

Unison Retired Members Forum

Newsletter

June 2018.

Issue 6.

Hi everyone.

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Hi everyone

As you all know the continuing work programme means we as a forum are always very active within our communities and older peoples groups. There continues to be a lot of issues affecting us out their not least the ongoing situation in our Health & Social Care System. The Sub Working Group on Health has been looking at the issues and intends to continue the ongoing work and get to grips with reading up on the documentation. We will be looking at the way in which the serious bout of flu that occurred over the winter period 2017/18 was allowed to paralyse our A&E's and leave people lying and dying on trollies. The question has to be asked 'Was the health boards across the whole of GB including NI really prepared for what happened?

It is also important that we are committed to having members of the forum sitting on the various groups such as Age sector Platform/NIPP and National Pensioners Convention (NPC) as it gives us a voice outside the forum. Age Sector Platform is in the process of rolling their 11 local parliaments out across Northern Ireland and we will be looking at how the parliaments have been running. With the breakdown on talks to try and restore the NI institutions and get Stormont up and running all eyes are on the way in which direct rule is going to affect the future of the region. Elections for the various conferences took place at the last meeting and we will be looking forward to hearing back just what is happening and how the conferences went. There are issues around education, the future of the post office card, transport, fuel poverty and the future of the pensions which is all going to have an effect on us all. So watch this space as we investigate and research the issues affecting us.

If you have a story for the newsletter that you would like to put in about what is going on in your community or issues that affect your area whether that is on antisocial behaviour or something good or if you have a birthday, please feel free to air your views and let us know. This newsletter is yours, use it.

Fuel Poverty Set to Rise as Cuts to Welfare Benefits Bite.

The Fuel Poverty Coalition held their annual conference on February 28th 2018 in the Coric House Hotel & Spa in Clogher to look at how Fuel poverty is affecting Northern Ireland and look at the way forward in tackling the crisis which exists currently. The event was organised and run by National Energy Action, Northern Ireland (NEA NI). Currently, Fuel Poverty stands at 42% in the region which is very high in comparison to England, Scotland and Wales. But the future of Fuel Poverty is set to get worse with the changes about to take place in the Welfare System. In attendance at the conference were a large number of delegates from various organisations, housing associations, charities and energy companies. There were a number of speakers at the event who were invited from England, Scotland and Wales as well as our own speakers from Northern Ireland. Among the delegates at the conference was Nigel Brady (Dir. Bryson Energy), Francie Molloy (SF), Seamus Lynch (Age Sector Platform) and Howard Thornton (Cllr. UUP). The bitter cold weather outside meant that the conference was held up due to conditions but finally a start was made to getting things up and running. In attendance from the Energy Committee (ASP) was Martin Gallagher (Chair), Nixon Armstrong and William Hutcheson.



The first person to get the conference under way was Pat Austin (Chair, FPC. Director NEA NI). She began by welcoming everyone to the conference on this bitterly cold day and began speaking on the way forward for tackling Fuel Poverty. Pat also welcomed the different people who travelled across the water to be at the conference to speak and indeed tell conference just where they are at with Fuel Poverty. She pointed to the fact that if Fuel Poverty is to be tackled then it will take the co-operation of everyone involved to work together to achieve an outcome for the future and draw up an action plan for a comprehensive buildings energy infrastructure programme. The presentations began with Peter Smyth (Dir.Policy & Research,NEA) who spoke on the subject 'All Roads lead to the Clean Growth Strategy.' In his deliberation he began speaking on the amount of work that has been done by NEA. In his deliberation he began speaking on the amount of work that has been done by NEA.

He went on to brief the delegates that research shows that the UK has the 6th highest long – term rate of excess winter mortality in which the UK is the second worst amongst 30 European Countries. He went on to point out that the UK experiences, on average, 32,000 deaths in each December to March period that are in excess of mortality rates across the rest of the year. Of these, 9,700 deaths are attributable to the avoidable circumstances of living in a cold home – about the same as the number of people who die from breast or prostate cancer each year. Peter pointed out that in 2050 just over 90% of today's homes will still be in use. 'Therefore', he said 'In order to decarbonise the way we consume energy and meet Fuel Poverty and National Carbon targets a major programme must be put in place.' Clare Thornhill (Frontier Economics) talked about Affordable Warmth, Clean Growth: Implications for Northern Ireland in which she began by pointing to the fact that Affordable Warmth Clean Growth is supported by The Energy Efficiency Infrastructure Group made up of 20 different organisations.



As part of her presentation she also highlighted 4 main areas that needed to be worked on as follows:

Rationale for the Programme.

Components of the programme.

Estimated costs.

What would this mean for Northern Ireland?

Meanwhile Kevin Shiels (Utility Regulator) went on to talk about the role of the UR and its main priority which is to protect the customer. As they are the regulator looking after Gas, Electricity and Water he spoke about the amount of competition which is out there this has allowed consumers to switch supplier and save money. Kevin went on to speak on the makeup of our electricity bills. The breakdown of our average electricity bill is as follows:

10% goes to Supply Cost.

30% goes to Network Costs.

60% goes to Wholesale Costs.

He went on to outline the current situation which is driving Fuel Poverty as follows:

Price. Incomes. Energy Efficiency. Northern Ireland has on average the lowest income which presents a particular problem for customers and this also has a detrimental effect on the economy. Currently household incomes are well below the UK average and this needs to be addressed. He also pointed out that there is a 5 year action plan ahead which is in the planning and he invited everyone to come along to the Consumer Summit on the 12th April to hear what the Utility Regulator has planned.

Next up was Kevin Higgins (Advice NI) who for me brought home just what lies ahead for consumers with big changes afoot in the Welfare System. With Welfare Reform starting to role out here in NI he began by talking about the following:

Universal Credit.

Personal Independence Payment.

Mitigations, Independent Advice and Transitional Protection.

The Future.

This is indeed very concerning and as Chair of the Energy Committee that this was starting to sink in as to just what an effect this was going to have on low income households in NI. As he went on to deliver his presentation, financially people on low incomes relying on their benefits were going to see an overall decrease of £105 million per year. People also have to look forward to a 5 week wait on the first payment. Other issues affecting the Welfare System for the future were as follows:

Freeze to uprating

Reduction in Universal Credit work allowance.

Removal of Family Element.

No Severe Disability Premium.

2 child limit.

End to automatic support UC housing support for 18 – 21 year olds.

Minimum Income Floor for the self-employed.

As the Chair of the Energy Committee for Age Sector Platform I can only express deep concern after hearing Kevin Higgins speak as there can only be a big rise in Poverty and Fuel Poverty in the near future and a heavy reliance on the use of foodbanks.

Commissioner for Older People asks ‘Why do Older People keep their money at home’?

Eddie Lynch has been out and about in NI continuing his work to champion the rights of Older People in a bid to ensure that their rights are very much to the fore and not forgotten about. Scams and Financial Abuse of Older People has been very much to the heart of his campaign and he has been working strongly with the PSNI and Trading Standards to stamp out these types of Abuse of Older People which exist in our world today. Thousands of Older People, year on year get scammed out of hundreds of thousands of pounds and are left heartbroken because they have lost practically their life savings which they have earned during their working life. This can have a detrimental effect on an Older Person leading in some cases to premature death through stress and worry. Since the start of the year Eddie has been looking at the current scams out there which is affecting Older People such as re-launching the initiative in a bid to stop bogus callers, the closure of banks, flight ticket fraud, property sales fraud and postal scams. He continues to investigate the care that was/was not been delivered in Dunmurry Manor Care Home after relatives complained about the care that their loved ones were receiving in the home. The investigation was a lengthy one and it is hoped that a report will follow, highlighting the findings and outcomes together with any recommendations made after the completion. Over the last number of months Eddie has been out and about running a number of events across the region to get to the bottom of ‘Why do Older People Keep Their Money at Home’? One of the important issues as to why this is happening is that many Older People do not have the

Skills, Knowledge and Experience to do such things as online banking. Other issues out there are down to the fact that Older People do not trust the banks with their money and there is a fear of Dementia and Alzheimer's Disease setting in leading to memory loss. Forgetting their Pin while using the whole in the wall or being scammed at same also raises concern as well.



Eddie has also expressed concern that over the next couple of years the post office are looking at doing away with the Post Office Card which a lot of people including pensioners rely on to withdraw their benefits that are payed into the Post Office. This is concerning for many pensioners across the divide as many of them do not have the time to open up a bank account never mind not having one in the first instance. As a forum we will be keeping an eye on this story and will update if any information comes to light. It is hoped to arrange a visit with the Commissioner for Older People in 2019 and everyone will get the opportunity to meet him. This is up for discussion at the meeting today.

Campaigning for equality.

Unison ran a seminar back in March 20th this year to highlight the injustices which is happening in our society here in Northern Ireland to the LGBT Community, Migrants, The Travelling Community and those fighting for the rights of The Unborn Child and Abortion. There was a great turn out at the seminar to listen to a variety of people from the region talking about the serious injustices happening to people in our community. The Seminar Campaigning for Equality began with an opening address from our Regional Secretary Patricia Mc Keown who started by welcoming everyone and then went on to say a few words about what the half day involved. She also thanked Fidelma Carolan (Regional Education Officer) for her role in the organisation behind getting the talk up and running. After finishing Patricia began introducing the speakers who were here to talk on the subjects close to their hearts. John Doherty from the Rainbow Project spoke about issues affecting the LGBT community and the right for them to have equal marriage made part of legislation in NI. He also outlined to the people at the Seminar that the Love Equality campaign for civil marriage was about to see a private members bill on Marriage Equality for NI go through Parliament. The bill of rights on marriage equality for NI has been blocked twice as Connor Mc Ginn the only Labour MP in the region tried to have it red out in Parliament. Other campaigners like Makhosi Sigabade spoke about the way in which migrant workers and migrants were been treated unfairly and how it was hard for

them to seek accommodation in the region. He also spoke about how housing was a problem and rents were very high for the migrants so much so they were having to live in the street. Naomi O Connor representing Alliance for Choice spoke about the campaign round Abortion and the life of the Unborn Child outlining how this campaign came about. She said that while a lot of controversy existed around this delegate subject the law needed to change to give women a choice in NI especially in cases of rape and fatal foetal abnormality. Rosaleen Donaghy from the travelling community also highlighted the daily injustices that the travelling people suffer and that this needed to stop. After the Seminar finished the Chair of the Retired Members Forum Victor Murphy spoke to a young man by the name of Jason Magee who was at the talk and invited him to come along to the Retired Members Forum Meeting to see how it operates.

Educate Educate Educate.

Do you need to build on your confidence, gain some skills, knowledge and experience.

Presentation & Public Speaking Skills Course running in Nov, interested? Contact Fedilma Carolan your Education Officer now and sign up to helping you.

Story in the Daily Mail Very Disturbing and Concerning.

Sara Smyth (Personal Finance Correspondent, Daily Mail) wrote a piece entitled 4 million pensioners are fleeced for not using net which is to say the least concerning. As pensioners we never think just what is happening to us behind the scenes as we go about our daily business on a day to day bases but the reality is that we are being swindled out of our money by big giants and companies all because we don't have access to the internet or don't simply want to use computers or don't have the skills, knowledge and experience to do so. So just how are we losing out as Older People. Sara in her article outlines just how the elderly lose out as follows:

- **Phone giants are raking in millions per year by charging up to £2.50p a time to send out paper statements.**
- **Some Telecoms firms force homeowners to pay for broadband if they want a phone line – even if they do not own a computer or tablet.**
- **All six major energy firms impose fees of up to £94 for paying bills by cheque.**
- **British Gas has prevented customers who do not use the internet from getting its best energy tariff.**
- **Savers are being deprived of £500 per year in interest because the best deals are on line.**

The full story is supplied as part of your information and it is important to everyone here as this affects you as an Older Person. This amounts to nothing more than a terrible injustice against Older People and something needs to be done by Government to stop this once and for all by standing together and saying enough is enough.

Northern Ireland Pensioners Parliament must be embraced by all.

Across Northern Ireland Age Sector Platform has been busy getting ready to launch and run the 2018 Local Northern Ireland Pensioners Parliaments across the 11 council areas of the region. For pensioners in the region it is an opportunity for them to make their voice heard and talk about the issues affecting them in their community. With the turnout reported to be on the rise the numbers at the Parliaments have been excellent. This is also a great opportunity for our local councils to embrace and support their local Pensioners Parliament as they can gain help and support from the issues arising in their local area. Some of the big issues out there are centring on Transport, Health, Energy and Crime. The fact that there is no government up and running in Stormont and that direct rule is becoming an option is concerning to a lot of Older People who are asking 'Why did we vote in the first instance if no one is going to do anything for us and fight our corner'? Disillusionment and frustration has set in within the region as pensioners see our health service crumble, crime increasing, fuel poverty rising and transport in rural areas of the province been cut and new hubs being built in Belfast and Derry. When the next election takes place in NI in 2022 the grey vote will speak.

Translink Hubs set to give transport a big face lift in NI.

Work is to begin this year on the new Translink Hubs for Belfast and Derry in a bid to improve the infrastructure of the bus and rail network in Northern Ireland at a cost of over £175m. Already the work has begun to bring about the new rapid transport system into Belfast which will see the new Glider Bus in operation in September this year. But already there are issues and



concerns been expressed as the work gets underway. The new ticket machines which is of the vehicle is said to be a great idea. But pensioners are already questioning how their bus passes will be affected and will it be easy for pensioners to use as well. Of course there has been controversy before the work has even got under way. The demolition of the Boyne Bridge at Sandy Row has come up for quite a bit of criticism as there is a very old bridge below the current one and concerns have been expressed to Translink. In Derry people have also complained about the new structure of the Old Waterside Station where the boarding platforms will be on the outside of the station instead of the inside as was first envisaged.

Utility Regulator Summit a Great Success.

Report back from the Utility Regulator Summit held at Riddel Hall in Belfast.

The Utility Regulator held its latest Consumer Summit in Belfast on the 12th April 2018.

There was a large turnout at the summit where people from various organisations who came to listen to a number of speakers including some from across Great Britain. The Utility regulator plays an important role in Northern Ireland in regulating the Electricity, Gas and Water and Sewage Services. The summit allows stakeholders attending the opportunity to have a complete input into the way our services are run and to continue to develop a strategy that will look at how customers can benefit in the future. In her opening address to the delegates present at the summit Jenny Piper (CEO, Utility Regulator NI) welcomed the large turnout of delegates and was delighted with the interest shown by the various organisations. She pointed to the fact that The Utility Regulator is committed to three main objectives which are as follows:

- 1. To promote effective and efficient monopolies.**
- 2. To promote competitive and efficient markets.**
- 3. To protect the long-term interests of our consumers.**

She went on to say that consumers must be at the heart of everything they do and that all 3 of the Corporate Strategy Objectives must be based round this commitment.

Indeed she said that there is a specific need to protect those who are very vulnerable such as the Disabled, Older People and those of all ages finding it difficult to pay their bills. She went on to say that consumer protection must achieve a high level in all areas whether that is to do with retail supply or the wholesale market. While she appreciated the time and effort put in by many people she said it was fundamentally important that everyone played their role in the development of the Consumer Protection Strategy.

Prior to starting her address a quick survey was carried out and it was disclosed that consumer tariffs were a bit less than our counterparts in England, Scotland and Wales. It was also highlighted that there were 638 winter deaths in Northern Ireland alone which for a lot of people was very disturbing. It was also brought to the attention of all present that NICEP was closing down in 2019 and there were voices of concern expressed over this.

Sarah Brady (Social & Environmental Manager) brought delegates up to date on how the Consumer Protection Strategy was developing. She talked about 4 main factors which had been achieved in years 1 & 2 that centred round Affordability, Equal Access, Empowerment and Leadership. More work needs to be done round these factors and it is hoped that such issues as Energy Theft, Network Care Register, Educational Materials in Switching Price, Price Comparison etc., can be developed into the future. However there are actions that still remain such as a review of Back Billing, Debt, Communications,

Accessibility Issues and Tenants rights that have yet to be developed down the line. It will be interesting to see how far things have developed when we return in September. Teresa Perchard (Board Member, UR) looked at how the context for Consumers was changing and pointed out that regulation was a balancing act and asked about the problems that need to be resolved. She pointed out from stats produced from the Office of National Statistics that consumer prices in NI are on average 2.3% lower than the UK average and has an unemployment rate of 3.2% a record low and lower than the UK, ROI and the EU. There continues however to be big challenges round Poverty and Fuel Poverty and in my opinion as Chair of the Energy Committee, if this is not tackled then households in NI with a low income face a bleak future round affordability and equal access. Teresa pointed to the fact that consumer debt can only continue to rise for the foreseeable future as jobs continue to be at risk. This is certainly true as Welfare Reform is gradually rolled out across NI and as Chair I am seriously concerned on the impact this is going to have on Poverty and Fuel Poverty which currently stands at 42% but could be set to get much higher were affordability is concerned.

John French (CEO, Consumer Council) spoke to the delegates about Consumer Principles. He said that there was a need for organisations to start moving away from thinking about Consumers to thinking like the Consumer. Taking a line from one of the American Presidents he quoted John F Kennedy when he said that 'there is a need to find a common language to achieve outcomes.' Some of the Consumer Principles which John pointed too was such things as access, choice, safety, information, fairness, representation, redress and education. By the time Eddie Lynch came to speak most of the things he wanted to say had been already touch on but he pointed to the fact that there are round 404000 Older People living in NI and this is set to rise in the near future. He said that NI has one of the lowest incomes coming into households and this needs to increase. Access for Older People to the internet and the use of computer skills and knowledge was still a big issue and with the new benefits round the Welfare Reform coming into play affordability is certainly going to become a serious contention as people are starting to pay their bills online.

After all the speakers had deliberated there was a Q&A session and there were a number of workshops before and after lunch followed by a panel discussion. After an evaluation and closing remarks by Kevin Shiels everyone made their way home.

The next Summit to take place with the Utility Regulator will be in September.

Health Care Workers Pay Rise of 6% over 3 years?

Over recent months the media has been covering the Health Service with great intensity. It has to be welcomed that the pay cap, which for years denied our public sector workers a decent pay rise, has been lifted our health care workers in Northern Ireland will not benefit as there is no government up and running in the region. But would the pay rise have benefited our nurses and doctors in our hospitals? A lot of nurses say that the pay rise of 6% over 3 years wouldn't benefit our nurses here in the region. We know only too well that any pay rise that has been given in the past has been taken off us again with the cost of living going up at the same time. A 6% pay rise over a three year period in Northern Ireland is only the equivalent of 2% per year. So is it a good enough pay rise considering that it will be given with one hand and taken away with the other? Is our pay review body for nurses doing enough to help match the cost of living here? For many the answer would be no taking into consideration that the pay review body for MLA's / MP's in NI award automatically an 11% rise in their pay for doing nothing. In a recent programme on BBC 1 called 'Britain's Big Fat Fight' the presenter Hugh Ferane-Whittingstall went in search of Jeremy Hunt (Health Minister) to ask him about doing an interview on Obesity. He didn't want to know. In fact Hugh even went into the conference to hear if the Minister was going to mention the disease at all in his speech. No mention on Obesity at all. So you have to ask the question when it comes to the likes of pay rises 'does the minister care at all about the carers in the NHS? Watch this space.

Want to become an active retired member of Unison.

Join your local retired member's branch.

Campaigning for our NHS, our Education system, our residential care homes, our pensions, our pay rises is something we continue to do after retirement.

Become active now and unite our voice as one and make your voice heard.

Join your local branch retired member's Committee and make a difference.

Sub Working Group on Health & Education Concerned over there Future.

At the last meeting of the Unison Retired Members forum held on 14th May 2018 the Chair asked if the working group could take on an extra portfolio, Education as he felt that the expertise within the group had the commitment to get on with the work needed to tackle this as both issues are very important. Hence the new title 'Sub Working Group on Health & Education'. The meeting began at 10.30am sharp as there was a lot of business to get on with. After the Chair welcomed everyone to the meeting and did an introduction business got under way. An update from John Patrick could not go ahead as he was busy with other matters at hand and sent his apologies. He agreed to come to the next meeting and update everyone as to where he is at with Health and what he would like the working group to do. The next item on the agenda was Education and the meeting heard Anna Mc Gonigle outline just what was happening in the Sperrin & Devenish Bch (see report). The Chair of the working group went on to the next item on the agenda which turned out to be Health & Social Care. He pointed to the fact that most of what has been highlighted in the past continues to raise its head. The Chair also pointed out that in the near future the health service is going to see an increase of Older People turning up to the A&E Depts. as Fuel Poverty is going to spiral out of control with changes currently taking place within Welfare Reform (see report). At the end of the meeting the Chair encouraged everyone to keep updated with the media as there is a lot of issues been highlighted lately on the news which could be brought to the table for discussion. He also asked everyone to read up on the reports with ease which they have received in order to make themselves knowledgeable on the likes of the Bengoea Report and Waiting Times. The working group will receive a copy of the report today into the Dunmurry Manor Care Home for the elderly which was launched by the Commissioner for Older People NI.

NPC News

Back at the start of the month the National Pensioners Convention (NPC) held their Pensioners Parliament in the Winter Garden Centre, in Blackpool from the 11-14th June. The event began with a march, opening rally and keynote speakers on pensions, health, transport, loneliness and funeral poverty. Victor Murphy attended the conference as Vice Chair of the NPCNI and has supplied a reported back from same (see report).

The NPC also reported in their newsletter Campaign that a trial in partnership with the University of Bradford and Advinia Health Care (one of the largest care providers in GB) to introduce humanoid companions into care homes. The trial will be funded by the EU at a cost of £2.5million and will be launched in September (see Campaign). Other stories in the newsletter include the **Gender Pension Gap** that looks at the differences in pensions and **Willetts and the Phoney Generational War** which suttely turns the young against the old.

A decent state pension for all generations – NPC

The National Pensioners Convention (NPC) has published their latest booklet (A Decent State Pension for all Generations). Priced at £2 the booklet is very informative and highlights that 'All generations need a universal state pension set at 70% of the living wage (around £200 per week) which rises every year in line with the higher of wages, inflation (RPI - Retail Price Index and CPI - Consumer Price Index). It also highlights about the scandal of Fuel Poverty and how much it has impeded on people's lives not least here in NI where Fuel Poverty levels remain the highest even though figures have dropped over the last year. The booklet also highlights the fact that no one ever shows very much interest in state pension until they are near to retiring age. It also goes into explaining about the State Pension and the Triple Lock and how this in terms of income and financial security. A batch of the booklets is going to be ordered for everyone involved in this Forum. See the booklet.

Note from Victor Murphy (Chair, Forum).

Everyone will be aware by now of the scathing report launched by Eddie Lynch (Commissioner for Older People NI) on the 13th June into Dunmurry Manor Care Home for Older People suffering from Dementia. I want to congratulate the Commissioner for the very comprehensive report and investigation he carried out and in highlighting the downfalls of the Relevant Authorities which included Dunmurry Manor and its parent company Runwood, the RQIA, HSC Trusts and the Police. As a forum we totally condemn the care these Older People received and call on the Sub Working Group on Health & Education to make themselves fully aware of the contents in the report.

Next time in our Newsletter:

Dunmurry Manor – what really went on?

Fuel Poverty Coalition event at Stormont.

NHS 70th Anniversary.

Retired Members Conference Report Back.

Motion for Retired Members Conference:

Campaigning for the Future.

Conference notes with deep concern repeated attempts by the Tories to turn the young against the old and build a negative perception of older people as a drain on society. Conference believes that the intergenerational gap between young and old needs to be bridged by building understanding and relationships. Conference calls on the National Retired Member's Committee to work with the National Executive Council to:

- 1) Encourage Retired Members Groups and Forums across the union to build relationships with corresponding groups of young members and offer them their experience and expertise in campaigning for our public services;
- 2) Build a campaign encouraging young and old to work together to oppose the Tory agenda which seeks to divide them.