

Unison Retired Members Forum

Newsletter

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Issue 3.

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Hi everyone, today we welcome our first speaker of the year who has been invited along to address our Retired Members Forum who is none other than our good friend **Francis Hughes, Chair of Transport Committee, Age Sector Platform**. He has been invited along by the Chairs of the Forum to give us an update on Transport in NI. He will also talk about the new hubs being built in Belfast and Londonderry.

Pensions: What is the future?

One of the most important things that workers look forward too is being able to retire on a good pension which they contributed too and worked towards all their working life. Over the years past governments have continued to tweak with our pension system and are reluctant to commit to the need for a substantial reform of the system. In April 2016 we saw the introduction by the Tory Government of a Two Tier System as a new way forward in the Pension System. This has only set to further damage the nSP by



creating division as to what pensioners will get in the future. Even with the introduction of the Pension Act 2014 it has done very little to tackle the big problem of pensioner poverty and hardship facing millions of both current and future pensioners. In 2010 the Coalition Government in place at the time weakened the UK pensions system by ignoring the move to using the Retail Price Index (RPI) as an accepted measure of inflation to using the lower Consumer Price Index (CPI) and this has greatly reduced the retirement income of millions of pensioners. A great deal of the rationale behind the Pensions Act is today based on a number of flawed assumptions. Take for example the protectives on life expectancy and the capability to work well beyond 65+, this has been greatly exaggerated beyond all doubt. (Contd. Page 2)

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It doesn't even bear little or no relation to actual experience. So with all the challenges facing our Pensions System in the future its unlikely that the new State Pension (nSP) will be able to deal with them effectively. If anything in many respects it will only make matters worse. If the Tory Government get back into power they are going to be looking at doing away with the Triple Lock. The idea that the 'Triple Lock' is too generous is completely outrageous. In the last 5yrs it has only provided a higher increase than the pre-2010 arrangement on just one occasion. The nSP introduced in April 16 will be less generous to Older People and those retiring in the future.

The Tory Government if they get back into power is also going to look at increasing the pension age from 65 to 68 by 2020 and if they are allowed to get away with this it means that a lot of pensioners are going to have to wait to avail of their State Pension.

Pensioners and retired members groups belonging to the Trade Union Movement need to unite in one voice and say to Government 'enough is enough'.

We need to campaign strongly on the following:

- **Reduce the pension age back down to 60yrs for all.**
- **Keep the Triple Lock.**
- **Do away with the Two Tier Pension System.**
- **Reintroduce the Retail Price Index as an accepted measure of inflation.**
- **Stop exaggerating life expectancy projections and the capability to work beyond 65+.**
- **Stop making people work longer and give younger people a chance of employment.**

What we need here in Northern Ireland is to see our local Government up and running again as Direct rule from across the water can only lead to seeing a lot of reviews on our Universal Benefits such as our Bus Pass, Free scripts, etc being possibly taken away from us as pensioners.

The Trade Union Movement needs to stand up now for all its members and campaign strongly to have a proper Pension System put in place for the entire membership and our pensioners.

Education, Education, Education.

Why not become one of our Retired Members when you retire from your work and help us campaign for a better future for all. Look out for Planning for Retirement Courses run by Unison and become one of us.

Planning for our Bus Run

Have you any ideas that you would like to share with us on how we should go about planning our Bus Run? If so we would like you to share them at this meeting today.

MP's suggest new tax could pay for social care.

The NPC's monthly bulletin Campaign highlighted that the Local Communities and Government Committee is calling on ministers to consider introducing a compulsory social care insurance system to address the funding crisis in the sector. Based on a German scheme employees would pay 1% of their annual salary into a fund to pay for their care in retirement and the contribution is matched by their employer. The overall cost to the average employee will work out at £280 per year. MP's have also said that the forthcoming Green Paper on the future funding of social care should look at scrapping the Free Bus Pass and Prescriptions, ending the Triple Lock pension guarantee and abolishing the Winter Fuel Allowance as other ways of funding services stopping short of calling for social care to be provided free at the point of need. So do we need another new tax when we are already paying our taxes to ensure that we have an excellent social care service free at the point of need. Paying into a social care insurance system can only lead us all down the road of privatisation. We will continue to keep an eye on this story.

Victor elected to Vice Chair NPC.



At a Biennial Meeting of the NPC held in the SIPTU Office in Belfast a gathering of delegates took place to re-elect officers. During the decision making our own Victor Murphy was elected to the Vice Chair which he greatly accepted and thanked everyone for his election to the position.

Sub working Group on Health raise serious concerns.

At the first meeting of the Retired Members Forums Sub Working Group on Health, the group have expressed serious concerns on the way our Health Service is going. The meeting began at 10.30am. The group, eager to get to grips with the work ahead began settling down to work on the agenda, with the distribution of documentation which the group will be using to read over and delve into. The documentation consisted of the following:

1. Systems Not Structures: Changing Health & Social Care. 2. Elective Care Plan. Transformation and Reform of Elective Care Services. 3. Consultation on Criteria for Reconfiguring Health & Social Care Services.

A priority for everyone present was that we need the institutions back up and running again. Everyone agreed that to have direct rule from across the water would mean disaster for the future of our Health Service here in NI. The working group looked at specific matters which they felt needs addressing within the Health Service; **the future, the issues and action to be taken.** During discussion and brainstorming members of the group expressed serious concern about the closure of GP Practices, Nursing Homes and A/E Depts. Waiting times as well as staffing levels and staff been overworked and underpaid also got an airing. A copy of the report has been distributed for everyone at the meeting.

Actor Speaks out about cost of Care Homes on Good Morning Britain.



Question: Is the cost of care homes fair? It was highlighted that exclusive figures seen by GMB, show that those paying for this care privately are paying as much as 44% more than those being paid for by local council. John Partridge former star of East Enders told of how he went to extraordinary lengths to pay for his mother's care. He went into the Big Brother House, not to boost his career but to reveal the real reason for his appearance, to pay for his mother Bridget's Care Home costs. His mother who had since passed away had been diagnosed in 2010 with Alzheimer's and Dementia. As a jobbing actor he pointed to the fact that it cost £45,000 per year saying who's got that ex-spares cash lying around. His mother lived with his family for 4yrs until it got to the point that they couldn't do anymore. The reporter pointed out that the demand for care homes is rising but so is the cost. For instance two people could be in the same care home, receiving the same care but one is paying 44% more than the other. The reason for this is because those with a house or savings worth more than £23,250 have to pay the full cost which works at an average cost of £700 pre wk. However if you have less than £14,250 it is funded by your local council which pays a lesser rate of £486 per wk. When he sold his Mums house he fetched £75,000 in 2010 for it. As he said he didn't come from money as they lived in Manchester in the North of England in a 2up 2down. The local government association said there needs to be a long term solution for elderly services. Both John and his sister worked tirelessly to pay for their mothers care. While his mother was still at home both he and the sister were paying out costs for nurses from the private sector to come and attend to her needs. Finally when they found they could no longer cope medically they found a placement they felt was fitting at the time. When asked about selling the family home he said that it was devastating. When his mother passed away she had zero in her bank account. John urged people to sign over their possessions to their children and let the state care.