

Campaign!

The NPC's monthly bulletin for activists in the pensioners' movement

Proposed 'Care ISA' won't solve funding crisis

Media reports in the last few weeks have suggested that the government is intending to launch a new "care ISA" as the solution to the funding crisis affecting the care system.

The proposed ISA would be exempt from inheritance tax (IHT) so that any unused funds would be returned to the account holder's family on their death without being taxed.

But the threshold for IHT is £325,000, for couples it's effectively doubled and people who leave their family home to their children or grandchildren can increase their exemption to £450,000, rising to £500,000 each by 2020.

As a result, very few people actually pay any IHT, meaning the incen-



tive to save into a care ISA would be reserved for the wealthiest.

Figures also suggest that in order to build up sufficient funds to pay future care bills a 35-year-old would need to save £4000 a year into the new scheme.

But the real flaw in the plan is that it fails to provide a collective solution to the problem of funding and once again relies on individuals to pay for their own care.

Figures show that

53% of residents in care homes are already using their savings to pay for their care.

A new "care ISA" is therefore unlikely to encourage people to save more towards the cost of their care.

Jan Shortt, NPC general secretary said: "The introduction of a care ISA will not solve the care crisis because people who are close to needing care won't have enough time to put away adequate savings,

while the younger generation are struggling to get onto the housing ladder, pay off student debt or cope with insecure employment."

A green paper will be published in the autumn but it is not expected to deliver any new funding for social care for several years at least.

In the meantime, more than 1.4 million people over the age of 65 are struggling without the help they depend on to carry out basic tasks, such as getting out of bed, going to the toilet and washing themselves.

"We need a National Care Service, funded through general taxation that can provide free care at the point of need, and is ultimately part of the public sector," Ms Shortt added.

Every year around 40,000 people are forced to sell their homes to pay for care, whilst hundreds of thousands more use up most of their life savings before receiving any financial help from their local council
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NPC calls lobby of Parliament for 24 October

Pensioners from across the UK will gather for the annual NPC lobby of Parliament on Wednesday 24 October.

Campaigners will gather at 11.30am in Old Palace Yard by the George V statue, opposite

the House of Lords, before making their way over to Committee Room 14 in the House of Commons at 1pm for a rally.

Speakers will include Jack Dromey MP, shadow pensions' minister, Roger McKenzie Assistant General Secretary of

UNISON and Sharon Hodgson MP, shadow health minister.

Disappointingly, Caroline Dineage, the social care minister has said she is unable to attend.

Further speakers and information about the lobby will be announced in due course.



National Pensioners Convention

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Campaign Dates

Marking 10 years of the bus pass
Thursday 6 Sept, 12 noon, St Sampson's Square, York. Guest speakers include Jan Shortt NPC gen sec and Tosh McDonald ASLEF president

Women's Health Seminar

Saturday 8 Sept, Liverpool. Cost £7.50, open to both working and retired women. To book a place contact the NPC office

Jack Jones' Lecture

Tuesday 11 Sept, Friends Meeting House, Manchester 6.30pm. Speaker: Rebecca Long-Bailey MP on industrial strategy

Transport Conference

Thursday 20 Sept, Manchester. Cost £7.50. To book a place contact the NPC office

Life expectancy stalls

In July 2017, the UK's Institute of Health Equity, using data from the Office for National Statistics (ONS), released a briefing on faltering improvements in life expectancy at birth in England and Wales.

It showed that the previous increases of 1 year every 5 years for women, and 1 year every 3.5 years for men, had slowed since 2010 to 1 year in every 10 for women, and 1 in every 6 for men.

The most recent period has also seen one of the greatest slowdowns in the rate of improvement for both sexes since the 1890s.

What is most worrying is that life expectancy at older ages may even be reversing.

For female life expectancy at 75 years, there has been a fall from 13.11 to 13.09 years; for women at age 85 years, a fall from 6.85 to

6.80 years and for male life expectancy at 85 years, a fall from 5.85 to 5.84 years.

Life expectancy is not therefore, as the government has claimed, 'continuing to increase' for everyone.

While the causes of this phenomenon are contested, there is growing evidence to point to the austerity policies implemented in recent years as at least a partial explanation.

Most recently, one of the leading experts in this area, Sir Michael Marmot has called for an urgent investigation into whether spending cuts are impacting length of life.

Other research has also found a link between cuts in payments to pensioners and mortality and delays in NHS discharges and mortality.

Visit: <https://jech.bmj.com/content/72/5/404> for more.

NPC transport conference

This year's popular annual NPC Transport Conference will be considering a number of important issues, including the increasing importance of accessible transport, how to ensure that older people are not excluded by technology such as smart ticketing, reviewing what groups have been doing over the last year and considering the next stages of campaigning

Guest speakers will include Ann Frye, International specialist on accessible transport, Graham Stringer MP and member of the Transport Select Committee and Fiona Walshe, Deputy Director Passenger Experience, Department for Transport.

Ron Douglas, NPC presi-

dent said: "Fewer bus services have effectively devalued the bus pass, whilst there is widespread concern from older passengers over plans to remove the guards from trains."

"Timetables and ticketing are also becoming less paper based, and when the government and individual transport companies focus on technological solutions they risk excluding older people from being able to travel if there are not proper safeguards." Places for this all day event are strictly limited, so bookings should be made no later than 16 September.

Forms are available on request from the NPC office.

The £7.50 registration fee includes lunch and a copy of the conference report.

Crimes against elders

New statistics show that crime targeted against older people has rocketed to record levels in Britain.

The number of over 65s subjected to assaults has soared by nearly 260% in the past 10 years.

The new figures, obtained under freedom of information laws, show that 26 police forces in England and Wales recorded 7,379 violent assaults on over 65s in 2007.

By 2016, the number of attacks had risen to 20,921 - an increase of 183%.

All 26 police forces recorded a significant increase in the number of assaults of pensioners.

Marion Wilson, NPC vice president said: "We support calls for new legislation to make abuse of the elderly a specific hate crime meaning tougher sentences for those who deliberately target older people and exploit the vulnerable."

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