

# Campaign!

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

## NHS boss says sell your home to pay for care

**S**imon Stevens, the head of NHS England has told MPs that homes should be sold to pay for social care, instead of asking workers to pay more taxes.

The NHS chief said deferred payments - where councils fund care and later claim back the costs from the estate after the individual has died - should be used more widely as part of the answer to funding our social care system.

Mr Stevens also added that there needed to be a connection between the amount the public pay and the services they receive.

This echoed a recent call made by a cross-



party group of MPs who urged the government to convert National Insurance (NI) into a specific tax for the NHS and care.

However, despite being the head of the health service Mr Ste-

vens seemed to be unaware that every year around 40,000 homes are sold to pay for social care costs as housing wealth is already taken into account when individuals are assessed.

Jan Shortt, NPC gen-

eral secretary said: "Selling your house to pay for care is not the way we pool the risk and share the cost of looking after our most vulnerable older people."

"We are also concerned about any attempt to abolish NI because that's the way state pensions are funded."

The NPC is currently working on a number of solutions that include scrapping the Upper Earnings Limit on National Insurance (bringing in £10bn a year), capping pension tax relief at 20% (bringing in £12bn a year) or raising income tax (bringing in £7bn a year).

*The social care system has suffered £5bn worth of cuts since 2010, and a government Green Paper in the summer needs to set out how the growing costs of care can be shared across society as a whole*  
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## Digital divide affects up to 4m pensioners

**N**early 4 million pensioners are routinely ripped off because they don't use the internet, according to new research from money saving experts.

Official figures show that 4 in 5 of those who don't have access to the internet are aged over 65 - equal to 3.8 million of a total of 4.8 million in that age group.

They face a raft of penalties designed to push customers to

internet deals for essential services because these are cheaper for big companies to run.

For example, phone companies make millions a year by charging up to £2-50 a time to send out paper statements.

Some telecom firms force homeowners to pay for broadband if they want a phone line - even if they don't own a computer or tablet, and all 6 major energy firms impose fees of up to

£94 for paying bills by cheque.

British Gas has even prevented customers who don't use the internet from getting its best energy tariff, while savers are deprived of £500 a year in interest because the best deals are online.

Peter Rayner, NPC vice president said: "Older consumers without access to the internet are being punished, and this has got to stop."



## National Pensioners Convention

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## Campaign Dates

12-14 June 2018  
NPC Pensioners' Parliament

Event includes a march, opening rally, keynote speakers on pensions, health and social care, transport, loneliness and funeral poverty. Confirmed speakers include Dr Lydia Hayes, Cardiff University, Dr Gemma Carney Queen's University Belfast, Mick Cash RMT general secretary, Andy Nazer Campaign to End Loneliness and Mark Serwotka PCS general secretary.

There will also be an exhibition area, fringe events including walking football and a solidarity singing session along with a popular social evening. Tickets £10 or £5 on sale now from the NPC office or [www.npcuk.org](http://www.npcuk.org)

## Pensioner housing is unfit

**B**ritain's planning rules are feeding a housing "crisis" for older and disabled people which is forcing the frail to live in dangerous conditions, according to the Equality and Human Rights Commission.

The Commission's report found a "severe shortage of accessible and adaptable housing" with only 7% of homes in England offering minimal accessibility features.

The watchdog warns that local councils are failing to build enough accessible homes to meet demand and are not taking action against developers who fail to comply with regulations.

The report calls for at least 10% of all future housing to be built with a growing elderly and disabled population in mind and that local authorities must reduce the bureau-

cratic hurdles for adapting homes.

It was also widely recognised that the lack of suitable housing was exacerbating the NHS crisis as older and disabled people were forced to stay in hospital for longer due to a lack of safe accommodation at home.

Local authorities told the Commission that developers were "reluctant to build accessible houses, as they see them as less profitable".

The report also found that on average, people were waiting 22 weeks between application and the installation of home adaptations necessary to enable them to live safely and independently.

Marion Wilson, NPC vice president said: "There is no doubt that the housing crisis doesn't just affect younger people, but pensioners too."

## Pension disparity revealed

**N**ew research from HM Revenue and Customs reveals a huge disparity in pension incomes between different parts of the UK.

The findings show that annual income for City of London based pensioners was £37,900 compared to just £12,300 in Stoke-on-Trent.

In Scotland, pension incomes ranged from £20,000 in Stirling to £13,900 in North Lanarkshire and in Wales, pensions ranged from £18,700 in the Vale of Glamorgan down to £13,900 in Caerphilly.

These figures are supported by evidence from payday loan companies which claim there has been a 200% increase in the number of older people taking out a these

loans in the last two years.

The latest statistics show that pensioners are now borrowing approximately £400 in payday loans every month just to survive, and as a result potentially placing themselves further into debt.

Other research also shows that as many as 1.4 million pensioners are now among the poorest 10% of people in Britain - up from 1million in 2015, whilst for the poorest pensioners, £3 in every £4 of their income comes from the state pension.

Ron Douglas, NPC president said: "Tackling pension inequality is a major issue and it's clear that things are getting worse."

"The real solution is to raise the state pension to £200 a week for all older people."

## Windrush fiasco must end

**O**n the day the Windrush issue hit the headlines, the NPC wrote to the Home Secretary calling for the 50,000 Commonwealth citizens who came to the UK prior to 1971 and had their paperwork destroyed to be given indefinite leave to remain, along with the appropriate entitlement to a UK state pension based on their National Insurance contributions and access to the NHS and other health services.

The government's policy of creating a "hostile environment" requires everyone to show documentation to access basic services, rent property and open bank accounts - as a way to meet the government's arbitrary net migration target.

Dot Gibson, NPC Deputy General Secretary said: "This is no way to treat that generation that came to Britain after WWII to help us rebuild the country."

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