in ten of these new style landlords have inherited their house. The peak age to own these rented-out properties is from 45 to 64, and for 80 per cent of people renting out these properties, the income they get is less than a quarter of their income, ie, they are already comfortable or even well-off.

So, now you can see that this is a 'have' and 'have nots' problem. If all of these landlords sold their properties to the young people living in them, then young people would be on the housing ladder. The rhetoric against older people being owner-occupiers is also ageist nonsense. The Joseph Rowntree Foundation showed that whilst eight million people, people over 55 have an extra bedroom, so did seven and a half million households for people under 55.

For some reason we never hear about them. I want to end in defence of a fundamental philosophical principle; one that I think is being attacked. I believe the attack is a direct consequence of the dishing-up day after day of the rhetoric that the old are rich and the young are poor. That is the attack on universal benefits. This attack is closely creaking outwards from winter fuel allowance, to bus passes, to threats to Attendance Allowance, and a fear that it will now shape our social care debate. There are even some beginnings of conversations of the universality of the National Health Service. It's this attack that will keep downward pressure on the state pension.

In an unequal society, universal benefits are really important and although they are often pitched the other way, they are really important for generational cohesion because they ensure the principle that we, as a society, believe in certain fundamental rights for all and particularly for all generations as they age. What is never made clear in these debates about age is that preserving social and universal benefits, preserving social and universal rights for your parents, and grand parents is preserving those rights for yourself, in the future, for your future self. (Applause). When we create means-tested benefits, we are extending a notion from the Elizabethan Poor Laws and the Victorian workhouse. These are systems which are residual or have minimal benefits because a means-tested benefit is a kind of charitable donation by the rich being taxed and given to the poor. So, the State's role in means-tested benefits is not to support people's social rights, but to rescue people from poverty. When cast in this role, the State can never provide a good or adequate service. In general terms, in means-tested systems, the people paying for the system through taxation are not the people benefiting from the system. The tax payers have political power; many have no sympathy with the whole notion; they have the right they feel to dictate the terms and conditions of receipt. Then, not only a divided society is constructed, but improvement in the benefit and the quality of service is very difficult to achieve.

Universal benefits, on the other hand, benefit everyone including the taxpayers and their families and their future selves and our future selves and the whole of society. So, the whole of society has a stake in their outcomes and levels of benefit. So, when you hear or read about age divides in society, always think instead of inequality and how to overcome that: inequality at all ages. As these issues of means-testing versus universalism once again takes centre stage in our national politics, I think this is the time to ask ourselves what kind of society we really want to create. Thank you very much, Blackpool. I wish you all an excellent Conference (Applause).

RON DOUGLAS:

Thank you, Debora. Our next speaker is Neel Radia.

NEEL RADIA (Chairman of the National Association of Care Catering):

Good afternoon everyone. On behalf of the National Association of Care Catering, I would like to thank you all for inviting me again this year and for giving me the opportunity to raise and share some vital concerns of ours. Let me begin by giving you a brief overview of the NACC. In short, the NACC exists to improve standards or catering within the care sector. We believe, without exception, that every senior person, of vulnerable person, living in the UK, has the right to access good nutritional care provided in a manner that respects the dignity of that individual. (Applause) My focus today is meals on wheels, and the flagrant disregard in which the tremendous service seems to be held by many in power today. The reality is stark. Services are being cut. Fewer meals are being served yet expectations continue to rise, as does the ageing population in the UK.

We are reaching tipping point on the viability and future of meals on wheels services across the country. Our members work tirelessly to provide the right nutritional care against the backdrop of constant funding cuts. Yet, a vast number of meals on wheels services are being closed by Local Authorities as they struggle with the constant social care funding cuts.

Our meals on wheels survey to the top 212 councils in October last year showed that over half of the top tier councils no longer provide the meals on wheels service in the UK. Half of those who responded who do still provide it were expecting further cuts to the services in the next 12 months. Today I can confirm that there have been more closures in the past six months, leaving even more of our senior citizens going hungry. This to me is a huge tragedy. Instead of

fighting cuts, I want to be making a positive case for meals on wheels instead of managing the decline. We want to be working with partners to improve the services to older and vulnerable people.

Meals on wheels are not just about providing a meal to somebody within their home; it is also about the issues that matter today in an ageing society: loneliness, social isolation, safety in the home and our sense of community.

For over 70 years meals on wheels has embedded itself in British culture. The fantastic service is as British as the Sunday roast, and talking about the weather, and I did talk about the weather quite a lot up from London today. In fact, the majority of the population will not remember a time when it did not exist. Meals on wheels is a wonderful service that plays a crucial role in our communities and ensures that the vulnerable and elderly receive a daily hot meal and a lifeline that keeps them nourished, socially independent and within their own homes for longer.

For many services, the human interaction they get from the meals on wheels service is the only interaction they get that day. You can simply not deny the overwhelming importance of this service. However, contrary to the popular belief, despite being established in our culture, the service is not established in law. We hear the term 'post code lottery' bandied about a lot but when it comes to meals on wheels, access to the service really is down to geography and local policy. Meals on wheels is not a statutory service. Local Authorities do not have to provide this by law. The fragility of the service has been highlighted in recent times of austerity with councils closing or reshaping services to save money. This, again, is short-sighted and a short-term solution.

The consequences are huge and must be understood before damaging further irreversible cuts are made. Please do not get me wrong, we are not placing the blame entirely at the doors of our local councils. All politicians from all parties must face up to the social care funding, and well-being of our senior citizens living in our communities. We need a wake up call for politicians to recognise the serious threat facing meals on wheels and older person's services. The role of meals on wheels services as a preventative service should not be underestimated. It's more than just a meal.

Meals on wheels can be a key partner in tackling the big issues facing older people. On good nutrition: a regular hot meal, seven days a week. This may be the only meal that person will eat that whole day. On isolation: meals on wheels'

drivers can provide essential help when they come across somebody who is weak, sick or cold or distressed with nobody to turn to. On independent living: the service is part of the health and social support for senior people to continue to live in their own homes and be socially independent in line with Government policy. In saving the NHS money: it plays an integral part here for the elderly... when the elderly leave hospital, it thus saves billions overall on NHS budgets.

Research by the Association has also found that meals on wheels' drivers often have more regular contact with people than home care workers and often fulfil a number of roles. These include providing social care contact, prompting about medication, bringing indoors door-step items, reminding people that they need drink for fluids, and providing a visual check on health and appetite.

The service is a crucial preventative to more serious and more costly health issues. Keeping seniors at home but nourished and hydrated plays a key role in reducing malnutrition to prevent hospitalisation, of which costs the taxpayers considerably more than

the meals on wheels service on its own. The average cost of an NHS bed, not including treatment, is £300 per day. The average cost of a meal served at home is £3.55 per day. You do the calculations. Malnutrition is costing the UK a staggering £19 billion a year and this is more than the cost of obesity, even though the strain of obesity on the NHS and economy is far more prevalent within our media. So, tell me, can we really afford not to have meals on wheels, even if it's estimated that by 2020, 40 per cent of the UK population will be over the age of 65? That is only three years away. So how will we prepare to meet the demand for this population growth in the future if we are failing to care for our seniors today? Taking account of the hospital admissions and the ageing population, the question we have to ask ourselves today is, "Can we really afford not to have a meals on wheels service in the UK?" If there is any doubt, then the next question must be, "Should we consider protecting this crucial service and making it statutory by law?"

As an Association, we recognise the immense value of the meals on wheels service and we believe that all vulnerables and seniors should have access to the meals on wheels service, and so it must be protected at all costs.

We are sending out the strong message that closing down the service as a way of saving money will have dire consequences for the

nation, seniors and elders both today, and also for the future. I can't stress enough the importance of its greater social role addressing loneliness, social isolation and safety and security in our home and community.

To summarise, we have three demands we would like to ask councils et cetera to sign up to. Firstly, we would like the Government to consider making meals on wheels and community meals provisions as a statutory service. (Applause) Meals on wheels are currently a discretionary service. Councils do not have to provide them. Secondly we are calling on Government and councils to recognise the real value of adult social care services, luncheon clubs and the meals on wheels service. These services are a life-line for many seniors and, without them, it would lead to malnutrition-related illnesses and the prospect of social isolation and loneliness within our communities.

Finally, the NACC are calling for the safeguarding of existing meals on wheels services. We know that councils are facing a tough time ; there are more cuts on the way. But cutting a service to support older people is not the answer. We need the Government, and councils, to work together to ensure people get the care and nutrition that they require and need. There are more cost effective ways to provide meals on wheels. They need to listen.

I finish with this last personal note: I strongly believe it does not matter who you are or where you come from; we all deserve to have access to good food. This especially applies to all the vulnerable and seniors living within our communities who are not able to leave their own homes that easily. Not all seniors have the good fortune or family living nearby or caring neighbours. We must ensure that they are not overlooked or forgotten. If we do not stand up and make some noise for them today, they will lose a vital lifeline and potentially their independence and dignity and we'll lose, at the same time, a valuable community service that one day we, or our loved ones, may also need.

What people foolishly forget is we are all growing older, and we may too find ourselves in need of this support. The great British meals on wheels service must be protected. It's our responsibility to speak out and to make a difference today. I hope that

each and every one of you will join us (Applause).

I just want to say this is the second time I have had the opportunity of addressing you at your Conference and I just want to say a huge thank you to every single person in this room for first of all always making me feel welcome. I have spoken to several of you on a regional basis as well. Also, thank you for the tremendous work you do in raising awareness the service for seniors. As Debora mentioned before and I said within my speech, we are all going to be seniors one day as well. Even I will require services that you guys are all campaigning for. So, a huge thank you to all of you. (Applause).

RON DOUGLAS:

Thank you, Neel. Keep up the good work! The next speaker is Paula Peters, from Disabled People Against the Cuts. Paula. (Applause)

PAULA PETERS Disabled people Against the Cuts:

Good afternoon everybody. I would like to thank Jan Shortt and the amazing Dot Gibson and every single one of you at the National Pensioners Convention for the absolutely amazing invitation to speak to you all today. I have had some amazing discussions with some of the delegates and I have loved every second that I have marched from a very windy Blackpool Tower, and it will stay with me forever. I want to thank you all very, very much for that (Applause).

On behalf on the Disabled People Against the Cuts, I send solidarity to you all here today, and I wish you all a successful and progressive Pensioners' Parliament. I am Paula Peters and I am on the National Steering Group of Disabled People Against The Cuts, and the Bromley and Croydon Group. How did DPAC set up, for some that may not have heard of us? In 2010 George Osborne (let us give a big boo to him, shall we? Thank God he is leaving. But I hear he may be coming back) announced £18 billion worth of cuts to the welfare budget and the emergency budget in the summer of 2010, that included for us the closure of the independent living fund, a pot of money for people to have for a personal assistant, and everyone on Disability Living Allowance to go over to Personal Independence Payment, and everybody going

over to Employment Support Allowance from Incapacity Benefit.

Our wonderful co-founder, Linda, thought she was not taking that one, and we were not going to do that. So, she got together a load of people and we marched to the Tory Party Conference in Birmingham on 3 October 2010, in the wind; somebody found a packing crate in a Birmingham car park and she stood on that and she said, "I want to set up an anti-cuts campaigning group for disabled people, run by disabled people, who is with me?"

That day, 13 activists came back to form a nucleus of what DPAC was to be, and seven years on we have 50,000 members across the globe (Applause), on social media and Twitter. We have over 4,500 formal members and 35 local Disabled People Against the Cuts groups. And, our sister organisation (you see the black triangle on my T-shirt is in memory of disabled people, all 250,000 disabled people who were exterminated, many by euthanasia. Disabled children and disabled people were amongst the first to be gassed before the final solution, and that is really important to stress.

So, we decided that the best way for us to be visible was to be on the streets fighting out against the Government. We are prolific users of civil disobedience, of direct action. Come and talk to us next time. There was Trafalgar Square and Oxford Circus in 2011, and we had the week of the games, when the Olympics and Paralympics were in London, and we occupied DWP headquarters and Iain Duncan Smith had to be smuggled out under a blanket. And, in 2013 we occupied his house in order to fight back against the bedroom tax. He lives rent free in a ten-bedroomed mansion. And he does not pay for that. So, we took a video of his grounds and put it up on YouTube and everywhere.

We looked at a debate as to what was happening to disabled people with the Independent Living Fund. Then, in 2015, we upped the barriers still further. We stormed the Parliament during Prime Minister's Questions for the right to independent living. (Applause), and, not to be outdone, we went back in 2016 and we shut down the voting lobby area of Parliament with a great class of school children who were there watching what was going on and they joined in shouting out, "No more deaths from benefit cuts". (Laughter). The BBC was forced to shut down their filming of us, and that is what got the publicity.

Just recently, in keeping with the election, we have had our 'Trash the Tories' campaign. We thought it was so important to trash their record

and reputation of seven years, so we have had a lot of street stalls in our community, getting students and everybody registered to vote, handing out leaflets to all sections of the community, and having hustings. And, on the Saturday just gone (3rd June) I was very proud to lead a group of activists as we went to Maidenhead, Theresa May's backyard and we took an effigy of Theresa May as Montgomery Burns out of the Simpsons, and we went around Maidenhead saying 'Trash the Tories'. Within an hour, we blocked the main road of Maidenhead. We shutdown Maidenhead to show Theresa May, "We can take you on, in your back yard, Mrs May" (Applause).

Now, I would like to say that, as a Londoner, my thoughts, love and deepest condolences are with all the families that have been affected by the atrocious attacks that took place at London Bridge and Borough Market. We must never let hatred divide our communities and in these dark times; it's so important that we reach out across the divides, and we must stand united against the hatred we see on our streets today. (Applause). This is a message to those who seek to divide us: we stand together, against you. You will never win with your campaign of hate. We are for tolerance, inclusion, peace and solidarity. (Applause).

We are days away now from polling day and, as many have said over recent weeks, this is the most important election of our lives. I must stress to you all here today, and I can be very blunt as some in this audience already know, for disabled people this is a life or death election. After seven years of brutal Tory austerity, disabled people are in a battle for the right to live; for the very right to exist (Applause).

The centre for welfare reform has stated that with seven years of brutal Tory austerity, disabled people have borne the brunt of the cuts nine times more than any other group. If you are a disabled person with high support needs, an independent living fund recipient, you have been hit by the cuts with social care and the independent living fund 19 times more than any other group. It should be noted that 66 per cent of single people with a disability are living in poverty in the UK. But 2.3 million disabled people in the UK are now in deep poverty. Cuts made by Theresa May's Government are killing disabled people, are killing pensioners.

Stephanie Bottrill took her own life after being hit by the bedroom tax. David Clapson died from diabetic ketocidosis. He had only £3.44 in his bank account, and the coroner said he had no food in his stomach. A pile of CVs was found next

to his body. There are thousands upon thousands of stories like David's and Stephanie's, and we must get the truth out there about the welfare reforms and the cuts to services and the tragic human costs.

These are ideological. They are designed to remove support. They are designed to cause stress and harm. They are designed to get people to give up and not claim. This Tory Government has blood on its hands and that should never, ever be forgotten (Applause). They are culling disabled people in their thousands, and if they get in again after 8 June, that will continue happening unless we vote them out on Thursday. So, I say to all of you: let's make June the end of May. (Applause).

It must be stressed that the UK was the first state in the world to be investigated by the United Nations Convention on the Rights of People with Disabilities, and an investigation that took DPAC almost four years to bring about. And, many people, including myself, gave evidence to the Inquiry in 2015. In early November 2016 the UK was found guilty of grave and systematic human rights violations towards disabled people: a report the Government ignored, and is refusing to implement the 11 recommendations from that Report. Whatever Government we get in on 9 June, it's so vital, important, that we continue the fight to get the UN Report recognised and get those 11 recommendations from that report implemented. (Applause). We have seen disabled people hit by the closure of the Independent Living Fund along with older adults, hit by over £4 billion of social care cuts, and disabled people left in incontinence pads for hours and with no dignity.

The recent cuts to Employment Support Allowance in the work-related activity group of £30 a week will push disabled people further into poverty, together with the cuts to independence payments, where so many people with mental health conditions and learning impairments have lost their mobility component. 96,000 disabled people lost their Motability cars. One in seven claimants has scored zero points on their assessment. These assessments are actually costing more money than they are saving (Applause). Cuts to disabled students' allowance; deepening segregation in schools with special needs cuts and cuts to the DWP and the ESA group claimants, and nine out of ten claimants have seen their health decline.

Maximus (the company with the government assessment contract) or Maxiness, as we like to call them, are making £3 billion out of that contract. Maximus: look them up; they

were done for Medicaid fraud in the US and they are in the privatisation of our NHS. The social care cuts that disabled people and adults have experienced have been linked to the 30,000 unnecessary deaths. In 2010 the Tories were not expecting the resistance that disabled people mounted against them in the last seven years in a fight for our rights for equality and inclusion.

As I said earlier, we knew that one of the best ways to fight was to be visible in the streets fighting back and, oh, how we have fought back: from blocking Trafalgar Square and Oxford Circus and storming Parliament, we have been the spearhead of resistance. It's important to stress here today that whatever Government we have on 9 June and whatever we face next, we must continue the fight for equality and for all of our rights. But that is not just for us but for all the people that come after us.

During one campaign we had a couple of years ago, when we were blocking three roads all at once, we did a tweet and said "If you want a bus held up in an emergency, call on Disabled People Against Cuts". I say to you on behalf of DPAC activists everywhere, many of whom could not be here today, do not ask us to hold up the buses in the fight for our rights or all the rights on your behalf, but get in a battle alongside us. We so want your support alongside us in support and solidarity and to hold up buses everywhere in the fight for our rights. (Applause) Disabled people have a long and proud history of resistance and fighting back. I know this, deep within myself, that disabled people have been and will always be the fire-bound warriors who pave the way for others to follow and it's with fire in our bellies and determination and hope in our hearts that we stand along with all of you at the National Pensioners Convention; you have been the beacon of light for many others in the fight of resistance against the Government. We must continue that fight together for the right for equality, inclusion, independent living, for pensions, because it's only by a fighting together do we win together. (Applause). Theresa May and this punitive Government do not represent us. Their manifesto is horrific. With the horrific dementia tax, and myself who has a father with dementia, living at home with my Mum who cares for him 24/7, my brother and I help my Mum where we can. My parents own their own home.

We have seen, since 2010, 35,000 homes sold to pay for social care cuts. Theresa May said the floor for social care cuts would be £100,000 for social care but there may be a consultation on the cost that the cap will be set at. Well, we know Theresa May's game: U-turn, U-

turn, U- turn. Well, Theresa May, you turn, you turn, you turn, more than a car. I will add she is a liar, a liar, a liar. Do you trust her? No, no, no.

Then there are the cuts to the winter fuel allowance since 2010. It's important to stress 141,000 pensioners have died due to winter fuel poverty allowance cuts. And, the triple lock on pensions are to be abolished. And, those in receipt of housing benefit, changes to come into effect in 2019.

She came for disabled people did Theresa May: she is now coming for you. I say to you when you vote on Thursday, before you put that cross in that box, think about your pension, your NHS, your social care, your library, your local school, your children's rights, and your grandchildren's rights. Ask yourself this question: what sort of country do you want them to have? What sort of future do you want your grandchildren to have? If you want them to have a future where they have a decent education system, an NHS, a Welfare State, a decent house and a decent pension and care in later life, you will vote out Theresa May on June eighth (Applause).

Whatever, whatever the outcome this Thursday, I know only this: the fight for our rights, for inclusion, equality and social justice will continue and it will never ever stop. We must build our campaigns out in every village, town, every city across the UK, reach out to all sections of society. Unite on common goals and objectives and show solidarity and support to one another's campaigns and I promise you this: from everybody at DPAC, we are with the National Pensioners Convention, and when you need us out on the streets, we will be with you. (Applause)

I will end with this: I am, and will always be, an activist for social justice and disability rights. As Tony Benn once said, "If we do not fight, we lose". I am very proud to be fighting alongside my warrior brothers and sisters at Disabled People Against Cuts, and to quote Margaret Mead: "Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it's the only thing that ever has". I will end with this: let us learn from one another; let us share our lifetime worth of experiences; let us share ideas; build networks, and let us have debates and discussions, but most of all let us go forward together united and let us build a better world for everyone. Thank you so much. Solidarity to all of you. (Applause).

RON DOUGLAS:

Thank you, Paula. A very strong presentation there. Our next speaker is Jim Tilley,

Director of the International Consortium of British Pensioners. Jim.

JIM TILLEY, Director, International Consortium of British Pensioners:

I guess after that I will have to do something even as good (Laughter). Anyway, g'day to you all. I say "g'day" because I am from Australia. (Applause) Anyway, look, I feel it's very important to come along to this Parliament, because I can see no better way to give a voice that us pensioners badly need now more than ever. Thanks to the National Pensioners Convention for the opportunity to come here today. It's fantastic to have your strong support, as we always have. In fact, I remember I first got engaged with the National Pensioners Convention in London some 15 years ago.

As the Director to the International Consortium of British Pensioners, and Chairman at British Pensions in Australia, I speak here for all ex-pat pensioners who have been treated very badly by the UK Government. I will speak to those of you who are in fear of your pension state rights after Brexit comes ahead. I am here to stand up for the 550,000 "frozen" pensioners, and that is less than half of the British pensioners overseas. We are being penalised for living overseas and this means that half a million of us who have worked in the UK and paid our national insurance do not receive the annual up-rating to their state pension. It is not because we live abroad, no! It's because we are living in the wrong country. The fundamental entitlement to receive this pension continues when a recipient moves overseas.

The Government currently actively excludes less than half of us living overseas half of the annual increase to the state pension every year as a matter of their state policy, so no inflation increment, no triple lock, and no extra pension at all, year after year. So, if you lived in the country like I do, you get the same rate for your life. I have been getting 40 quid a week since 2003 and I still get just 40 quid a week. Now, admittedly I get other money because I did have a good job and therefore I have got some superannuation but, on the other hand, I paid for the national insurance contributions when I lived and worked here.

The Government's justification for this that it's only due when legally binding, and ironically mainly in most of the Commonwealth, there is no such legal obligation, notwithstanding the Commonwealth Charter which says, "We are implacably opposed to all forms of discrimination". That is 'all' forms of discrimination. And I say, "Legal forms as well?"

We currently have a crazy situation whereby a British pensioner living in the USA gets their pensions upgraded each year, as they would here in Britain. But, for those in Canada or Australia, our pensions are frozen. A UK pensioner in the Philippines or Israel gets those upgraded, but not so in Thailand or South Africa, and there are a lot ex-pats South Africa. A pensioner in Europe gets pensions up-rated but those in most of Asia, Pakistan, Malaysia, Bangladesh, do not. Apart from being deeply unfair, there is no logic to this practice. In the West Indies, in Barbados, Jamaica, they are up-rated but not in any other smaller nations.

I personally believe that is where Britain's policy is most vulnerable. I have been working very strongly on people from that part of the world, and, in particular, the Commonwealth Secretary General, she is from the Dominica Commonwealth, and not the Dominican Republic, I have been writing to her and she has said, "This is a grave issue but I have no mandate to do anything to fix it. Please get your own federal members back in Canada or Australia to do something about it". One of the things I have been trying to do is to get Britain suspended from the Commonwealth until they do comply with this issue. (Laughter) (Applause)

So, this whole practice rests on historical bilateral agreement that is considerably anachronistic in our modern world. It's confusing for anybody who are, overseas. We have a lot of people overseas that come to join their families; they want to spend time with their grand kids but they arrive and find their pensions frozen, so end up coming back. Most didn't know about the frozen pension when they left the UK, and speaking around here just today and coming up on the train today, I was talking to a few people on the train and they hadn't got a clue. One of our jobs is to try and make more and more people aware of this particular anachronism.

Why are frozen pensions a concern to us in Blackpool, and why are frozen pensions a big issue during this election campaign? Firstly, and most obviously, like in the UK, many expats rely on their state pension to get by, and it's part of one's overall financial retirement package. Okay, I worked a lot of time in Australia, but I did work at least 15 years in the UK and I got this as part of my package; an early part is a significant part of my overall financial package. It's all about a simple matter of fairness, decency and equality. These are issue that the Brits speak about: they talk about fairness, and they talk about equality. I remember a quote from Gordon Brown, "Fairness

is in our DNA", and I thought you have to be joking mate! (Laughter)

Not all of us moved overseas to sun ourselves on the Costa del Sol. A lot of us moved overseas to work and I was recruited to go overseas by a British company, GKN, and some of you may know that, as a cost accountant, but I was invited to go overseas to a subsidiary, but I had no idea I was going to stay there. I just went because it was an interesting job. However, I stayed, but many move overseas for health reasons or because their career has ended elsewhere. I know a lot of people who have moved around with big oil companies and ended in Australia because a lot of oil is sought down there, and gas in particular.

Many were made redundant here during the time when Thatcher made a mess of the industry here, and a lot of the coal miners left Britain here because they had no job. I know of some chap who was told, "Don't worry about it. Just go on the dole for the rest of your life". That would have cost the Government a lot of money but, instead of that, those people got up and got on their way and went to work overseas.

In the USA, pensions were indexed, and in Australia or Canada - a lot came to Australia - pensions were frozen. I know a lot of guys that worked in the mines, and many are approaching pension age and they were discovered to have worked for 20 or 30 years in the UK, yet the pension they paid for and to which they are entitled is frozen, and they are not very pleased about it. Most of us will not have accrued alternative state pension in our new countries of residence. I did because I worked there for a long time. But, in Australia the pension is means-tested. I have a very good superannuation, but I don't get an Australian pension.

So, some of us therefore need the UK state pension to supplement what we have from our other sources of income; we paid for it like you have and therefore we should be treated in exactly the same way. Without the up-rating adjustment our state pensions are frozen at the rate we first received it when we went abroad and this means in real terms that our income falls year after year. So a person who retired in the year 2000, and there are a few in our organisation, typically aged 81 will get £67 a week. This what they first received, and it is almost less than half of what they should get and what they would get if they lived in he UK.

The basic pension is around £122 a week here now. It's not the £150-odd that that chap Steve Webb said they were going to get, and it gets worse the older you are. I know a 96-

year old lady who has lived in Australia now since she retired there in 1978. She gets now £17 a week from her UK pension instead of the £122 she should be getting. This old lady worked in the UK all her life and told me all about the day she went to and from work in London with a tin hat on and her gas mask. I challenge anybody to live on 17 quid a week. So, what happens? The daughter has to look after her. To me and many members in Australia, this is nothing short of daylight robbery. (Applause).

Many of us have paid all our working lives on the basis of a promise of a decent state pension income which we would live on in retirement and I don't think it's a decent state pension income because, having read a few items about this, it's probably the third worst pension in the world: the worse I believe are Chile and Mexico. Many were encouraged to make top-up payments to secure full entitlement after moving abroad. So, it's wrong to deprive us of our full pension now. I was invited to make contributions, and when I looked at this I thought it would give me extra retirement income, but it does not make a difference: I still get 40 quid a week.

Fortunately, I know, but unfortunately a lot of people don't realise that, if I come back to Europe or to the UK occasionally to visit family, my pensions index is affected whilst I'm here, and so I get a little extra at the moment. Unfortunately while I am here, my brother knows I am getting the little extra so he takes me up to the pub and I have to buy his beer! (Laughter). The sad reality of frozen pensions isn't the numbers but the impact on us. Frozen pensions leave many recipients no other source of income and in real poverty.

I know of a chap who is in north Borneo. This fellow arrived there on his way to New Zealand but fell ill while he was there. This was in 2005, and I have not spoken to David for about a year now, so I think he's passed away. But this chap was in real trouble; he had a frozen pension and he struggled to pay for the carer that was looking after him in a hospital in some little place in north Borneo of all places, and he even sought charity. He had been a top dancer in the London ballet, and in fact he got a little bit of money back from them, but we are just talking about a couple of thousand pounds, which very quickly disappeared.

The poverty gets worse the older the person becomes and it hits the most vulnerable the hardest, and it's poverty that should shame us all. I tried to help David and tried to encourage him to come back to the UK; I said I would pay his fare back to the UK but he was so sick he could

not even get on a plane. For many others it has led to the loss of independence and the embarrassment of not being able to provide for anyone else and reliance on/from the family. I am sure it's a situation you could all imagine.

If I could, please, give you real examples of real people affected by pensions. Joe Lewis is 97 and lives in Canada and his wife has dementia; they moved to live in a special home. Joe's own health has deteriorated and he is struggling to cope with his pension. He has been faced with an inevitable choice to be with his wife in Canada and facing hardship or leaving the woman, his wife, behind. Joe said "It's turned my life upside down. I would like to stay in Canada and be with the lady I love but..."

There is a chap who is 75, and he contributed to National Insurance in the British economy. He worked here for 38 years in ship-building and hospitality. He retired and went to Calcutta in India but even there he has struggling with his frozen pension and struggled to keep his home. He thinks the Government should do more for Commonwealth countries, and it can't be explained why not.

Annie Carr died last year, aged 104. She was in receipt of a pension that she started in 1972/3. She joined her daughter in Australia and she got £6.12 a week. She has since died. This all had been going on since 1974; all the way through until her death. Her daughter said to one of the journalists that wrote up about her in the Guardian that "That was enough for three loaves of bread". It's a disgrace. Her daughter said she believed it was morally wrong for the British Government to treat her mother as it had. There are many others who moved to be with family now struggling as she did.

Bernard Jackson, a veteran, as are a lot of guys that fought in the Second World War, moved to Canada after the War. Bernard arrived in Normandy the day after D-Day. He moved to Canada in retirement when he reached 65, but he has since never worn his war medals because of Britain's treatment of him. "It's terrible to meet pensioners out here in Canada who say they have come back to Britain because they can't manage".

Another lady, aged 90 in Calgary said: "I paid all the National Insurance Contributions, all the mandatory ones required, and had a frozen pension". That sums-up the feelings of many: "It's the small things, the injustice, that gets me. I value my independence but I can't go on living on the bread-line and I don't want to inflict this on to my family as well as the ever increasing poverty I am facing; it's a sense shame and it's affecting

my health". The sad thing is I could go on and on about these stories but I have probably made my point.

This is the day before the Election; there is a discriminatory impact on the life choices of many in the UK. They would like to move overseas but feel they can't because of the prospect of a frozen pension. I get frequent 'phone calls from people in the UK asking me about the issue. I am pleased to say that the NPC's Minority Elders' Group has been particularly active in this in recent years. Britain has benefited considerably from the waves of immigration largely from the Commonwealth in the 50s, 60s and 70s and that population helped to rebuild the country and staff our public services; they contributed so much to the culture and economy of this country. Many of the first generation migrants are now reaching retirement, and there are probably a few here today, and I think I have spoken to a couple. Most made homes and brought up families and have had no intentions to go anywhere. But a few harbour a desire to go to their country of origin, in the Caribbean or Asia or subcontinent Africa, to family, or for a better life, or maybe for some sunshine.

I hope the NPC will campaign for equal rights because moving overseas in retirement is not something to be discouraged, and each that chooses to move abroad contributes to an overall huge saving... because we go overseas, there are no more price considerations: there are no more health cut provisions, no more free pensioner bus passes, winter fuel subsidies, and no need for housing benefits or costly residential care. There are savings to be gained here.

My other point, frozen pensions should be of particular concern because of Brexit. Currently there are nearly half a million British pensioners living in the EU. Pensions are up-rated like to those residents in the UK; but there is a big but: once Britain leave the EU, if they, the crucial obligation, the same legal obligation that the Government clings to, will be gone. It's understandably a considerable worry to the people on the continent. I know a lot of people from Spain are worried of perhaps having to come back, but they can't sell their houses over there because nobody wants them, because there are too many leaving. There is high supply of available properties and therefore low demand and further the prices start dropping.

So I am calling to Government to offer clarity to British pensioners living in the EU. Why not go to our web-site, if you have an issue, and if you have a pen and paper, it's pensionjustice.org.

If you go to the web-site and read and browse through it, you will find the kind of support we have, cross-party support: Conservatives and SNP, in particular, and the Labour Party, where Jeremy Corbyn has always been a supporter and right behind us, and also the Liberal Democrats, the Greens and Plaid Cymru from Wales, and the people from Northern Ireland.

So, there is a lot of support for us and I think it's important if you can spread the message amongst all the other pensioners you know, please, make sure people understand that the British Government is treating a few of its pensioners, just 4 per cent of its pensioners, treating us in a particularly poor way. It's not the way I was brought up to treat people fairly and equally; to me it's a basic British value but the British Government ignores it. My view is that this law is contrary to the rule of law. If you read up on that rule of law it says, "Laws have to be fair, have to be equal, and have to be non-discriminatory". Yet, the British Government ignores that totally and that is why I want to see them suspended from the Commonwealth! Thank you very much (Applause).

RON DOUGLAS:

To remind you: there is a booklet on the NPC stand talking about that particular subject which is well worth reading. Our next speaker, Heather Wakefield, needs no introduction I am sure; she is the Head of UNISON Local Government.

HEATHER WAKEFIELD (Head of Local Government, UNISON):

Thank you very much. I am REALLY pleased to be here at the Pensioners' Parliament particularly since I got on the wrong train at Euston this morning (Laughter), and I thought I was not going to make it at all. But, yes, I mean we are here in very interesting times, aren't we? Who would have thought that the Pensioners' Parliament would have been meeting two days before the Election?

I think that Theresa May thought she was going to dissolve you alongside Westminster before the Election so she could keep you quiet over all the issues that have been talked about today. I hope you will bear with me for a minute because it's quite a poignant time for me because on Sunday, our Aunty Elinor, 95, died. She was called Dr Elinor Corfan, and had been a working-class Jewish woman. She was a lady that fled the pogroms. She went to Edinburgh and got a scholarship before the NHS to train to be a Doctor. She had an interesting training because her father was a Communist and when she was

training in Edinburgh and living at home, the group of Communist GPs that treated people living in all the homeless hostels ensured that she went out with them on their round as part of her training.

I am telling you about Auntie Elinor because she was amazing. She had a hip replacement at 90 so she could keep driving. She went to work as a Doctor in the Maghreb Desert after she retired. She started the first counselling service in the NHS. She was a constant fighter for the NHS and for free public services when people need them. My favourite story, and she had many of them, was the story she told about herself and my partner's father, her brother, in the election at the end of war in Edinburgh walking around the streets; Michael with a step ladder and Auntie Eli with a school-bell walking the streets of Edinburgh for days on end, and Michael would plonk the step ladder down and Auntie Eli, who was four foot ten, climbed up and rang the school-bell and made the speech why they should vote Labour because only a Labour Government would bring the NHS. (Applause). It's a story that means an awful lot at this moment; not just to me, but I am sure to you too.

I really want to talk about the crisis in social care and a bit about what my union is doing about it, and a bit about what I think we should do in the election. How many people here think there is a crisis in social care? (Indication). Yes pretty much everybody. I think there is a consensus across our whole society, is there not, that social care is in crisis? It's in crisis, financial crisis. There is a crisis in the quality of care and there is most certainly a crisis for the 1.3 million social care workers who are employed within it. Because every Government since Margaret Thatcher - and I am sorry to say this, but it includes Labour Governments - have sought to cut the social care budget and have done it.

The crisis we have got comes from that continued pressure on social care budgets as the population is ageing, but there's a toxic mix with what is not talked about quite so much which is the privatisation of the health service which has not only led to diminishing quality, but it's led to a massive phenomenal waste of public money which is going into the private companies (Applause). I will say a bit more about that later.

I think this crisis has only really happened because over 90% of the workers in social care are women. I think, although nobody ever says it explicitly, that the underlying thought of Governments and some policy-makers has been that, "Well, women will continue to do it any way; women are the majority of unpaid carers, and

women are the majority of paid carers, and they will always go that extra mile because caring is what women do". I think that is something we have to really hang on to (Applause).

There is, obviously, a very significant financial dimension to this crisis. But let me tell you one figure: 0.5 per cent of GDP is spent on social care. What you might think is the rest spent on? I can't answer that exactly, but, I can tell you that two per cent (that is four times as much) is spent on armaments and defence. That seems to me to be an absolutely crazy situation. When we have a growing need for social care, when certainly we have nuclear so-called deterrents like Trident, that is essentially obsolete, that is going to cost £200 billion gpt its renewal over its lifetime. But, what has happened is this Government, or Governments, since 2010: the Coalition, followed by the Tories, have cut local Government budgets by on average 40 per cent. If you are a Labour council in the north, or one of the few in the south, you may have faced cuts of up to 73 per cent. Don't forget social care is funded by councils.

So, that is the root of the crisis in social care. What it means is that 60 per cent of councils, almost two thirds of councils, have to cut something else to meet their social care budget. Neil has talked about the disappearance of meals on wheels. Day care, day centres and of course we know that youth services have almost completely gone in many councils. Libraries are closing everywhere, and roads are not getting repaired. Street lighting: a million hours fewer street lighting than a year ago in order to fund social care. Estimates by the Local Government Association are that £2.5 billion are needed just to keep services, as they are, at a standstill.

There are huge, huge issues about the funding of social care, who is going to support it, and where it's going to come from, and how it's going to be spent. Now, that brings me on to privatisation, because when we are talking about how money is spent, privatisation is one of the ways in which it's very definitely been mis-spent. In 1993, if any of you can remember that far back (I don't) 95 per cent of home care, domiciliary care, was provided by Local Authorities. Does anybody know the proportion now that is provided by Local Authorities? Between 5 and 7 per cent: different estimates.

So, by privatisation, in 25 years almost all of our home care has been privatised and there are now over 22,000 privatised and a few voluntary sector organisations providing social care. Government after Government has called upon Local Authorities to create markets in social

care. These markets are mad. At one point Kent County Council had 12,000 social care providers because it did what it was told and tried to create a market to push prices down. What that means of course is that in each local authority, there are a number that have over 100 social care providers; you have got providers criss-crossing each other in an irrational way. You have got costs associated with putting contracts out to tender. You have got 10-12 per cent profit margins, particularly to large providers, and pay-outs to chief executives, and so on. It's a huge drain on public money and more importantly perhaps, it's not providing an efficient quality service. Residential care: same story. In 1979 when the beloved Margaret Thatcher came along, when 64 per cent of residential care was also run by Local Authorities. By 2012, it was 6 per cent; it may have gone up a bit since then because, as you will know, a number of large residential care companies have gone bust. Local Authorities, as ever, have had to pick up the pieces.

There are five large chains that provide a lot of social care. Of course you will all know that many of these providers are now demanding more public money because they say they can't make a living. That is absolutely true in many cases. It's certainly true that local authorities have pushed the amount they pay to providers down and down and down, as the Tory cuts have bitten. Of course, they have.

But I used to be a member of the Low Pay Commission and we used to go around visiting employers. We visited lot of social care employers, and we always asked what their profit margins were. Apart from the very small ones, many, very dedicated people who had spent their lives providing small-scale local social care, the answer was always the same: 10-12 per cent; much higher than in other areas of the economy.

So, for some people, a huge amount of money is being made whilst our service is being run down. We know what it means: it's now common for local authorities to commission 15-minute visits. Now I don't know about you, I certainly can't get myself out of bed in the morning, in the shower, dressed, have my breakfast, do whatever, and do the exercises for the bad back, in 15 minutes. I don't think anybody can. It's putting enormous pressure on care workers. It means, of course, that care users are not getting the care they need, and certainly aren't getting what we all want, I think, for elderly and vulnerable people that is care based on good relationships. That is based on friendship. That is based on company. That is based on time to talk.

That is based on ending the isolation that so many people feel.

So, it's all about the quantity and quality of care. For our members, of course who work in care, it's been a disaster. Home care workers: when I started work for the National Union of Public Employees, a predecessor of UNISON, we managed to get a job evaluation scheme for home care workers that valued their work as it should have been valued. So, for the first time ever, they were earning more than refuse collectors and even refuse drivers, dare I say it, in some cases. That was because of the complexity and the skills involved in their work. So what happened?

Immediately, Margaret Thatcher came along and started her regime of privatisation and every Government thereafter decided that they had to cut the cost of social care. Now we have about a quarter of a million home care workers earning less than the national living wage. We have about half a million on zero hour contracts. So, we have had members who have lost mortgages, members who have lived on porridge for a week in order to survive. You will have heard those stories. It means also that the turnover in social care is very high. So, a 25 per cent turnover in social care.

That means of course that many, many care users don't know from one day to the next who is going to be coming to look after them. It might be an agency worker; it might be someone they have never seen before. It may be anybody really. And, that is also totally unacceptable. So, we have to do something don't we about social care? Now, my union has always believed that social care should be provided on the same basis as health care (Applause) and that it should be free at the point of need (Applause) because you can't distinguish, can you, between social care and health care? They are on a continuum and they are part of what sustains people when they are old, when they are ill, when they are vulnerable.

We believe that. We also believe that that is affordable. We are the fifth richest country in the universe. Let us not forget that. It's VERY important to hang on to that figure when Theresa May or before her, George Osborne, said that we have no money and we can't afford it. Of course we can afford it. It's a political choice. (Applause).

It's a choice about where the money is put, how the money is spent, and what the Government's priorities are. We have all heard about rising inequality since 2010 and before then. There is rising inequality. Taxation on the rich has been relaxed, whilst the disabled and the

poor and the care workers and the care users have suffered. This has to come to an end.

My union, UNISON, has got something called the Ethical Care Charter which we have Councils sign up to. It means they have to pay the living wage, and heaven forbid care workers have to be paid for travel between visits (Applause), it's because they are paid for travel between visits, and, incidentally, they are not usually paid sick nor holiday pay either. Their earnings fall below the national living wage, which in itself is not a fortune. So, we now have 29 councils that are signed up and 2 independent providers. It's a small number because councils say they can't afford the living wage, and with the cuts that are being inflicted on them by this Government, they probably can't, most of them. So, what we have to do is fight for a national care service, free at the point of use, within the context of fighting for more money to be put into our public services.

Businesses gain from public services, not just the people who use them. Businesses need the NHS. They need transport. They need the education system to provide them with a workforce they need, and it's about time that business contributed more to those public services. (Applause)

We also agree with the Women's Budget Group who have done some very interesting work on this, that we should be treating social care as an important part of economic development. So, we don't just want more rail, roads, bridges, more infrastructure, more out-of-town supermarkets - although we need those things of course - we certainly need more social housing, but we believe that public money should be invested in the creation of social care jobs. The Women's Budget Group has shown if we invest 5 per cent of GDP in social care jobs, you will create over a million jobs; twice as many jobs as you would create in construction. In doing so, you would call a lot more women into the labour market so the revenue to the Government would massively increase, and so it would be an absolutely win-win situation.

We have been talking to Jeremy Corbyn and John McDonnell for some time, and I don't think they are 100% convinced yet, but one thing I do know is they are absolutely convinced that something urgent and drastic has to be done about our social care system. I don't think the £8 billion in their manifesto to the end of this Parliament is enough, but it's certainly a darn sight more than Theresa May's £2 billion which was already promised, and, her £100,000 cap without a floor. A ceiling without a floor to me is a bottomless pit. What does she wants to happen?

Does she want the elderly and vulnerable to fall into the pit and never raise their voices again? Or, is she going to come clean and tell us what she actually wants? The Tory proposals at the moment will undoubtedly hit poorer pensioners hardest. The £100,000 cap of course will hit poorer pensioners hardest, and it's unnecessary.

So, we are going into this election, I am going into this election, ringing Aunty Elinor's bell for a decent social care service, and for a massive injection, as I believe Labour have said, in our public services, and in our economy. We simply can't afford to go on as we are doing at the moment. We have seen that the Tories, that the debt, rather than being eroded, as George Osborne promised us, has massively increased under this Government, because far from the strong economy, we have now got a gig economy with lots of people in temporary casual employment. The money going to the Exchequer has fallen dramatically so there is a need to start from a different place.

I believe in the slogan, "For the many, not for the few". (Applause). I am not going to tell you how you should vote. I probably don't need to. But, I just hope that when you go out and vote on Thursday, and you drag all those young grand children you have got out of bed that can vote to go with you, you vote for a party that is seriously committed to providing decent, better, high quality social care and public services. Good luck with the rest of the Parliament; it's been a real pleasure to be here (Applause).

RON DOUGLAS:

Thank-you very much Heather. Just before I call on Jan Shortt, there are a few more notes I need to tell you. I have been asked about Frank Cooper. I am sad to say he is not here this year. I think it's the first year he has missed since the beginning. He has not been very well and he is not able to travel, but he wished to be remembered to you all and he hopes we have a successful Conference (Applause).

The last speaker of this session is Jan Shortt, the new General Secretary, who I am pleased to welcome. She was one of the Vice Presidents, as you recall. She was elected this year to follow from Dot Gibson who stood down and is now an assistant to Jan, but Jan has taken up the reins. I am sure you will give her a good welcome; it's her first presentation to the Parliament. So, Jan, the floor is yours. (Applause)

JAN SHORTT (General Secretary, NPC):

Thank you very much. Welcome to your Parliament, I have to say. We can't apologise for the weather because it's not our fault (Laughter). However, before I go in to what I want to say to

you, I would like to thank each and every one on this platform for really, I think, justifying the policies and the actions that we take.

Debora, thank you for saying what we have been saying for a long time around the young and old; the false divide that has been put there by the media and the think-tanks. Thank you very much. We have the evidence to take that forward. Neel, as always, lovely. Thank you so much. You do so much for older people: the isolation the loneliness. I think with all of the three campaigns that you want to take to the Government; I think today we can agree we would support them. (Applause) What can I say, Paula? I have just been so enthused by you. I think we can learn so much. (Applause). So, we'll be in touch with you, don't you worry. Jim, frozen pensions: it's an absolutely unjust law that keeps pensions away from people who choose to live abroad. It does not matter why they choose to live there but the fact that they have paid their money, into a system all their working life, they should be entitled to the full rewards. So, we'll continue to support your campaign (Applause). Heather, it's lovely to see you, as always, and full respect to your Auntie Elinor; a great lady. UNISON is completely in line with our policies. We have said for a long time that we need a national care service free and paid for through taxation. People laughed! Now, of course, it is at the heart of the general election! Since, the election was called, the focus has not been so much on Brexit, but on social care. So, we continue to work with you Heather and hope you will continue to work with us (Applause) .

Now, Ron said at the beginning of the session a vote of thanks, and I want to kind of carry on with that because, when this election was called, there had been enormous amounts of work that needed to be done to get us here today. So, I really want to thank Neil Duncan Jordan; he takes things apart and puts them together at super speed. Thank you to Alison for stepping-in at our time of need. She is a stalwart of the NPC. And, for those that are in the office, hidden from view, they do a lot of support work that means we can come here. Forget one little team, it is the office team who cooperated with all the things you wanted to change and do that has made this happen. I hope that this Parliament is as inspiring and as innovative and informative as ever.

The NPC is the biggest campaigning organisation for pensioners in the UK and we'll never stop campaigning. We can never give in because, if we do, everything that we have fought for, everything that everybody else has fought for, and everything we want for our children, our

grand children, won't happen, and so we have to continue campaigning. There are other organisations that purport to be the voice for older people but not one of them is as campaigning in their aims and objectives. But to be the best, we have to recruit. We need to recruit hopefully younger pensioners because they are the future of NPC.

There will be a national campaign for recruitment which is going to be attached to the United Nations Day of Older People in October. We need every single person to help us because it's the opportunity that we have to recruit the largest number of people to the NPC. It's not just the fact that more people joining us means more money; the fact of the matter is that more people mean more activists and more voices: the louder the better. That's because we are going to have to shout loud to be heard. So, please, when you go back, when you get the call to do the recruitment, just please get out there and do the very best you can.

In terms of where we are going, you will see the Pensioners' Manifesto. What I want to do is concentrate on three areas of that Manifesto that are real concerns to us. The first one is obviously the state pension and the potential to lose the triple lock. Our policy is about a pension of around £200 above the official poverty level which is increased by a triple lock of the highest of earnings, of 2.5 per cent. Our basic state pension is one of the worse in the world; it is probably Mexico and one other country that receive a lower pension than us. So, any attempt to dump the triple lock and make it a double lock is really quite complicated. It does not actually do anything for our 1.8 million members who don't get over £11,500 a year. It certainly does not do anything for the pensioners in poverty.

Now those who speak against the triple lock, the usual suspects, they argue the young workers are suffering because our pensions are increasing at a higher rate than their wages. Now, if you look at what we do here in this country, we have a National Insurance system which means today's worker, pay for today's pensioners - which is what we did when we were at work. There is nothing wrong in that. That is about generation and solidarity surely, and not about us taking from young people. We're campaigning for a pension based on 70 per cent of the living wage, and yes, with the triple lock; nothing taken away. That is our campaign.

In terms of social care, well, without being very rude, I think I can say that it's the biggest con ever. It's really important that you understand where it is at because if I were to say to you,

"Right, social care has always been means-tested, and the means-test is now going to be your income - which for us is our pension - and anything we are lucky enough to have in the bank, your savings", you might think, "Well, I don't think that is likely, but okay", you also might think, "Not likely, on your bike." But, then if you add to the equation a figure, £100,000, everybody is focused on that figure, and people think that is what they will be expected to pay for, for their care. You think again, because bringing the value of your property into the equation means that all of your assets are up for grabs except the £100,000. So, anything you have that equates to over £100,000 has to be spent on your care before it stops. That is the con.

So, we have to make sure, again it's our policy, to look at a national care service, funded by taxation, free at point of need (Applause). 1 per cent on taxation plus 1 per cent from the employer would cover that; it would make sure that everybody paid in to make sure that everybody gets out at the time of their life, when they need it. We all need care at different times. Sometimes we go into care and come out of it for a long time, but need to go back into it. So, whenever you need it, it should be there, and not paid for. That is not what we have been saving for, for all of our lives.

In terms of the universal benefit that Debora talked a lot about, I will focus on the TV licence. We all know that the BBC takes over responsibility for the free TV licence for over 75s in 2020. We also know that they have plans to means-test it. (Laughter). Exactly. We know means-testing costs more than it saves. I want to think about the four million older people who have said that the only companion they have is their television set. We talk about isolation and loneliness and we talk about people that don't see anybody all day, all week, sometimes for months on end. Those people, if they take that television licence away from them, they could just degenerate. It's not necessary. The money is there. The BBC does have the money but the Government took a cynical decision to move one of the welfare parts, from the DWP, to an independent body, not elected by any of us but sent across without any consultation. So, we'll have to fight that and fight it hard.

The winter fuel allowance: you can't believe it, can you? It was written on the back of an envelope as far as I am concerned, and it should stay there. The fact that there are plans by the Conservative Government to means-test the winter fuel allowance in the UK, but not in Scotland, that really talks absolute mountains. To

our friends in Scotland, we are just as cold down here (Laughter). I mean today is an example. We don't mind you having your winter fuel allowance but we want to keep ours as well. It's just ridiculous. But the policy is more serious than that. It introduces blatant postcode lotteries and we have all those all over the place: social care, NHS and now we'll have them in the winter fuel allowance. It is a policy that seeks to divide nations. I don't think we'll fall out with Scotland because they keep their fuel allowance (laughter), but it's about a division of nations.

I want us to look at this - and it's what other speakers have said - what kind of society do we need and want? For me it's a society that is about fairness and justice; everybody being able to get work, have a house, care when they need it, look after their grand children. There is a perception about what a pensioner might be. What does a pensioner look like? What does a pensioner do? The media stereotypes are nothing like what we are. They will tell you that pensioners go away on SAGA holidays, that they play golf two or three times a week; ladies who lunch, and all that kind of stuff. But there are things that we do, that older people do, that never appear in the media. We look after our grand children, because it helps the family who go out to work and not have to pay for childcare; the huge cost of childcare out of their salaries. We help our children on to the ladder for housing, because they would not get it anywhere else. There is no way that on wages that they pay. Look at zero-hour contracts - they will ever be able to afford a mortgage. We help them do that. We help send our grandchildren to university, and we try to make sure they don't come out with a huge debt around their neck.

We are volunteers. NPC is a volunteer-led organisation but other voluntary organisations will tell you that, without older people, they could not do what they do. Basically, we are good citizens, yet none of that enters a newspaper. So, we have to put that perception correctly; we as pensioners, what we and older people are. We need to work on that together.

Thursday's morning session is a shorter session because people do want to get away and get home to vote! In that session we'll concentrate on is our Manifesto, the Pensioners' Manifesto beyond the Election. That is because we need to make sure we know after the Election, no matter the Government, that we are clear on our policies and we are clear about how we should campaign on them, and who we should do it with, and make sure that everybody knows what we are about.

If you look at what we are told: that austerity has never touched us - aren't we lucky? (Laughter) - Well, I don't think so because my savings account is like, you know, not a drip, drip, but it's a wow, 'oh no', because of fuel bills. I don't get pension credit because even though I don't get a full pension, I have a small occupational pension and I have savings, so I don't get pension credit and so I don't get any benefits, but it has affected us. We know what Heather told us and why: the privatisation of social care; it's not in local authority hands; the employees are not employed by the local authority any more but under contract that give them rights.

Libraries are closed where people used to go if it was cold; they would go and read, say a newspaper in the library, and be nice and warm. Community centres: again, somewhere where people used to gather, meet their friends, have a cup of tea and even have a lunch if it's provided in that Centre. Gone.

All that means is that pensioners go back to their homes and to isolation and loneliness again. Austerity has not passed us by. We have seen the cuts that every local authority has had to bear, and at some point or another it affects us. Whatever the cuts; it affects us; it either increases the Council Tax or takes away a service. In my own Local Authority in Newcastle, for the very first time, 29 social workers will lose their jobs: 29! Newcastle has always said they would never cut social work either social work with children or social work with adults, and/or adults with disabilities.

They said they would never touch it. They made that commitment. This year, 29 social workers will go out of the door. Does that affect us? Sure it does. That's because there is no-one that will come to help you when you need it. There is no-one to do the assessments for the care you might need to get or want to have. So it's absolutely poppycock that we have not been affected by austerity; we have.

I don't know about you, but I wonder sometimes if I have done something wrong as an older person because it seems that we have worked all our lives: we have contributed to the economy; we have saved, and we have brought up our families to do exactly the same.

Yet, now, they want to reduce our state pension, they want to make us pay more for our fuel, the rising cost of care, and the potential loss of your home, and then not being able to afford may be to even watch the television. All in a country that is the fifth richest economy in the world. That is despicable, absolutely despicable. We need every single one of you on our side, out

there in the communities, bringing young people, old people together, all of the communities whether they are employed, unemployed, disabled, able-bodied, young, or old, because we want them to understand that what we are fighting for is their future and their future is looking particularly bleak at this moment in time (Applause).

I didn't work and save and bring up my children to be good citizens to work and save to have that happen. That is not what they deserve. It's certainly ain't our fault. So, I want everybody to go out there and say "We are not taking this lying down. Are you going to stand beside us?" We want them to say 'yes', every single one of them. Time is cracking on. So, what I will do now is say please enjoy your Parliament. Will you take part in the sessions? Have your say? Come on Thursday morning and tell us what you need us to do to take forward your Manifesto, because it belongs to you; it does not belong to me; but, it belongs to you.

I hope I will see you all on Wednesday night during the social for a nice bit of disco dancing. So, thank you so much for coming and please enjoy yourself (Applause).

RON DOUGLAS: That brings this session to a close. I would personally like to thank the speakers for giving up their time and presenting their case to us, and I wish them a safe journey home. Don't forget the sessions tomorrow start at 10 o'clock. Thank you very much.

Pensions Session What is the future for occupational and state pensions?

HILARY SALT, Director First Actuarial Private Sector Defined Benefit (Final Salary) Schemes are not dead yet, but the drift away continues in schemes such as Royal Mail, BT and BMW. The reasons for the decline are broadly:

- Employers are more risk averse
- The Pensions Regulator has no duty to protect ongoing benefits - making sure no-one can lose a pension by making sure no-one has a pension
- There is a lack of opposition from a divided workforce - now that half the employees are in a defined contribution scheme, how do you defend a defined benefit scheme?

- Accounting treatment - set by unaccountable bodies
- There has been a fall in gilt yields
- The newest excuse for closing DB schemes is:
- Inter-generational fairness!

I think we need to be really careful about getting sucked in to this horrid granny-bashing, Malthusian, mean-spirited debate. The pensions Green Paper quoted TPR figures showing companies pay nine times as much to shareholders as in pension scheme deficits.

The real divides in society are still between the rich and poor, the owners of capital and ordinary working people. If you want to point the finger at what is depressing wages and holding back investment, it's the allocation of more of society's wealth in profits and dividends not the desire to do right by those to whom we made a promise of dignity in retirement.

So is there a future for DB schemes? DB pensions are not just a legacy issue:

There are still 1.6m active members of private sector DB schemes. And there are almost 8m deferred members of DB schemes and nearly 6m pensioners.

Around a third of current pensioner incomes come from occupational pension schemes. DWP projections of pensioner income indicate that pensions paid from DC schemes are not expected to overtake those paid from DB schemes in the next 30 years. So for a long time to come, DB schemes will remain an important part of our pensions landscape.

The funding position of schemes aren't as bad as is sometimes claimed: The deficit numbers quoted in headlines are on either on a buy-out bases or accounting bases. So they look at the deficit assuming schemes had to wind up in the PPF or buy out benefits with an insurer or they look at the position which has to be disclosed in company accounts - which assumes investment in bonds only. This is the basis on which headlines like "deficits rise by £100bn in one month" are made. Current estimates of the deficits in schemes on these bases range from £224bn on a PPF basis to £434bn (JLT accounting) to over £1trillion on buy-out (PWC). Deficits on these bases will generally be significantly above the deficits disclosed in the funding valuations conducted by trustees.

Of course for employers looking to close down DB schemes having worst case deficit figures flying around is not unhelpful. Nor is it unhelpful for industry bodies looking to soften

members up to having their pension increases reduced or taken away. But it does nothing to reassure members about the security of their benefits (again not a bad thing if you want to encourage members to transfer out). More widely it doesn't help business or investor confidence.

That's why we launched our First Actuarial Best-Estimate index that measures pension scheme funding on a best estimate basis. On our measure, pension schemes have a significant surplus - around £294bn. Do google FAB Index or look at at our web-site if you want to know more about this. We (and I'm using the term in a very loose way - we trade unionists, we the trade union movement, we actuaries, we trustees....) could make a real difference in the work we do by rejecting the unnecessary prudence which is being introduced across the industry.

DB Funding Not As Bad as It Seems: We do though need to be honest with members that benefits are not guaranteed, explain that they could end up in the PPF but also say that ending up there is not disastrous. But perhaps more importantly I think we need to stop seeing all these issues as simply pension problems. They are situated in the wider context of a society which has only a negative view of risk, which has no clear vision for the future and which does not see the value of collective solutions.

Public Service Schemes: New schemes were introduced across the public services in 2015 in what was presented by the coalition government as a settlement for a generation. These were based on: Career average (not final salary) benefits, NPA = SPA, Tiered member contributions and Cost sharing. Valuation of the public service schemes is currently being undertaken - although the schemes are unfunded (except LGPS) there are notional assets and valuations undertaken to allow cost sharing mechanisms to work. Meanwhile, Government has encouraged the consolidation of the 89 different LGPS and there are now a few often geographically based common investment funds. Threats to public service schemes are:

- Continued discussions around tax relief as this would make schemes less attractive to high earners
- Public sector bodies setting up arms length bodies whose employees are not members of the public service scheme
- Employers offering employees the option to leave public service schemes in return for additional cash payments.

- Defined Contribution and Auto-enrolment: Lots and lots of employers have still to hit their staging date for auto-enrolment - micro-employers and new businesses.

Auto-enrolment has turned around the previous long term decline in the number of members of occupational pension schemes. TPR research at April 2016, said this had risen from 47 per cent in 2012 to 66 per cent in 2016. 92 per cent of employers have auto-enrolled into a DC scheme with the average employer contribution across all schemes was just 3 per cent.

The other important trend to note in DC is the continued use of the new freedoms to draw down from annuities. Since the reforms came in over 300,000 people have fully cashed in their pension pot (1/4 tax free, but pay full tax on the rest). The average size of pot for people doing this is relatively small - over the latest quarter where we have figures, an average of around £14,000.

There are now around 20,000 a quarter moving their retirement pot into a drawdown product with the average pot size being around £70k-£80k. The average payment taken in a drawdown is £2,000 but it is hard to know from the numbers how often people are taking this kind of a payment (£2,000 pa - 70k lasts 35 years, £2,000 per month £70k lasts three-and-a-bit years!).

Interestingly there are a similar number (about 20,000 a quarter) buying annuities with the average pot size here being around £55k. That perhaps tells us that it is those with low incomes who particularly value the security of a known monthly income payable until death.

Issue for the future:

- We need some recognition that 1% + 1% in auto enrolment is not equal to a pension!
- The government has launched an online Pensions dashboard to allow you to log on and see all your pensions
- More employer derisking - big transfer values and more employers wanting to end DB schemes
- It is unclear what the future of tax relief for pensions might be, but there is a possibility it could be reduced, particularly for higher earners
- The Royal Mail and CWU are looking at creating a wage in retirement scheme

NEIL DUNCAN-JORDAN, National Officer NPC

For some time, politicians, media commentators and think-tanks have been arguing that the triple lock is too generous and unaffordable. For many who don't know - including many journalists, they simply repeat this nonsense without questioning whether or not it's factually correct.

Even with the triple lock in place for just 6 years, the state pension is still lower than it would have been - roughly by about £60 a week - had the link with earnings not been broken in 1980.

And apparently the triple lock is so generous that it gave someone on a full basic state pension a whopping 3 a week extra this April - £2 for many women with fewer contributions.

When a politician says it's outrageous that a pension has gone up by say 10% whereas wages have only gone up by 5% - and it's somehow unfair - we need to explain that 10% of £6000 and 5% of £26,000 are not the same.

Moreover, we now face a two-tier pension system - those who retired before April 2016 with a basic and a second state pension - only see the basic of £122 rise in line with the triple lock, whereas those on the new £159 a week pension have it all linked to the triple lock. This year older pensioners got £3 a week - new pensioners got

£3.90 and over time that gap will widen.

Even if the triple lock is replaced - if the two pensions are not treated equally - then the problem will remain.

And we've identified 75,000 women who have exactly the same circumstances as someone on the new pension but they get less money. Two groups both with 35 years' worth of NI contributions, contracted in for their entire working lives but getting different amounts of pension.

The government has refused to tell us how much it would cost to solve this unfairness - but we have calculated it's between £50 and £100million.

And that raises the issue of the state pension age. The Cridland Review identified all the problems, but came up with all the wrong answers.

Massive health inequalities, people unable to work up to state pension age and more of the future generations needing a decent state pension. But he concluded that anyone under 45 years old should have a SPA of 68 by 2037-39 - seven years early and if you couldn't work you

could get Pension Credit one year before reaching SPA.

There was no acceptance of the impact this will have on future generations, those on low pay, those in stressful or manual work or those with ill health.

We also need to assert the right to retirement as a mark of a decent, civilised society. We cannot keep seeing the SPA go up and up. You won't tackle youth unemployment by making older people work longer. You won't see future generations able to keep on working. We also lose the contributions that older people make to our wider society if they have to keep working.

This means we will have a situation where the SPA becomes out of reach for some people - never retiring. It's all about money of course. George Osborne was on record saying that raising the SPA was the easiest way of making money - people pay in for longer and draw out for less - without any real opposition. And this is important because it's as much about today's pensioners as it is about the future.

Millions of today's workers will not have a good occupational pension and they will increasingly rely on the state scheme. That's why our Pensioners' Manifesto calls for the basic state pension to be raised to £200 a week and linked to CPI, RPI, earnings or 2.5% - whichever is the higher. We have to have a pension set at 70% of the living wage and above the poverty level.

You will also know that universal benefits are under attack. We have a terrible record in this country of winter deaths of old people. Over 140,000 have died in the last 5 years. But the Winter Fuel Allowance is now under attack.

It's all about universalism - paid to all so that everyone gets it. And the critics say it also goes to people like Mick Jagger. We have to support the idea that everyone gets it. Benefits that are just for the poor quickly become poor benefits. Everyone has to feel that the welfare state is for them - for all of us - when we need it.

And if we feel that people like Mick Jagger don't need their £200 WFA, we can easily adjust his tax accordingly.

Ed Balls tried to means-test the WFA in 2015, the Lib Dems now want to take it away from anyone over £45,000 and the Conservatives will most certainly set the bar very low - with around 10 million older people losing out.

And this is all about unravelling the welfare state under the cover of fairness. And when future generations retire - these gains that we've made won't be there. That's why we are

right to say that young and old need to join together in the campaign for decent pensions, benefits and welfare.

This message will carry on whatever the outcome in the General Election and the NPC will be at the forefront of raising these demands.

Issues raised in the discussion

- NPC pension policy is for a citizenship-style state pension of £200 a week based on 70 % of living wage outside London.
- There is a lack of information around for future pensioners explaining to them exactly what they will be entitled to get when they retire.
- The triple lock in itself won't solve pensioner poverty, there needs to be an uprating of the pension as well.
- Public sector pensions are unfunded and if the UK breaks up, where does that leave say Scottish pensioners?
- Around 59% of future pensioners on zero-hour contracts and low pay will not get the new £159 a week state pension.
- The current surplus in the National Insurance Fund is around £22bn.
- Older people do not heat their entire house and often economise to save money.
- We now have a two-tier pension system which ultimately we must replace with a simplified universal pension. But governments will not leave the pension system alone. It will change over the next fifty years.
- SERPS was an excellent scheme that now pays out more than those who opted-out.
- Is the TUC taking the state pension seriously?
- The media often portray older people as all getting £159 a week when this is simply not the case. People face contracting-out deductions schemes (COD) because they didn't pay NI for state second. You get taxed on $\frac{3}{4}$ of your pension pot if you withdraw it as part of the pension freedoms.
- Is there a case for ending occupational pensions, as is the case in New Zealand?
- Employers should pay more into auto-enrolment.

Transport Session

Public transport and the needs of older people

LIANNA ETKIND, Campaign for Better Transport:

Four out of five stations in the UK are out of bounds if you can't do steps and it makes me extremely angry that Network Rail have *deferred* £50m of the Access for All fund, delaying step-free access plans yet again. Disabled and older people can't be expected to defer their lives for another five years while accessibility funding is raided to plug holes elsewhere in the Network Rail budget.

Outside London, the vast majority of buses have NO audio-visual information - making travel extremely challenging for hard-of-hearing or visually impaired people.

And toilets. It might be English reserve, but we don't talk enough about the lack of toilets on public transport, and how that inhibits so many people from travelling, worried that they won't get somewhere in time. I've spoken to people who've wet themselves on public transport because station toilets were locked. And that, in 2017, is unacceptable.

It is also a scandal that anyone who wants to use the rail network and requires assistance is still told by virtually every company that they should book 24 hours ahead. The idea that today's older and disabled people might want to travel spontaneously without committing to a particular train is still a bit too radical for many operators.

Politicians need to recognise that fundamentally, this is not about 'the other', the poor disabled people and the poor elderly people who need our help. This is about all of us because almost all of us are going to be disabled or old one day. Today's council leader, or MP, or rail company boss, is tomorrow's pensioner, and probably won't be happy if their local station is up three flights of stairs.

One of the policies that we at Campaign for Better Transport have called for in the run up to the election is around the bus pass. We absolutely stand by the bus pass. But we'd like to see concessionary travel extended to young people as well. Some of the new Metro Mayors have pledged to extend half price travel to 16-19 year olds, a policy which, at an age when young people are thinking about learning to drive or getting a car, would do a great deal to set the

habit of public transport, and to reduce the pollution and congestion from cars in the long term.

I want to pay tribute to the work that the National Pensioners Convention has done over the years, tirelessly working to keep the issue of bus passes on the political agenda, continually lobbying and marching and making the case for the Older Person's bus pass as a universal benefit, never getting complacent. But what use is a bus pass if there are no buses to use it on?

Freedom of Information requests by our Save Our Buses campaign found that in the last year alone, £30million has been cut from local buses and over 500 routes have been withdrawn. Since 2010, local authority support for buses has been cut by a third. That means thousands more people - disproportionately older people, disproportionately disabled people - if they want to get out the house, are left dependent on the goodwill of neighbours. Thousands more people left trapped at home, with no company except the TV.

Since deregulation in 1986, bus passenger numbers have fallen by about a third. The exception was London, which continued to franchise buses. Here, passenger numbers have more than doubled, but it's not like that in the rest of the country. Now we have the opportunity to change this - the Bus Services Act which passed into law just over a month ago. Thirty years after buses were privatised, the Act gives local authorities new powers to plan and regulate their local bus services. Everyone who cares about accessible affordable transport should be looking into the Act and how it could improve buses in your area.

The Act gives local authorities three main powers:

- They can now set up statutory Partnership schemes, providing congestion busting measures or smart ticketing schemes in exchange for the bus companies agreeing to service standards like frequency or extending routes. Instead of the nonsense where you buy your bus ticket out, only to be told on your return journey 'oh we don't take that ticket, that's the other company', we can now much more easily set up multi modal, multi operator ticketing schemes. They need a majority of bus companies in an area to agree to this, but nevertheless this has a lot of potential to stitch back together transport networks that properly connect communities. This is an approach that Cornwall is looking at introducing and they've made some very interesting

comments about how they want to use partnerships to link up buses with trains, and bring in a truly intergrated transport network.

- They can take over bus registration powers. At the moment, pretty much anyone with legally compliant vehicles can register a route with the Traffic Commissioner and get their bus onto the road. If a local authority takes over registration, they can set conditions, just like Transport for London does.
- They can say for example that bus drivers need to have disability equality training before they're allowed on the roads. They can say that vehicles need to meet low emissions standards to improve local air quality. They can say that all buses in their area need to be Talking Buses - 'the next stop is Church Street'. There is big potential here for groups like NPC to lobby their Mayors or local authorities to use these registration powers.
- Most dramatically, they can franchise buses in their area - either across the whole local authority or on just some routes. They can effectively go from a system where buses compete for passengers on the road, to a system where, like London, bus companies compete for the right to service a route. So that means that it's the local authority setting fares; setting frequency, and setting routes. Andy Burnham, the new Manchester Mayor, has made it very clear that he wants Transport for Greater Manchester to be able to franchise buses.

What we at the Save Our Buses campaign are most interested in is how these new powers could be used to protect and restore some of the bus routes that have been cut over the last few years, particularly in rural areas.

With franchising, you can put out a tender for *exclusive* rights to serve a highly profitable, town centre route like that - on the condition that the winning bus company also serves the seven non-profitable but socially necessary routes that bring in people from the outlying villages.

One other excellent aspect of the Bus Services Act is a new requirement that all new buses have audio visual information. So that anyone who is visually impaired, or hard of hearing, or like me just tends to get wrapped up in a good book and lose contact with reality, has that announcement of the next stop - so

big credit to Guidedogs for their excellent Talking Buses campaign.

The Act is far from perfect. I'm disappointed that although we have a Roads Investment Strategy, a rail investment strategy, and now even a cycling and walking investment strategy, the Act has done nothing to bring in a sustainable plan for long term investment in buses.

Many people will remember the days when wheelchair users who wanted to get on a train had to travel, whatever the weather, in the guard's van. We've come a long way since then. From January this year, finally, every single bus to be legally allowed on the roads, has to have low floor and wheelchair access. These changes did not happen automatically. They were fought for. Brave men and women locked themselves onto buses to fight for access, and have spoken out again and again for an inclusive, accessible transport network.

So whatever Government we wake up to on Friday, I urge you all to get together with others in your branch, phone up your new MP, and invite them on a journey so that you can show them the problems you encounter on public transport.

RICHARD WORRALL, Chair West Midlands Combined Authority Transport Delivery Committee

As we are just hours away from the General Election, it seemed appropriate to look at what each of the main political parties were offering in relation to the concessionary bus pass:

- CONSERVATIVE: "We will maintain all other pensioner benefits, including free bus passes, eye tests, prescriptions and TV licences, for the duration of this parliament"
- GREEN: "All public transport should be fully accessible and step-free with a phase-in of free local public transport for young people, students, people with disabilities, and older people"
- LABOUR: "The Winter Fuel Allowance and free bus passes will be guaranteed as universal benefits"

Now I turn to the Bus Services Act 2017. The calling of a General Election on June 8th has created an unavoidable delay for the civil servants at the DfT in finalising the Secondary Legislation and Statutory Guidance. The hope is initial guidance on the Bus Services Act will be published by the end of

July 2017. However the permission to proceed with Enhanced Partnerships and much of the guidance on franchising will not be approved until October 2017 as this has to be ratified by Parliament and it will have to wait until after the summer recess.

Franchising has been the big headline for the Bus Services Act and much of the detail of how they can be introduced has still to be finalised and issues around Pension liabilities from the existing bus operators and TUPE regulations for the transfer of staff into a franchise arrangement still have to be resolved.

Some of the key issues for those involved in the delivery of bus services include:

- Punctuality: Speeding up journey times and making journeys more punctual are key objectives
- Air Quality: Reducing harmful emissions and cleaning up fleets of buses. A key barrier to achieving this objective is funding. It is difficult for bus operators to make a business case for reducing emissions in isolation because the technology can be expensive and with limited operational benefit
- Ticketing: There continues to be a move towards contactless credit card payment and oyster-style fare capping on all buses
- Safety and Security: Intelligence has to be gathered from a variety of sources to identify areas of the network that may be vulnerable to crime and antisocial behaviour. CCTV cameras located at Bus, Rail and Metro stations, Park and Ride sites, on buses and in bus shelters can help with this identification.

Issues arising from the discussion

- We wanted a Bus Investment Strategy. We have a Cycling and Walking Investment Strategy, a Roads investment Strategy and a Rail Investment Strategy, but nothing for buses, despite the fact that more bus journeys are taken each day than any other mode of transport.
- 41per cent of buses are publically funded through BSOG through the concessionary bus pass and through ????
- Bus companies are divided on the new Bus Services Act. A few years ago the Competition Commission found that "head-to-head competition is uncommon" and instead reported high levels of what it called "geographic market segregation", referring to the tendency for operators to

stick to their own territories rather than challenging rivals in other areas. That means if passengers are angry that fares are shooting up, or buses are always late, or standards are poor -- too bad, there's no other option.

Housing Session

Is the housing crisis caused by older people?

DR BRIAN BEECH, International Longevity Centre

The concept of downsizing in later life has received growing attention in debates over the current state of the housing market in the UK. Unoccupied bedrooms in the homes of people approaching and in retirement have a certain potential to shift the available housing stock to better match different households' residential needs and therefore help address the wider housing shortage.

However, in much of the recent debate around housing and later life, there is an underlying thread that under-occupancy by older people is a social injustice against younger generations struggling to get on the property ladder. Yet while an increased trend in downsizing in later life would offer benefits for the housing market at large, framing the issue as one generation against another distorts the argument and ignores the core elements that impact the reality of downsizing. This stifles the discussion on what needs to be done.

Fundamentally, the notion of downsizing in later life should be about choice rather than obligation. The debate should therefore be about how we increase housing choice and information for older people. A survey on older homeowners' actual experiences and expectations found:

- One in three homeowners aged 55+ (32.6%) are considering or expect to consider downsizing. This figure rises to nearly one in two of all homeowners aged 55+ (48.2%) when factoring in those who have already downsized (15.6%). This is therefore an area worthy of greater policy focus, while the current policy debate is focused almost completely on first-time buyers and starter homes.
- Lower maintenance was the most important reason people downsized or would consider it (56.0%).

- Close to a third (29.3%) of those who had downsized or are considering it did or expect to release more than £100,000 in equity to put towards savings or a pension.

Attention to the housing needs of older people is extremely important as 60 per cent of the projected growth in households over the next two decades will be amongst those aged 65 and over. Alongside this growing demand for suitable housing options in later life, however, there is a huge under-supply of homes that have been built specifically for the particular needs and aspirations of the older population, whether specialist in nature, like retirement housing, or open market housing built with older people in mind from the outset. In many ways, the older generation is stuck in their current housing, which has resulted in the UK having one of the lowest moving rates amongst its older population compared to other developed countries.

The benefits of downsizing include:

- isolation and loneliness, which can have negative effects on wellbeing and health.

However, there are also a number of reasons why people choose not to downsize:

- **The Emotional Factor:** The strength of the emotional attachment people have to their homes can be a substantial deterrent to downsizing. Our survey found that nearly 1 in 3 (28.2%) of those not intending to downsize reported this as a reason.
- **The Nuisance Factor:** The very nature of moving packing up the house or exploring the housing market - may put off people from considering the benefits of downsizing. The idea of being put off by the disruption of moving home was reported similarly to the emotional factor; 29.1% overall with a notable difference in age groups (40.0% of those 75+).
- **The Esteem Factor:** Some people may see downsizing as the same as downgrading or moving into lesser quality accommodation. The prestige and pride people take in their homes may discourage them from considering downsizing as

- **Financial Benefits**
- **Reducing Domestic Maintenance:** Having fewer rooms and space to care for can be a relief to people in later life, especially as they start to experience age-related physical changes. Our survey found that lower maintenance was the most important reason people downsized or would consider it (56.0 per cent)
- **Health Benefits:** Downsizing in later life can allow people to move into properties that are better suited to their physical needs and that have a positive impact on their health and wellbeing
- **Social Benefits:** Downsizing can be a good opportunity for people to put themselves in a better position to encourage greater social contact and interaction in later life.

- **The Hospitality Factor:** Some older households value having additional space, seeing it as essential to have a place to accommodate guests and family. In this way, unoccupied bedrooms fit with their aspirations, and they may even want space to engage in other activities.
- **The Cost Factor:** Some households may find the costs associated with the process, such as stamp duty, outweigh their potential equity or encourage them to stay in order to guarantee an inheritance to their children.
- **The Supply Factor:** There is a general recognition that the UK housing market overall is currently characterised by inadequate supply, in which the issues of affordability, suitability, and quantity all feature. This is particularly true in thinking about opportunities to downsize in later life, and one of the most important factors stifling the rate of downsizing; the adequate supply of suitable housing into which downsizing households could move does not yet exist in reality. And at the current market trends, it would take 20 years for supply to meet the demand of just half of

people aged 60+ interested in downsizing.

It is time we had a number of policy reforms that would make downsizing a more viable option for those that wished to take it. These fall into three themes:

- **Adequacy:** Greater efforts need to be made in order to stimulate the creation of an adequate supply of options for downsizing and moving in later life. Retirement housing could be given a classification to confer it enhanced planning status and give it exemption from a range of planning restraints, which could facilitate developers' movements in creating new housing.
- **Affordability:** The downsizing process could be made more affordable by exempting older households from stamp duty when they downsize or move into specialist retirement housing. This would encourage more people to move, and the overall effect on the housing market would mean the Treasury would not be at a loss. Other measures could include offering financial support for the costs associated with moving or revising the Help to Buy scheme to include 'later life buyers' who face an affordability gap.
- **Awareness:** Advice and guidance could play a crucial role in increasing older households' awareness of the options out there and the potential benefits from planning a move. There is substantial but unmet demand for downsizing in later life, so the core issue is less around older people hoarding housing stock and more about a real need to provide greater choice to enable those who want to move to do so.
- The potential role of downsizing in later life is about presenting better opportunities for older people to make positive choices to enhance the lives and wellbeing of themselves and their families.

DR ALISON WALLACE, University of York, Centre for Housing Policy

Wages have not kept pace with house prices and rents. In the ten years from 2006-2016, and young people's income has borne the brunt of the post-financial crisis downturn, and home ownership continues to decline for younger age groups, but rising for older age groups. Consequently there is more private renting, whilst social renting remains more or less static. Whilst professional workers are still able to buy homes the number of self-employed and "routine" workers buying homes is falling.

Also, of 1,071 private landlords, only 5 per cent are between 18 and 34 years old, whilst 35 per cent are over 65. At the same time housebuilding fails to keep pace with households, and the added problem is that housing has become "financialised".

Housing inequality is greater within generations than between generations. The highest housing wealth is in the 55-64 age group, but there is a substantial range within every age group. In other words housing wealth is not between young and old but between rich and poor. The housing crisis is not the fault of older people, it is the "market" (financialised housing) that is the problem. There is a need for reform. What's to be done?

- Reassert use value rather than asset value of housing.
- Dampen investment incentives through tax reform.
- Greater public ownership and control of housing development
- Public land development to fund infrastructure.
- Outputs that match need and demand, diversity in development.
- Improvements in the private rental offer: longer tenancies, better management, limit rent rises.
- Reverse welfare reforms: housing benefit, support for mortgage interest.
- Switch investment from personal subsidies to bricks and mortar.

Issues arising from the discussion

- Pay freezes and high property prices are not the fault of older people; they are caused by governments and a failure to provide sufficient social housing. They have put the emphasis on private and not social housing. There are lots of executive homes and there is the buy to rent market aimed at young professionals and not families or older people. There is a need to build more social housing - once you have sold a Council home it is gone! The emphasis is on private.
- There are medical reasons why people move home - mobility problems and dementia. As far as downsizing is concerned there are some who plan early and others who leave it too late. For some, down-sizing can cost too much and properties are not always suitable for older people with mobility problems. Those who would like to downsize cannot do so because bungalows are not being built they are only building family homes.
- Housing and health are connected, but for older people it is important to give them better ageing. The health sector is trying to address health issues and dementia at home - creating a safe environment at home. Nevertheless there are those who leave it too late and do not (a) get help early enough and (b) leave it too late to downsize. Then people are forced to move into a care setting.
- There needs to be much more choice in the housing sector - and the right kind of provision. Suggested reading: "Donor Economics" by Kate Rayworth. There also needs to be land reform - the cost of land underpins the cost of housing. On the continent it is different.
- There are inflated house prices and there is no justification for paying interest on mortgages. There should be a Local Bill of Rights (Localism Act) - to cover these issues, which could be drawn up and campaigned with.
- Overseas investment, leaving homes empty, but UK owners do it as well because they use housing as an investment.
- People are being kicked out of rented houses that's the main cause of homelessness. Household numbers show that people are living longer and live on their own, and also young people are living longer on their own.
- We could have controls, particularly the rights of tenants. The right to buy policy is still happening and so depleting social housing. Councils are not allowed to borrow.
- A lot of older people own their own home. They have their gardens, hobbies etc. They don't want to downsize.
- In measuring poverty, high rents are a real issue. Council control of building and land needed.
- There are developments of care homes and sheltered housing - some mix young and old residents together.
- After 1945 many families got their first proper home - with a bathroom and inside toilet! We need to build more social housing again.
- Tenants are losing their rights. Anyone is being able to build - so we see private developments rather than and social housing. Yet housing is a fundamental right just like healthcare.

Health and Social Care Session The state of the NHS and Social Care

PAUL EVANS, NHS Support Federation:

The NHS is facing the worst crisis of its nearly 70 year history. Every day there are reports that show the service is under pressure, but it hasn't collapsed. The resilience of the staff who believe in what they are doing and the principle of free at the point of delivery health care has kept the NHS alive. But what happens if you have a government that doesn't share that belief?

Look at the evidence: the government says they are putting in record sums of funding, but in reality we have seen the lowest rises in history: equal to just 1 per cent in real terms, at a time when the NHS needs around 4 per cent.

We are told that it's the burden of an ageing population and too many older people that is putting the service under pressure. People are demanding too much and going to the doctor too often. But this ageing issue is not new - we have known about it for a long time. What is missing is the fact that our politicians don't seem to have planned for this development.

Health costs are rising everywhere, not just in the UK. So how do other countries deal with the issue? Well the truth is that they spend more than we do. For example, the £22 billion black hole in NHS spending would disappear if we matched German spending.

So what are the parties offering in the general election? They all promise to spend more: the Conservatives are offering 5 per cent, the Lib Dems 7.4 per cent and Labour 9 per cent. But all of this falls short. Austerity has meant that local NHS Trusts have fallen into debt, with three quarters now in deficit.

The plan to get out of this mess is called STPs: Sustainability and Transformation Partnerships. These have been promoted as a way of re-organising

care services, but in reality they are aimed at sorting out debts. If you look closely you will see that under STPs 15 per cent of all A&E services are to close, along with 19 actual hospitals. Where the plans talk about new services - there will not be enough new money to deliver them. The BMA has said that £9bn of capital funding is needed, but the government has offered just £300m over three years.

STPs also open the door to far greater control of our health services by the private sector. Since the Lansley Act under the Coalition government, out of £20bn worth of NHS contracts, £7bn went to the private sector. But the experiment is failing.

In Cornwall, SERCO left out of hour's services understaffed. In Sussex, the private company running the ambulance service had its contract withdrawn and in Cambridgeshire, Circle took over the running of an entire hospital, but the quality of services fell, they were unable to make a profit and they withdrew from the contract.

The evidence shows that privatisation impacts negatively on the services and costs more money. So why continue with it when we know that the policy of sharing risk of ill health through the tax system works. It's fair and it provides the best value for the tax payer.

Of course there are challenges, but with proper investment and a publicly run NHS we will have the best chance of dealing with those challenges. The NHS provides successful care every day, even in the current situation. Just imagine what could be achieved if it had proper funding and political support from government. Together with groups like the NPC we will continue to work to make this a reality.

TONY O'SULLIVAN, Health Campaigns Together (HCT)

Thank you for inviting me here today. I am a retired physician whose speciality was child protection. I was part of "Save Lewisham Hospital" and we defeated Hunt in the High court. I am co-chair of health campaigns together. The health service is so important and there are so many campaigns to save it and

local services that Keep Our NHS Public (KONP) decided coordination was needed.

The people destroying the NHS are arguing for integrated care, but using it to disguise an assault on the health service. Governments have been working to bring in private initiatives and the market for at least 30 or 40 years. We must continue to fight; this struggle is not over. They are trying to reduce our access. For example, vomiting sickness killed a lot of babies, and it was common for families to wait ten days before calling in a doctor. Now it is uncommon for children to die, as babies are seen at once. Being seen early on prevents long term damage for all age groups.

Another argument used to justify dismantling the NHS is austerity. We need a strong economy to have an NHS we are told. But the converse is true. We won't have a strong economy without an NHS to keep people healthy. Investment in the NHS gives a 4-fold feedback. We, and employers are investing in the workforce.

The national picture is that England has 2.7 beds per thousand. A loss of 50% in the last 20 years. We lost 15 thousand beds in the last seven years alone, and now have the lowest number of beds in Europe. At one point, there were no intensive care beds in the whole of South East England. 9 thousand of the 15 thousand beds lost were for acute illness and 6 thousand mental health beds were lost - including for strokes etc. We are at a dangerously low level. The people who would have been in these beds are all too often at home and uncared for. An ill child needs one to one nursing - 3 or 4 nurses in 24 hours. This is nothing less than an assault on vulnerable communities.

England has fewer doctors and nurses than smaller EU economies. They say they are funding more than before but this is not true. Background to STPs: They are very clever. They get around any defeats by changing the rules or forcing STPs to do what they are told. The STPs have no statutory basis, but are forcing and being forced by withholding funding. May said the Tories are committed to the Naylor report, which says they should

force the NHS into sales of ground and properties. They can't invest this money or buy equipment etc. This is bullying.

This is political spin. It must be tackled. For example, treatment is needed, care is needed, and we need to knit that together, but not with two deficient budgets forced together and power put in the hands of parasite companies. We need to reclaim the language. Is better healthcare community based? Not with 15 - 24 hospitals closed. Headingly hospital has gone from the best to the worst. We have not got the capacity to close hospitals. We want good community nursing, but district nursing is in a parlous state. People are calling ambulances because they are unsupported. Good community care needs pump priming. There is NO evidence that good community based care means less hospital care - and some evidence it increases the demand, but people will get better quicker. There is no money for community care and a joined-up system.

Consolidation of super-teams like Kaiser Permanente, for example for stroke in South East London? There is no evidence a smaller number of sites saves lives. In 2009/10/11 amazing resources were put into a small number of sites for heart, stroke and major trauma, but 95% of healthcare is not like that. We need quicker access, not amazing resources, and we need to fight closing hospitals. Already maternity is like a production factory, and will end up in trouble. We are replacing doctors and nurses, and disenfranchising people with dementia, learning disabilities, the poor, the frail and the elderly - closing down resources is stupid.

We need to battle for the truth and reclaim the language: Campaign to defend the NHS: May has been arrogant and we need to organise. If we do we can defeat the government.

JAN SHORTT, General Secretary
National Pensioners Convention

When we say that social care is in crisis that's not news to anyone in this room. What is astonishing is that we have been saying this for decades, and each

year we expect the whole system to completely collapse. It is still in very poorly health and limps from week to week trying to keep services on the go for those in need. Is this what we really want from our social care system? We know it isn't, because you tell us it isn't - all the time.

When NPC first launched its policy for a National Health and Care Service, funded by taxation, free at the point of delivery, publicly owned, publicly delivered and accountable, lots of people laughed, shook their heads and said 'Oh yeah?' but never believed we would get anywhere.

Fast forward to today and the NPC, along with the NHS Support Federation took the question to politicians and hey presto, everyone is now talking about how social care should be funded. But let's not get too complacent, because their thinking and ours are still poles apart - just the fact that there is a debate about funding social care for the future is an achievement. And in lots of ways it is an admission that something is very, very wrong with a system that has post code lotteries, puts profit before caring for people and leaves over 1.8 million people without care of any kind.

When we talk to you at events like these and in your local groups, there are three things you tell us you are worried about. They are about the future for your children and grandchildren, education, housing, will the NHS survive and oh my what if I need care or have to go into a care home? And you have every right to be worried.

The current crisis in social care didn't just happen because there are more older people than when it came into being. It has happened because of events and circumstances that took place as a result of disastrous decisions made by one government or another. It has happened because:

- although social care has always been means-tested, it was delivered through local councils who directly employed staff to care for those in need. Few local councils now own or run care homes

- re-defining conditions that older people suffer as 'social' rather than 'medical', so that more and more people are having to pay for what they need
- successive governments enabling private companies to access the social care gravy train. We all know of very good private companies, but these are becoming fewer as time goes by. The larger care providers structure themselves in such a way that they can say the money they receive is not enough, yet they all have tax havens in a number of countries where they can hive off what would be profit to save their tax bill. In the meantime, little money gets to the people who really need it
- the false economy of austerity which means the government cuts year on year the funding to local councils to the degree that they can now only support the most chronically ill

So, nothing to do with us getting older at all. Burying heads in the sand and not heeding timely warnings about people living longer; not listening to what older people want and how to achieve it; just allowing social care services to slip away.

Care homes are closing; private care providers are now walking away from contracts because they cannot make a profit from the funding on offer; council tax increases to 'pay for social care'. 900 carers a day quitting their jobs with 60 per cent of those leaving the adult social care sector for good. It is a damning indictment of a nation that is the 5th richest economy in the world.

Yesterday, I talked about the Conservative manifesto on social care as the one area that NPC has the greatest concern about. I make no apology for repeating it here as it is so important that everyone understands that it is the biggest con-trick ever and everyone who needs care, now and in the future, will pay a high price.

So, let's be clear on one thing - don't be conned into thinking that you will only pay up to £100,000 and you will have

the rest of the value of your home and savings after that has been paid. Let's turn it on its head. If I said to you that everyone who needs social care would be means-tested on ability to pay and the means-tested parts are your income, savings and the value of your property, you would either accept that is the case or you would say not likely, and tell me to get lost.

But put into the equation a figure (£100,000) and that's what everyone focuses on. And believes that once they have paid care fees of £100,000 the government steps in. Think again Everyone who has property and assets worth more than £100,000 will pay for their home care. Under this change, someone needing an hour a day/7days week care will pay an extra £140 a week. This will affect around 250,000-500,000 people.

Those in a care home with property and assets worth more than £100,000 will have to pay until the value of these assets fall to £100,000. With average house prices around £217,000, we estimate around 75,000 will be paying more. So, far from being a cap of £100,000, this policy if implemented means that everything you have bar £100,000 is up for grabs to pay for your care.

Social care, and tuition fees are the only services people get that are not covered by the taxes that everyone pays – they are paid for by the individual who needs the service. In a fair society, the risk is shared - shared by everyone paying in to be able to access care at whatever stage of their life it is needed.

Our campaign for a National Care Service will definitely be one of the major campaigns regardless of the outcome of the general election tomorrow. So, please, get back to your groups, local communities, families and friends and let them know we need them to stand with us for a fairer society. We need to tell whoever is governing the country on Friday what kind of social care we want and it's not what is on offer today.

Issues arising from the discussion

- In Blackpool 3 out of 4 children have mental health issues. They

need care but cannot move outside the boundaries, and our services are substandard. If you get off a tram in the North you live ten times longer than if you get off in the South

- I have two daughters who work in hospitals. It is privatisation through the back door. We are the fifth richest nation but put profit before people
- I was treated in the Royal (Liverpool). I had no assessment and no way of getting to the toilet. When I asked for care I was told no as I was in the wrong borough. Aftercare is disgusting
- The government has enough money to aid and abet nuclear weapons, but not enough money for feeding us - meals on wheels has been stopped. They make us sell our houses and tell us it is to stop the housing crisis. A powerful motivation for peace and progress is the education of women. A healthy educated community is more likely to be peaceful. The US has far worse infant mortality, and is a violent community. Nobody in government asks the people if we want PFI or Trident. There is no national involvement or transparency
- There are limits on whether we get care or not, and when Local Authorities assess critical care comes out as moderate
- A lot of time is spent writing down stats, but stats are not collated in the same manner, and can be double counted one way rather than another. How much does all this cost, and how many are employed to measure not care? Outcomes are important, and measuring is right, but either the motives are wrong or they don't know what to do with the data
- I have seen the TV adverts about coughs and took a friend to a local health centre with a persistent cough. We were told there were no appointments until July (this would

have been at least a month later). We were told to try a walk-in centre, but appointments might be a nurse who can't sign a prescription, and others were told to go to A&E. We have health centres we can't access, and shiny new buildings but no patient choice. There is massive underfunding and diversion to private hands. We need to fight for more funding urgently

- It used to be the case that if a couple were both in their home (house) and one needed care the house was disregarded. Is this no longer the case? Local authorities have 4 assessment criteria: Low, Moderate, Substantial and Critical. New research shows that due to cuts only critical is being met by most authorities. If there is a partner in a care home there is currently not a move to take the house away from a live-in partner. We are not sure if May will continue to protect the partner left in the home. (May has since said a partner will not be moved from their home)
- My wife is in care home at £600 per week from limited means. Why is dementia not a disease like diabetes? Grading is substantial, critical and moderate in Scotland and Northern Ireland, part of the national framework. The care act has a different framework - the impact on wellbeing and socialising is not in the act, and not in the guidelines. They draw up their own screening locally - it is just a way of rationing money
- A hung parliament would be a campaigning success. We have a long time of serious campaigning ahead. The National Pensioners' Convention is supporting Keep Our NHS Public. In Lewisham pensioners were a major force. As retired they had the time to attend CCG meetings, Trust Board meetings and Scrutiny Panel meetings etc. They shared the

information, and showed them they won't cut anything on the nod. Labour would have a huge pressure to back pedal

- In Scotland care is free, therefore there is less impact on people with dementia. In England, it is the centre of more inequality and injustice. We could be ill in any situation, in any community, and must share the risks. We need to stick with this principle as it is the answer
- The criteria for care is not common to all local authorities and many use the criteria of what money is available. It is wrong, but we can understand due to the cuts. But we cannot simply disregard 1.8 million people who need help. This is short sighted; with low level people get no help, but with no help they end up isolated, bedridden using GPs and A&E to solve their problems
- The NHS and care must be a priority for all of us

Brexit Session
What does it mean for older people?

BRIAN STURTEVANT, Civil Service Pensioners' Alliance

If Brexit is an economic success our existing pensions, benefits and NHS would stay much as they are, but if it is an economic failure (more likely) there would not be a strong enough economy to support what we have now and older people would suffer the most.

The pressures facing the health and social care services in the UK are well known and documented and are an urgent priority for the country, especially where older people are concerned. There is risk of services to older people being reduced and care providers going out of business.

Post Brexit UK must ensure that existing EU nationals working in these

sectors must be protected to ensure there is not a negative impact on the availability of qualified staff to work in the health and care service sectors.

With the repatriation of UK funds from EU budgets following the UK's exit from the EU, serious consideration must be given to how these resources will be used to strengthen health and social care for older people in the UK.

Public health, including the control of diseases, medical research and regulation, and access to medicines, are all areas that affect older people acutely and could be undermined if steps are not taken in the negotiations to ensure continued collaboration with EU member states, so that both EU citizens in the UK and UK citizens in the EU are able to access the care they need (e.g. through EHIC provisions).

The protection of the rights of older people should be a priority for any government. With the UK's withdrawal from the EU, the UK Government must affirm that it will seek to strengthen these rights. Existing and future EU legislation have the potential to greatly improve the lives of older people.

We would like to see a firm commitment from the UK Government to maintaining these, whilst going further in seeking to strengthen the protection of the rights of older people to include equal treatment legislation deriving from EU directives, provisions in the European Charter of Fundamental Rights, such as rights to healthcare, and to have personal data protected, live assistance to disabled travellers (under the EU Air Passengers Regulation 2006, the rail Passengers

Regulation 2007, the Sea and Inland Waterways Regulation 2010 and the bus and Coach Regulation 2011) and mutual recognition of preferential parking facilities for disabled people (e.g. the Blue Badge in the UK) under the EU parking Badge Scheme. We also expect older people to be fully consulted in any future discussions regarding rights legislation.

The Government must ensure that access to goods and services in the financial, insurance and travel sectors for older people, especially those over 70, be

strengthened. There is an opportunity for the UK to lead the way in implementing age equality in provision of goods and services.

Older people living in different locations within the EU and the UK must have their rights fully protected. As part of its negotiations, the Government should take specific action to ensure that rights are guaranteed to health provision (currently covered under EHIC provisions), employment and residence for current residents are maintained, the right to own property and businesses is maintained and that State Pension increases for older British citizens residing in EU member states are maintained & the right to access and transfer pension funds across the EU and the UK are guaranteed.

Much consumer protection legislation benefitting older people is derived from the EU. The existing system, based on laws, codes and consumer rights should remain unchanged, unless abrogated by Parliament. The UK Government should commit to carrying over these protections and recognise the need for continued access to European consumer protection mechanisms, e.g. FIN-NET, and cross-European mechanisms for preventing cross-border fraud.

EU Regional and Social Funds are some of the only funds available for supporting vulnerable and disadvantaged older people, particularly in the areas of employment and training. They have helped older people pre and post-retirement at risk of being excluded from the labour market. Measures must:

- ensure continued funding for programmes that have had a positive impact. Areas of funding where older people are likely to benefit are: employment and self-employment, support and training, access to services and transportation.
- the UK Government should ensure that EU-wide efforts to promote positive attitudes towards older people and age-friendly environments that benefit people of all ages continue after Brexit.

- the Government needs to challenge ageist attitudes, tackle age discrimination, promote age diversity and encourage greater intergenerational dialogue.

SIMON BOTTERY, Independent Age

I specifically want to look at the implications of Brexit for the social care workforce and the services they deliver. Nearly 80,000 care staff could be at risk following Brexit, as it creates uncertainty about the status of EU workers.

Potential restrictions to the migration of European citizens would likely reduce the overall number of workers in the social care sector. Social care has become increasingly reliant on European immigration for people joining the social care workforce.

In the first part of 2016 alone, over 80 per cent of all migrant care workers who moved to England to take on a social care role were from Europe. This risk is made worse because of failures to recruit enough British-born workers to meet the increasing demands of an ageing population.

- If as a result of Brexit, the UK adopted a zero net migration policy, the social care workforce gap could reach just above 1.1 million by 2037.
- In a more likely, low migration scenario, where the sector remains as attractive as it is today and net migration falls, the social care workforce gap could reach more than 750,000 by 2037.
- In a scenario where there are high levels of migration and the care sector becomes more attractive, the social care gap will be around 350,000 by 2037.
- Key issues will be increasing the attractiveness of the social care sector for British-born workers, having an immigration policy that reflects the needs of older people who rely on social care for their independence and overseeing a fundamental review of the way in which social care is funded and delivered.

Issues arising from the discussion

- 22% of people did not vote in the EU referendum - mainly younger people.
- How much does it cost to leave the EU? Some estimates say £600bn.
- A campaign is needed for digital literacy for older people, including the use of social media, although not all older people can afford to be online.
- Education and training of care workers is also needed.

**National Pensioners
Convention Session
The future of local groups**

DOT GIBSON, NPC Deputy General Secretary

We are turning this session on its head! No “top table”. We want you to speak about your experiences, activities and problems. We know that many of our local groups are facing problems of an ageing leadership and the loss of funding through government cuts to local authorities. At the same time our local groups are really important because it is here in the boroughs that services are coming under attack.

We also know that many of our local groups are growing, and new younger pensioners are taking an active part, so let’s share the knowledge. This session is by way of kicking off a discussion in local groups and regions in the coming months. I will write a response for circulation. Building the local groups is an issue I will be concentrating on over the next two years. So now it’s over to you. . .

Points made:

- The NPC has a Biennial Delegate Conference that elects eight officers. Everyone else involved in the NPC is a delegate from their organisation, whether it's the Executive Committee or the National Council

- Affiliates can take resolutions to the EC and the National Council between biennial meetings. If you want change - put a motion forward. There are also committees and working groups that act on certain specific parts of NPC policy or its organisation. Some have asked if the structure of NPC achieving its aims? Is it fit for purpose? These questions have been discussed in the past, but they need to be addressed in the future as well
- Some groups have a very good relationship with local trade unions, and they offer help to groups and vice versa. Retired trade unionists also have experience and skill that others don't have!
- Groups also need to get involved with social media, such as Facebook - and get younger people to help them set it up if necessary
- It is important that we do not separate ourselves from other pensioner groups - even if they are not the same sorts of groups. We must reach out to all layers of older people. Many members do lots of other things - they come to meetings after swimming, exercises, art classes, etc. We need to be all embracing and see NPC in its entirety and the whole person who is a member
- The Wessex Region is largely rural and it can be difficult to recruit, We are speaking at union retired branches and asking them to affiliate, Nationally the unions often are too busy to bother with pensioners and although the retired members associations nationally are affiliated to the NPC, there is sometimes very little contact at local and regional level
- Local NPC-affiliated groups are campaigning groups but there are other older people's forums in local areas and we started going to the one local to us and when the members felt comfortable with us, we got joint letters raising issues with the local council
- In Lincolnshire there are many over 60s groups, people can't always get to a central venue. The answer was to move the meetings around the area
- Because we cannot get a regular meeting room, we have started having our meetings in the common rooms at local sheltered housing schemes, and now find that some residents look forward to and take part in our meetings
- Be sure you know where you want to go and ensure that's where others want to go! Be welcoming. Let people be who they are. Be flexible
- Is there a special way in which carers can be represented within the NPC?
- Many voluntary bodies have done good work, funded by local councils, but if they speak out they are worried that they may lose that funding. Our job is to hold people in power to account
- Groups should remember they are part of NPC and get the logo on all literature
- Many groups have to survive on the funds they can raise - so they collect at all events and have raffles
- We regularly campaign on the streets and we take part in the picket lines and campaigns of local workers. We tell people, we are a campaigning group, no bingo here!
- Groups should use NPC materials as much as possible, set up street stalls, and inform the press. A useful planning tool is to use the calendar of events throughout the year: 1 Feb Dignity Action Day, June Pensioners' Parliament, and 1 October UN Older People's Day etc.
- Some groups have had difficulty finding suitable places to meet, especially if hire charges go up

- NPC leaflets and briefings are important to groups - leaflets can be dropped into sheltered housing complexes and day centres etc.
- Some groups start out as a single issue - and then develop into a NPC group. or older people are already involved in campaigns like Keep Our NHS Public and then decide to form a local pensioners' group
- Individual members are not put in touch with local groups and do not receive any communication from NPC apart from an invite to the annual Pensioners' Parliament
- The number of pensioners is growing, but attendance at Blackpool is declining. We need a higher profile national image for NPC. It's important to be together and fight for our future and that of our children and grandchildren. We don't make trouble, we fight inequality. We are people with dignity
- We need to attract younger members, but recognise that many people in their 60s are still working; they have grandparent's duties, although they have less trade union responsibilities, maybe they maybe don't see themselves as being affected until they sense it personally. We need to recruit people into the movement who have the spirit of Jack Jones
- We all have something to offer-a skill... we must create a committee uniting all the skills. Open the way for new people to feel comfortable coming forward to take part
- Older people often find it difficult to take part in marches, but we can have campaigning photo opportunities that involve everybody. For example, at the end of a local meeting all the members could go outside with banners and placards. You're already together
- Local co-ops and other supermarkets offer grants to local

community groups and charities. One local group received over £4,000 from the Co-op. This can be investigated for our local groups

DOT GIBSON, NPC Deputy General Secretary

We purposely organised this session on "The future of local groups" so that it was led by those attending and not by a "top table". Arising from the points made in the discussion at this session, and my experience of being secretary of my own local group as well as attending many other local groups and regions throughout the previous year, I now submit, as promised, my thoughts and proposals for further discussion throughout the NPC membership. In no way is this intended to be the final word! Many of the things I say here are already carried out by our local affiliates. It is simply to put something in writing so that we can continue the discussion, share experiences and see ourselves as part of the big NPC family.

The main thing to understand is that the National Pensioners Convention is the organisation uniting and campaigning for the rights of pensioners just as the TUC is the organisation uniting and campaigning for those at work.

Over the years the retired members' associations of the individual trade unions have grown into an important part of the NPC and of the Pensioners' Parliament. That is very welcome and our Trade Union Working Party is a vital part of our organisation. On the other hand the local forums and action groups, many of which were already in existence and brought together when the NPC was founded, are experiencing some problems which must be tackled.

Many ageing local leaders cannot continue and they have difficulty getting people to take over; in many cases government cuts to local government funding are passed down to local groups like ours meaning that free meeting rooms and grants to assist activities and newsletters are no more.

It is of great concern that, with these problems, some local groups have closed down especially as this is just at the point where local campaigning is so important as local councils cut back on their adult services departments, e.g. social care, meals on wheels and luncheon clubs etc.

There are some particular things I want to say about this:

Firstly: many members of our trade union retired members' affiliates are experienced campaigners who have held positions as shop stewards, health and safety reps, committee members etc. and many of them take responsibility in our local and regional organisations, but we want more. It is important to have meetings with the leader of the local Council and other important Councillors and so the more experienced members we have for this, the better.

Secondly: the experience in most of our local groups is that the committee is a really important part of the life of the whole group. We need to bring new people onto the committees and build a team at the heart of the group. Everybody has a skill and we need to encourage everybody. We have to get away from the view that the one who can speak and write is more important than the one who can organise the outings or run the raffle. New people can come to meetings and then decide later whether they want to be a full member of the committee.

Thirdly: the NPC is comprised mainly of active pensioners, political campaigners, but the NPC stands up for all pensioners and our policies are for and on behalf of the lonely, those needing care, those who are carers themselves and so it is really important that we have social activities, and/or that we network with those who run social activities in tenants' associations, day centres etc.

About carers: one of the questions raised in the Pensioners' Parliament session was whether we have a place for those older people who are carers, and I know that a number of those attending the Parliament make arrangements for respite care for their loved ones in order to be able to come. In many local boroughs

there are carers' groups which have befriending and help with respite care. Our local groups cannot and should not replicate what they do, but it is a good idea to be in touch with these groups to arrange joint activities etc. and make every possible effort to ensure that meetings take place in accessible premises.

Some useful examples of the practises of just a few of our affiliated local groups are:

- Lambeth Pensioners Action Group: When the Council stopped their grants to local minority elder groups in the borough (eg Caribbean, Chinese) LAMPAG brought all these groups into a campaigning federation.
- Tendering Pensioners Action Group: Members of TENPAG joined the local Pensioners Forum (a group more directed to social activities) and assisted in taking forward the campaign opposing the cuts.
- Islington Pensioners Forum: The Forum is accepted by the Council as the borough "hub" working with a local charity, Generation Health, to point older people to the various activities and events in the borough aimed at overcoming isolation.
- Merseyside Pensioners Convention: held a big meeting to take forward Generations United and is working with a locally-based community film company to take the campaign forward.
- In Lincoln the pensioners' group meets in sheltered housing lounge areas and this has encouraged some residents to become part of the group.
- Milton Keynes: at the last meeting I attended there, arrangements were being made for members to attend a local older people's social activity, with the enthusiastic encouragement of a relatively new member who is a musician.

In all cases we need to realize in practice the importance of sharing information. Newsletters are important, and in many cases our local groups are assisted by local trade union branches and regions to help produce and post these. And we should understand that new pensioners the so-called "baby boomers" are already using the internet. . . . so it is possible to have a web-site and send the newsletters out attached to emails which saves on paper and postage.

Every month our national officer sends out the Campaign News with up-to-date information on policies and campaigns. This can be used as the basis of a local newsletter with local news and information about local problems (e.g. a bus route or a bus stop, cuts or closure of a day centre, problems with a "link-line" to local sheltered housing schemes) meetings and activities (including social activities, such as bingo, dance, garden parties, outings etc.)

As far as campaigning is concerned, we know that many of our members are not now able to walk the walk! This often cuts down on the numbers who can take part in marches etc. But that's not the only way to make ourselves seen and our voices heard. We can set up tableaux, photo opportunities, pickets, etc. Some of our regions used the "skeletons" for photo-opportunities on the 1st October UN Day of Older People last year; also on 4th March 15 of us from our local group formed a tableau with "skeletons" holding a NPC banner setting out the number of deaths of older people as a result of government cuts at the side of the road near Parliament Square where the NHS march ended; we had two wheelchair users and we took three fold-up chairs. Many of the marchers took photographs, our members not only enjoyed themselves, but felt useful and knew that they were making a difference.

After this, at the end of our next monthly meeting, all those present stood at the side of the main road with a long banner for half an hour. It meant that everybody, even those who needed the taxi service to get to the meeting, could take part in this stand-still demo.

Everybody was pleased; it makes a difference to the general mood and friendliness of the group. We got a lot of support from the passing drivers of cars, lorries and vans. A picture was published in the local paper.

I know that there are local officers of NPC groups who regularly send in letters or even have regular articles in their local papers; this is very important and we urge all our groups to do this, especially when our National Officer sends out press releases on which such letters can be based.

We need to look at our campaigning tools as well as our campaigning policies. We are planning to extend the email list for the National Officers' Campaign News and Briefing Papers. We can make quick and easy posters and we can also make long banners from free newsprint and get lettering stencils. . . . we need to explain and supply the materials for these.

Similarly, some groups have stands for high street campaign stalls, so that they can display photographs, leaflets and information. I think we should ask the suppliers how much these would cost if we bought a number of them. . . .

Finance for local groups is a pressing problem. I think it is important to have a membership fee of at least £5 a year, but that is not enough to cover production of a newsletter or a meeting room. Our local group was "adopted" by the local Co-op stores meaning that we got a percentage of the sale of its carrier bags and the Co-ops branded goods. This raised over £4,000.

I see my job, and I have discussed this with Jan, our new general secretary, as following up the things I have spoken about here, working on ways to build the local NPC groups. Hopefully we can have special meetings in the regions where local groups are represented to discuss this, and later in the year we will have a membership campaign.

The annual Pensioners' Parliament is very important in the whole scheme of things. The NPC biennial delegate conference discusses and decides policy, but it is here at Parliament

that we get the background and guidance for these policies. It is also here that we can see the scope of the NPC, meet members from around the country and get to know our own delegations better as we are together over two or three days, travelling and eating together, discussing the issues and enjoying the social night together.

But because of the problems in local groups (and this year of course because of the general election campaign) the numbers attending Parliament have dropped. Representatives from the trade union retired members' associations are paid for by their union, but local groups are struggling financially, and numbers are dropping. We have to bite the bullet on this. . . . a local group may not be able to pay for a delegation, and so we need to find ways forward on this.

The experience of our local group is that members enjoy themselves so much that they pay their own expenses to attend, and a member of our committee collects their money over the whole year. We will start again as soon as we return home. In our case the cost is £200 each and we make a £50 subsidy from the "500 we raised at our stall at a local Christmas Fair. I know that this will not necessarily be the case in other groups, and there is much more to discuss about fund raising.

I end by saying: let all of us do our best to get one extra person to attend the 2018 Pensioners' Parliament. . . . that would mean an attendance of 1,000. This is a goal worth campaigning for. It is possible and it is really important in the whole process of building the NPC.

**Closing Session
Beyond the Election: Taking
the Pensioners' Manifesto
Forward**

DOT GIBSON, NPC Deputy General Secretary

- The Session yesterday on building local groups was a round table with

reports, opinions and suggestions from those in attendance leading the discussion instead of a top table. I will be writing up my own thoughts, experiences and proposals from that session for further discussion at meetings around the country.

- In the meantime, the general election is today, but whatever the outcome, our Manifesto continues to be relevant, and so the campaigning for this must be at the heart of building the NPC and our local groups.
- The National Pensioners Convention is the organisation uniting and campaigning for the rights of pensioners just as the Trades Union Congress is the organisation uniting and campaigning for the rights of those at work.
- An important part of the NPC is the growing involvement of trade union retired members' associations. On the other hand local forums and action groups, are experiencing some problems which must be tackled.
- There is a problem of an ageing local leadership and cuts to local government funding are passed down to local groups like ours meaning that free meeting rooms and grants to assist activities and newsletters are not forthcoming.
- There are some particular things I want to say about this:
- Many members of our trade union retired members' affiliates are experienced campaigners who have held positions as shop stewards, health and safety reps. Committee members etc. and it is important for them to work and take responsibilities in local groups.
- Team work is important; we encourage each local group to have an active committee and for new people to be able to come to meetings and then decide later

whether they want to be a full member.

- The NPC stands up for all pensioners and our policies are for and on behalf of the lonely, those needing care, those who are carers themselves and so it is really important that we have social activities, and/or that we network with those who run social activities in tenants' associations, day centres etc.
- Sharing information with all members is important and so we are planning further distribution of Campaign News and the National Officers' Briefing Papers and will look into how these can be combined with local newsletters with local news and information about local meetings and activities.
- We need to look at our campaigning tools as well as our campaigning policies. Some groups have stands for high street campaign stalls, so that they can display photographs, leaflets and information. We will look into the cost of these to extend these campaigning tools.
- Finance for local groups is a pressing problem; we will be looking into this and will come up with proposals arising from some local experiences.
- The annual Pensioners' Parliament is very important in the whole scheme of things. The NPC biennial delegate conference discusses and decides policy, but it is here at Parliament that we get the background and guidance for these policies. Let all of us do our best to get one extra person to attend the 2018 Pensioners' Parliament. . . . that would mean an attendance of 1,000.

JAN SHORTT, NPC General Secretary

- Yesterday, we agreed in the NHS/Social Care session that NPC, Health Campaigns Together (HCT) (inc. KONP) and the NHS

Support Federation should meet as soon as possible to discuss how we can take up campaigns around the country on critical issues, particularly how we influence decision-makers at local and national level.

- Both HCT and the NHS Support Federation back our policy on a National Health and Social Care Service, paid for through taxation and free at the point of need as the only way to ensure that everyone has the care they need when they need it. No more means-testing, no more postcode lotteries.
- Our longer term aim would be to return all NHS and Social Care Services to public ownership, publicly delivered and publicly accountable. It will take time, but the first step will be taken as soon as we can.

NEIL DUNCAN-JORDAN, NPC National Officer

- As you can appreciate, this Pensioners' Parliament has been very difficult to organise given the announcement of the General Election, but once again we have seen a tremendous success. The Pensioners' Manifesto that we drew up for the election was not the product of one person's idea. It has been drawn from the NPC's democratically decided policies, based on research and years of campaigning experience.
- The fight for those policies doesn't therefore stop after the 8 June - it has to intensify. One of our key tasks is to get our policies across to both pensioners, would be pensioners and the government.
- Copies of the manifesto are available - take them away and make sure that your MP that's elected on 8 June receives a copy in his first batch of post. We need politicians to know who we are and what we stand for.
- We will be taking these policies forward at the autumn lobby of

Parliament, on 1 October UN Older People's Day and on 1 February Dignity Action Day.

- So get informed, arm yourself with the arguments, educate your members and help to build the NPC.

Issues arising from the discussion

- There was strong support for new legislation to protect people from elder abuse, as tirelessly promoted by Mavis Hoyle.
- It was important the NPC continued to meet ministers of all political parties.

- Whilst having a Minister for Older People would cause problems of party loyalty, the NPC was in favour of a Commissioner for Older People along the Welsh and Northern Irish model.
- It was vital that the NPC raised more financial support, either through higher affiliation fees from unions or individuals. One-off contributions towards funding the Pensioners' Parliament should also be considered.
- It was useful if the NPC set out a calendar of campaign dates such as 1 February (Dignity Action Day) and 1 October (UN Older People's Day).