



Charity No: 1043081

ISLINGTON PENSIONERS FORUM

The voice of Islington's older community

April 2017 Newsletter

To members, supporters, residents, local community groups and medical professionals

Dear Friends

Starting with the Royal Commission in 1998, at least 30 commissions, reviews research studies, and even the Equalities Commission have found that our Social Care Service is not fit for purpose.

Now the crisis and its impact on the NHS is hardly out of the news, and various proposals are coming forward from politicians to deal with this.

We believe that the Social Care Service should be shared across everyone, tax-funded and free at the point of delivery.

Nobody should have to lose their home to pay for care!

We have set this out in greater detail in this newsletter.

It is time for all of us to have our say!

Come to the meeting, and make sure your tenants association, community group, care workers and surgery are represented. We will launch a borough-wide consultation/conversation on how we can overcome the crisis in social care.

Best wishes,

George Durack,

Chairman, Islington Pensioners Forum



Tuesday 25 April 7 pm

Buffet from 6pm

Council Chamber, Islington Town Hall

Social Care is not fit for purpose. That's the conclusion of more than 30 consultations over the last 20 years. It means those in need of care are suffering and there is an intolerable pressure on our NHS. It's time for those receiving care (or left out of care), their relatives, care workers and family carers to have their say!

This meeting is being called to give those on the receiving end a chance to do just that, and we hope you will be able to come.

Supported by **Islington Tribune**, the meeting will launch a borough-wide consultation/conversation on how we can overcome the crisis in social care

Our panel will be:

Heather Wakefield - **Unison National Officer**

Councillor Janet Burgess - **Adult Care Services Islington**

Dot Gibson - **Deputy Secretary National Pensioners Convention**

Chair: Eric Gordon - **Editor Islington Tribune**

Islington
UNISON

Islington
PENSIONERS FORUM

Islington
COUNCIL

NOTE:

The above leaflet is being printed, and we will have copies at our offices at 1a Providence Court, Providence Place, N1 0RN (to the right of Screen on the Green, opposite Islington Green). Please help to distribute this widely throughout the borough.

If you wish to attend the meeting, but need transport to do so, or can get there but need a lift home, please let us know on 020 7226 7687 (remember to leave your own telephone number if you get the answer'phone).

CHAIRMAN'S NOTES

Brexit will dominate the political agenda for the next two or more years. Trying to guess the outcome will be like trying to win the lottery!

In the meantime our present government will continue to ignore the well published knowledge of the lack of funding to hospitals, social care and the welfare system.

Yet, starting with the Royal Commission in 1998, at least 30 commissions, reviews and research studies, and even the Equalities Commission, have found that our Social Care Service is not fit for purpose.

● **We all know that the service needs more funding.**

● **The cost of social care should be shared across everyone, just like the cost of the NHS and other services.**

Therefore, despite the Brexit debate, Islington Pensioners Forum is doing its best to give voice to those receiving care (or left out of care) their relatives, care workers and family carers and medical professionals.

It is time for all of us to have our say!

When this crisis is tackled in the media the government spokesperson always says the same: "we are putting more money into the services".

But the £2bn in the budget could not replace the £5bn cut the service has already suffered!

The Dilnot Commission, set up to review social care funding, was emphatically told by government that they must not include tax-funding. The Commission ended up recommending a cap on how much the self-funders paid for social care, after which the government would meet the bill.

Having agreed to implement this recommendation, the 2015 Conservative government postponed this decision "until after 2020"!

So those with £23,250 in savings and the value of their home, must fully fund their social care. This means that many people who have worked for and looked after their family home for so many years are forced to sell it to pay for their care.

Alongside this, the cuts in government grants to local councils mean that many of those who do not own a home or have adequate savings are being denied social care.

So what is the government saying now?

The House of Commons Local Communities and Government Committee is calling on ministers to consider introducing a compulsory social care insurance system. Based on the 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. For the average employee this would cost an estimated £280 a year.

But the MPs do not call for the ending of means-testing and they also propose that the forthcoming Green Paper on the future funding of social care should look at scrapping the free bus passes and prescriptions, ending the triple-lock pension guarantee (see page 4) and abolishing the winter fuel allowance.

In a separate finding the Committee also said it was "unacceptable" that self-funders were paying an average 43% more than local councils for an identical care home place.

So politicians who said that Social Care could not be tax-funded have been forced to consider this, but at the price of robbing universal pensioner benefits.

It should be no surprise therefore that **SOCIAL CARE IS THE TOP OF OUR AGENDA**, and we are pleased to be working with Islington Council and Islington Unison (which organises care workers) for the meeting on 25th April advertised on the front page of this newsletter.

● **We stand up for a tax-funded (see page 3) Social Care Service, free for all at the point of delivery, integrated with the NHS and we call for proper regulation of the care market.**

We challenge those, especially in government, who do not want a welfare state, do not want our NHS in its present form, do not need carers or benefits of any kind because they are financially secure enough to care for themselves and their families through private medical treatment.

To my astonishment, according to the polls, the largest number of voters continue to support a government with this unfair austerity programme, that in fact really hurts themselves,

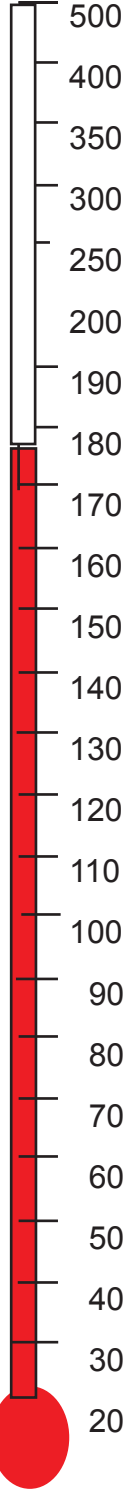
So, while the media will ply you with Brexit, keep one eye on what's going on behind closed doors! Again. . . . Social Care is top of our agenda, and with support and effective campaigning we need to get the message out to all MPs who support this vital part of our lives and the children who follow us.

● **Come to the meeting on 25 April (advert on front page). If you need help with transport for the journey, please let us know on 020 7226 7687 and don't forget to leave your telephone number on the answer'phone!**



The IPF contingent in Whitehall on the 4 March NHS and Social Care demonstration

Our £5 annual sub is less than 10p a week!



PAYING FOR SOCIAL CARE.

How much money is spent on social care?

Figures from the House of Commons Library from January 2017 show the following:

- Expenditure in England in 2015/16 on adult social care was £17bn
- The most recent estimate of expenditure on self-funded social care gives a figure of £4.9bn for 2009/10 for nursing and residential care
- £0.7bn for home care services
- £1.2bn in top-up fees for those who have some part-funded local authority care

To uprate these figures to 2015/16 prices would give a total of £7.4bn that individuals are currently paying towards their social care either at home or in a residential setting.

To raise this amount of money in order to make all existing social care provision free at the point of delivery would be equivalent of adding 0.9p in income tax.

To widen existing social care provision to include those 1.2m older people that have care needs, but are currently not receiving any support, would obviously cost more.

How much money can be raised from direct taxation?

- Increase in Income Tax of 1% would raise £5.4bn in 2020/2021 at the basic rate and £1.7bn at the higher rate.
- Extending National insurance to those working above state pension age would raise £0.9bn
- Increasing National Insurance by 1% would raise an extra £5.6bn from employers and £4.3bn from employees

The meeting on 25th April (see front page) will launch a borough-wide consultation/conversation on social care. We believe that the above figures show that a tax-funded Social Care Service, free at the point of delivery is possible.

UNDERSTANDING THE “TRIPLE LOCK”

There is a growing clamour from some politicians and right-wing think-tanks for the basic state pension “triple lock” to be scrapped. This is part of the recommendations for dealing with the cost of social care (see Chairman’s Notes on page 2). So what is the “triple lock”? (From NPC Triple Lock Campaign Briefing January 2017)

- Labour’s Barbara Castle introduced the basic state pension link to earnings in 1979, but this was repealed by Margaret Thatcher in 1980, and since then our pension has fallen behind by around £70 a week.
- The Labour government in 2000 faced a huge backlash when they raised the basic state pension by just 75p in line with the 1.1% inflation based on the Retail Price Index (RPI)
- As a result of pensioner pressure in 2001 Chancellor Gordon Brown made a commitment to increase the pension by a minimum of 2.5% or prices, whichever was higher.
- The Coalition government of 2010 kept the 2.5% guarantee, but added it to prices inflation (as defined by the lower Consumer Price Index - CPI, rather than RPI) and average earnings. **This is the “triple lock”.**
- There are now calls from some politicians and right-wing think-tanks that the triple lock is too generous and financially unaffordable, and this is used to try to create a rift between young and old.
- Dealing only in percentages, the figures show that over the last 15 years the basic state pension has risen by 64.5% compared to average wages for full-time work of 52.1%.
- However in real (money) terms, the average wage stands at £26,260 compared with a basic state pension of just £6,203.60.
- In 2001 the basic state pension as a percentage of average full-time earnings was 21.8% and in 2016 the percentage was 23.6%.
- This is a 1.8% increase in the percentage, and of course at a time when public sector workers’ wages have been frozen.
- Those against the triple lock argue that it is unfair on younger workers who are seeing state pensions rise faster than their own wages.
- But the triple lock is actually unfair to those who retired before April 2016 because under the current rules only the basic state pension is linked to the triple lock, whilst any state second pension (SERPS or Graduated Pension) is tied to the Consumer Price Index.
- In 2016 this meant that the state second pension did not rise at all, but by contrast the new state pension (from April 2016) is linked to the triple lock.
- This means that in April 2017 older pensioners get a 2.5% increase on £119 a week, whilst newer pensioners get a 2.5% increase on £155 a week.
- The result is a growing gap between the old and the new state pensions.
- Critics of the triple lock, such as Baroness Ros Altman and former Work and Pensions Secretary of State, Stephen Crabb have started to argue that the triple lock should be replaced with a system whereby the basic state pension would be linked to earnings, but would have a temporary link to inflation if that exceeded wage growth.
- In effect this would introduce a rather complicated double lock that ensured the state pension would never rise higher relative to earnings.
- However, a recent National Audit Office report found that 76% of people reaching retirement age in 2060 will be worse off under the new state pension than if they had been on the old system
- Millions of future pensions are also likely to have less generous defined contribution occupational pensions and a rising state pension age of 67 and beyond.
- And so we oppose all attempts to attack the basic state pension, the triple lock and universal pensioner benefits. Defence of these rights now is defending the rights of future pensioners!
- Remember, the UK state pension is 32nd out of 34 OECD countries, despite having the sixth strongest economy in the world.
- In the longterm the policy of the National Pensioners Convention, standing up for future pensioners, is for a straightforward LIVING STATE PENSION set at 70% of the Living Wage (outside London). This would currently give a figure of just over £10,500 a year or £202 a week.



Please note two garden parties at Highbury View

● **Saturday 27th May**
(the tenants association)

● **Saturday 1st July**
(Islington Pensioners Forum)

LIVING WELL AND LOOKING GOOD

Annual General Meeting of the Relatives and Residents Association: 28 February

Report from Joyce Herron, Supa Kusumratana and Belen Vaughan

Some of us will end up in a care home, so we might as well face that, but more importantly get together to stand up now for "living well and looking good"!

We don't have to lose our dignity when we lose some of our faculties! You will see from the topics discussed that this encouraging theme was evident throughout the day at this well-attended important event .

Speakers were: Jane Ashcroft (CEO Anchor) on "Why looking good matters"; Amanda da Costa (care home pharmacist) on "Good prescribing in care homes"; Dr. Joe Sullivan (domiciliary dentist on "Dental care and dementia"; Kate Collet-Fenson and Paula Cook (audiologists) on "Hearing better and dementia"; Sarah Campbell (dementia and ageing research at Manchester University) on "Gonna make you gorgeous - hair

and care" and Des Kelly (R and RA trustee) on "Making 'living well and looking good' in care a reality".

The Relatives and Residents Association have produced an important tool in the form of a key ring with 12 "keys to care" setting out the questions to ask and the actions to take for care workers. It is also important for relatives to have this tool so that they can actively participate in and put questions about the lives of their loved ones in a care home. **The cost for 1 set of 'keys' is £6.50 plus p&p.**

- The Relatives and Residents Association, 1 The Ivories, 6-18 Northampton Street, N1 1HY Telephone 020 7359 8148 email: info@relres.org web: www.relres.org **Helpline: 020 7359 8136**



Councillor Mick O’Sullivan advises us on our fuel bills



Most older Londoners grew up when energy was a public service. Changing our supplier was not part of our lives. However, today fuel supply is privatised, and it seems that we can change our supplier very easily online and save £200 a year on our fuel bills.

The sense of this is shown by the fact that 1.1million Londoners are in fuel poverty, which is a danger to health, because 21 degrees is the recommended heating for a living room, and for older people it is probably more than that.

There are all sorts of things we need to know about our bills. For instance the phrase

“standard variable rate” is used by companies to get round the need to charge a lower rate. We also need to know about smart meters, which all of us are supposed to have by 2020, and without us knowing how to use them the companies can use them in their own interests. Mick advised that we keep our freezers full up, with plastic water bottles if necessary until we have other things to put in them. Also that we switch off our TV and other electric appliances because keeping them on stand-by will cost around £75 a year. Mick is prepared to help any member with their fuel bills.

LET’S GET A GOOD TEAM ON OUR CAMPAIGN STALL AT THE CO-OP SHOP IN NORTH ROAD 10 am - 12 noon ON WEDNESDAY 19 APRIL

For the past three or four months Islington Pensioners Forum has been one of the chosen charities by Co-op customers in this borough; this means that we get a percentage on the sale of Co-op labels and carrier bags. We already know that the final figure at the end of April will be over £2,000 for which we are very grateful. So this stall is to say “thank-you” to Co-op customers and to let them know what we stand for and what we do.

INFORMATION

BINGO every Monday	1 pm at 1a Providence Court, Providence Place, N1 0RN
Every Wednesday 1.00 pm	Lunch and a chat, in the IPF Hall (address above)
Every Wednesday 3 pm - 4 pm	IT and Smart Phones -- learn how to use them! Sessions by "Healthy Generations" and IPF in the IPF Hall (address above)
Wednesday 19th April 11 a.m.	North Road Co-op for Campaign Stall (see page 5)
Thursday 20th April, 10.30 am Committee Room 1, Town Hall	Forum meeting: Community Funding : A panel of Patrick Jones (Cripplegate Foundation) Peter Crockett (Healthy Generations) and Bronwen Handyside (IPF resource worker) will speak and field Q/A
Tuesday 25th April SOCIAL CARE PUBLIC MEETING	COUNCIL CHAMBER, ISLINGTON TOWN HALL refreshments, 6 pm , meeting starts 7 pm (see front page)

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., Monday & Wednesday, but please call first.
- Sign up for our online newsletter on our website: www.islingtonpensionersforum.co.uk

Presidents: Jeremy Corbyn MP & Lord Smith of Finsbury

Chair: George Durack **Vice Chair:** Bob Collins

Secretary: Dot Gibson **Assistant Secretary:** Annette Thomas

Treasurer: Eric Hill

Charity No: 1043081 Supported by Cripplegate Foundation & Islington Council



Islington Pensioners Forum £5 annual subscription

STANDING ORDER FORM : please send the completed form to:

Islington Pensioners Forum, 1a Providence Court, Providence Place, N1 0RN

To: The Manager.....Bank (Sort Code / /)

Bank address/post code.....

.....

From: (your name and address).....

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or hand in at the Forum meeting