



Charity No: 1043081

# ISLINGTON PENSIONERS FORUM

## The voice of Islington's older community

### September 2015 Newsletter

Dear All,

First of all apologies! I made a mistake in the last Newsletter - the next Forum meeting is on **Thursday 17th September** NOT the 24th. See listings on back page.

Enclosed with this Newsletter for all those who have paid the £5 annual subscription is the membership card. If you collected one at the last meeting this is a replacement because there were mistakes in printing the first batch. Have a look at the "guage" on page three -- it is gradually going up.

I think you will agree that the picture below is a good one of members and residents at our sunny garden party in Highbury View on 11th July. We were there again on 20th August for afternoon tea, and once more we thank Steve Poole for his generous donation of sandwiches, danish pastries and two huge gateaux!

Please note that at Play-time for Pensioners on 9th and 23rd September we will be getting ready for our Christmas Fair fundraising stall. So please come along to the IPF Hall at 1a Providence Court, Providence Place at 1 p.m. (refreshments provided).

Best wishes, Dot

#### THANKS TO STEVE POOLE!

Below is just a tempting glimpse of the carrot cake and some Danish pastries which we enjoyed at the afternoon tea on 20th August



# CHAIRMAN'S NOTES

Firstly a personal comment about the Labour leadership contest which is being played out by the media with great relish, often insulting the integrity of the contestants, and twisting the remarks unfavourably against our own MP and president Jeremy Corbyn.

To his credit Jeremy has refused to indulge in personal insults to his opponents. Politics can be just as brutal as anything seen in a boxing ring; my observation tells me that Jeremy has certainly enlivened this political debate which was so badly needed.

The result of the election will be known on Sat 12<sup>th</sup> September.

What is happening during the summer relaxation? The government is still sharpening its knives, pushing ahead with welfare cuts against those most in need. At the time of writing the drive to turn all schools into academies continues, despite meeting strong disapproval among those involved in education, creating a failed school under some fictitious excuse in order to turn it into an academy, when in fact the school is working well.

We all urgently need to get behind councillors and MPs who shout the loudest about the need for rent

controls and building affordable homes particularly in London and big cities. End the subsidising of rents to greedy landlords, paying out billions to shareholders - all part of the cause of economic failure.

All of this will eventually decimate an active lively mixed community in London, forcing people further away from their place of work and families, simply to overfill the pockets of those who own more than half of London.

To finish on a cheerful note. . . . .

I feel years younger (I need to) as a result of the massive political movement which I thought might never happen.

It started when 35 MPs nominated Jeremy Corbyn MP for Labour leader, followed by a remarkable awakening of young people wanting to add their voices to the movement which then opened up with thousands of "non-participants" in politics deciding now was the time to stand up and make their voices heard.

They have added greatly to the political debate, which hopefully will open up an even wider political awareness.

## THE NEW HOUSING BILL:

The Housing Bill announced in the Queen's Speech on 27 May is set to extend the Right to Buy to "any social tenant wanting to buy their home at the same levels of discount, regardless of whether they live in a council or housing association property".

To fund this policy councils will be required to sell their most expensive housing at market prices when it falls vacant, with the money being used by government to subsidise the Right to Buy for housing association tenants.

Defend Council Housing is campaigning against the Bill with a petition. They say:

"We oppose the proposal to extend the Right to Buy to Housing Associations paid for by forcing Councils to sell off the top 30% of homes (by value) on the open market. This will

**"At a time when we need to be increasing the overall amount of social housing, it is like trying to fill a bathtub with the plug taken out. . . ."**

- worsen the housing crisis by reducing council and housing association homes for rent;
- mean longer waiting lists, increased homelessness and overcrowding, while
- blighting council and housing association home-building programmes.

"It would undermine the finances of local authority Housing

Revenue Accounts and the finances of Housing Associations, while undermining Council funding to maintain, improve and build new homes. These proposals would plunge even more people into paying much higher private sector rents, into insecure, unregulated and often poor quality accommodation."

And opposition also comes from the British Property Federation, whose Chief Executive, Melanie Leech

*continued on page 3*

# Greece: Austerity is proving to be a vicious circle!

Before the debt crisis started to bite, Greek pensioners were enjoying some of the best pensions and benefits in the EU. But there have been eight pensions cuts in four years.



Now older people in Greece are suffering and this is having a knock-on effect because pensioners are increasingly unable to help their grandchildren in a situation where there is almost 65% youth unemployment.

Since 2010 main pensions have been slashed by 44-48 per cent, reducing the average pension to around £118 a week, with contributors to a supplementary scheme receiving a top-up averaging £28 a week. But around 45 per cent of Greek pensioners receive less than £110 a week – below the official poverty threshold.

However, in spite of the cuts carried out so far, the authorities are demanding more. They want:

- across-the-board cuts in both main and supplementary pensions;
- the abolition of a special monthly stipend for pensioners on the lowest benefits;
- an increase in the retirement age to 67;

- ending special arrangements that allow people in “dangerous” jobs to retire early on full pensions; and
- the merger of dozens of occupational pension funds into three main funds.

At the height of the crisis in 2012 Greece’s pension funds lost an estimated £18.5bn that were held in government bonds as a result of debt restructuring, and contributions fell as unemployed rose to above 25 per cent and more than 60,000 public sector workers decided on early retirement in fear of their jobs being eliminated as a result of cuts to public services.

But although the pensions have shrunk, contributions from workers and employers have remained high and this has led to the growth of cash-in-hand (unofficial) jobs to avoid paying National Insurance, meaning even less money to pay pensions.

Austerity is proving to be a vicious circle!

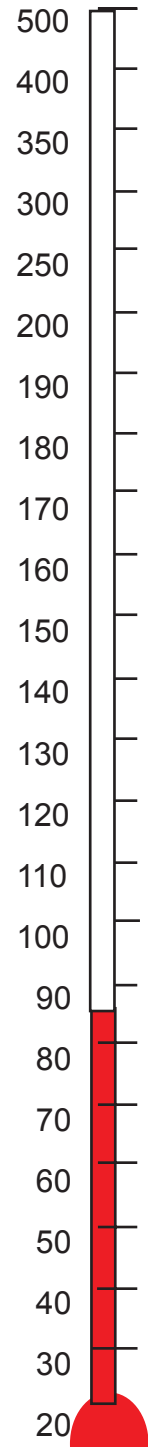
● **Speaker at the Forum.**

**19 November**

**Bob Archer,**

**Greece Solidarity Campaign**

The level on our guage is going up slowly but surely as the £5 subs come in to help pay for our newsletter



**continued from page 2**

is quoted in an article by Sally Bettinson on 28 May in the on-line business news publication, bdaily.co.uk Leech says:

“We should urge the government to tread carefully with Right to Buy. Handled badly, it has the potential to not only exacerbate the housing crisis but to make the regeneration of our towns and cities that much harder.”

Also Henry Gregg, an assistant director at the National Housing Federation, who says:

“This policy is not a genuine solution to our housing crisis. An extension of the Right to Buy would mean that housing associations are working to keep pace with replacements rather than building homes for the billions of people who need them.”

need to be increasing the overall amount of social housing, it is like trying to fill a bathtub with the plug taken out. . . .

“We fully support the aspiration of homeownership, but this policy does nothing for the 11 million private renters and three million adult children living at home with their parents.

“If there is £22.5 billion of public money available for housing, we should use it to build the homes the next generation needs, not just gift it to the lucky few already housed in housing association homes.”

**For copies of the petition:**

**Defend Council Housing, PO Box, 33519, London, E2 9WW or**

**email: [info@defendcouncilhousing.org.uk](mailto:info@defendcouncilhousing.org.uk)**

## Australian pensioners are campaigning on the same issues as us!

The New South Wales (NSW) Upper House will hold an inquiry into registered nurse staffing in nursing homes, specifically the existing requirement to have a registered nurse on duty 24 hours a day, seven days a week if the facility has a large number of high needs residents.

Submissions to the inquiry closed on 23 July and it is due to report in September.

NSW is the only state that mandates the presence of a registered nurse at all times in "high care" aged care facilities.

Everywhere else leaves staffing decisions up to nursing home operators.

As a result many nursing homes don't employ registered nurses at night or on weekends.

The NSW government is currently considering whether it will continue mandatory 24/7 registered nursing coverage in nursing homes after 1 January 2016.

Without a registered nurse on duty around the clock, high needs residents may be shipped off to emergency departments [in hospitals] because they cannot get care in the home.

Registered nurses are needed to administer medicines, especially pain relief, provide palliative care,

**“Registered nurses reduce hospitalisations, but don't help nursing homes' bottom line”**

change catheters and ensure that changes in residents' conditions are picked up.

Phil Belletty, the CEO of Clarence Village, a not-for-profit aged care facility in Grafton, told *The Daily Examiner* that full time RNs could reduce the number of clients requiring hospitalisation, but this did not help the aged care facilities 'bottom line'!

Is it any wonder why there is scepticism about nursing home operators maintaining registered nurse staffing if they are no longer required to do so by law?

- *Reprinted from the journal of the Combined Pensioners and Superannuants of Australia*

## PENSIONERS TO LOBBY PARLIAMENT ON WEDNESDAY 4 NOVEMBER

At our Forum meeting on 17th September we will make arrangements to take part in the National Pensioners Convention Lobby on social care and pensions, which will:

- assemble at 11.30 a.m. Old Palace Yard (opposite House of Lords) for speeches and photos) and
- meet in the House of Commons, Committee Room 14 from 1-3 pm speakers to be confirmed

### SOCIAL CARE:

Our care system has collapsed. Widespread rationing of services, low paid staff and poor standards of care have all caused the crisis. Everyone now accepts that health and social care need to be integrated. This could be achieved with the creation of a National Health and Care Service, funded through taxation and free at the point of use.

- **See page five “Flawed care cap delayed until 2020**

### PENSIONS:

The UK pension system is totally inadequate to deliver a decent standard of living in retirement to everyone. The state pension is among the worst in Europe, occupational pensions are in decline and the new state pension system will mean future generations have to work longer, pay more and get less. We need a living state pension that takes everyone out of poverty and gives them dignity in retirement

# Flawed care cap delayed until 2020

Just weeks after the general election, the Conservative government has broken a manifesto promise and announced the proposed cap on care costs that was due to come into force next April, will now be delayed until 2020.

For those with property or assets worth more than £118,000, the cap was supposed to limit the amount they would have to pay towards their social care to £72,000 -- but critics argued the plan was flawed from the start.

Individuals would still have to pay the £12,000 annual accommodation costs and the amounts paid that would count towards the cap would be those the local council would pay if they were buying the care -- not the amount self-funders actually paid.

It was also estimated that had the care cap been introduced in 2016, it would have benefited just one in 16 people.

With the delay, those with assets of more than £23,250 will now continue to fund all their care costs in full.

Pressure for the delay has come largely from local authorities who have argued that without additional funds, they would simply be unable to administer the new arrangements.

Cuts to social care funding are estimated at £3.5bn in the last five years, and over 1m older people no longer receive the care they need due to rationing by local councils.

The government had also hoped that the private insurance market would step in with new products to

help people save for their care costs, but in a recent survey carried out by the BBC, none of the leading companies had any plans to do so.

Most recently, the UK Home Care Association has joined the debate claiming they will be unable to afford to pay the proposed higher minimum wage of £9 an hour due in 2020 to their care staff.

They have called on the Chancellor to give more money to councils to fund social care in this autumn's spending review and for care services to be "zero-rated" for VAT.

Given this situation, it's no wonder that the health charity, the King's Fund now claims the care cap has probably gone for good.

The problem is that we have a toxic mix of low paid and poorly trained care staff with chronic underfunding and rationing of services that leads to older people being the victims of the collapse of social care in this country.

The Care Act 2014 will do absolutely nothing to improve this situation and now it looks as if any other changes will have to wait for another five years.

That is simply unacceptable and we will be:

- lobbying MPs on 4th November;
- having a speaker, Eric Hill, secretary of Islington Unison's retired members on Unison's Ethical Care Charter and the NPC Dignity Code on 21st January
- campaigning in localities on 1st February 2016, the National Dignity Action Day

*NPC monthly Campaign News (September edition)*

## People are being denied the hearing aids they need

The charity, Action on Hearing Loss, accuse the NHS of imposing "cruel" cuts on people who are going deaf by denying them the hearing aids they need.

Growing numbers of NHS organisations are planning to ration access to the devices, even though they help to combat dementia, depression and social isolation among the hard of hearing.

The North Staffordshire CCG and Kernow in Cornwall are introducing eligibility criteria that will deny hearing aids to those with mild to moderate hearing loss, and research has revealed that another 22 CCGs are considering making changes to their audiology services with some providing only one

hearing aid to people with deafness in both ears and not replacing damaged or lost aids.

In a number of areas the NHS has contracts with Spec Savers and Boots to provide hearing tests, and it is clear that these private concerns are cashing in on NHS cuts by selling hearing aids.

About 2 million people (mainly older people) have hearing aids, 84% of whom got them from the NHS. A test and fitting one aid costs £294 and two aids, £388. But the one in seven who end up getting hearing aids from a private provider pay on average £3,000 a pair!

[www.actiononhearingloss.org.uk](http://www.actiononhearingloss.org.uk)

# INFORMATION

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| Every Monday BINGO   | 1pm at IPF Hall, 1a Providence Court, Providence Place, N1 0RN<br>Ring Ann for more information 020 7226 7687   |
| <b>PLAY-TIME FOR SENIORS</b><br>WEDNESDAYS<br>SEPTEMBER 9th and 23rd                       | 1 pm at IPF Hall, 1a Providence Court, Providence Place, N1 0RN<br>For more information ring 020 7226 7687<br><b>WORKING ON OUR FUND-RAISING CHRISTMAS FAIR STALL</b> |
| Thursday 10th September  | Islington Council Leader's Question Time: 7pm Caxton House, 129 St. John's Way, N19 3RQ   |
| <b>NEXT FORUM MEETING</b><br>Thursday 17th September                                       | 10.30 a.m. Islington Town Hall, Upper Street. <b>SPEAKERS:</b> Euro MP Claude Morais and Islington Mayor, Councillor Richard Greening                                 |
| Thursday 1st October   | UN Day of Older People -- will discuss at the Forum on 17th Sept  |
| Thursday 15th October FORUM<br>Thursday 19th November FORUM<br>Thursday 21st January FORUM | Mark Dearn, War on Want speaking on TTIP and the NHS etc.<br>Bob Archer, Greece Solidarity Campaign<br>Eric Hill, Unison Ethical Care Charter and NPC Dignity Code    |

**We want to hear from you.**

- Write to Islington Pensioners Forum, 1a Providence Court, Providence Place, N1 0RN
- Call us on: 020 7226 7687 Email us at: ipf@talktalkbusiness.net
- Office open from 10.30 a.m. -- 2.30 p.m., Tuesday to Thursday, but please call first.
- Sign up for our online newsletter on our website: [www.islingtonpensionersforum.co.uk](http://www.islingtonpensionersforum.co.uk)

**Presidents:** Jeremy Corbyn MP & Lord Smith of Finsbury

**Chair:** George Durack **Secretary:** Dot Gibson **Treasurer:** Eric Hill

Charity No: 1043081 We are supported by the Cripplegate Foundation and Islington Council

**Annual subscription to Islington Pensioners Forum £5**

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