

# Campaign!

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

## Social care funding plan about as credible as a 'Findus lasagne'

**T**he NPC has described the government's plan to reform social care funding as "about as credible as a Findus Lasagne", because it lacks sufficient funding to tackle the problems that pensioners face.

During the middle of February, ministers leaked the announcement out over a three day period in the hope of securing some favourable media coverage, but by the following week the gaps had started to appear in their plans.

Critics argued that setting a cap on care costs of £75,000 would benefit just one in 10 older people who would end up requiring that amount of care, whilst the vast majority who own their own homes would still be faced with hefty

bills.

The government believes that the plans can be funded through a combination of a freeze on inheritance tax and through planned changes to the state second pension scheme, but the NPC believes these measures will fail to raise sufficient amounts to make any real difference to the system.

Dot Gibson, NPC general secretary said: "Social care needs urgent and radical reform, but these proposals simply tinker at the edges."

"The current system is dogged by means-testing, a postcode lottery of charges, a rationing of services and poor standards and nothing in the plan looks like it will address any of these concerns."

"The government needs to be much

braver and bolder with its plans for reform – otherwise in a few years time we'll be back again having another look at the issue."

The government hopes that the private insurance industry will step in to provide people with products that will help them save towards their £75,000 costs, but the NPC believes it would be fairer to pool the risk by merging health and social care to create a truly integrated system which was funded through general taxation – like the NHS.

"Getting older and needing care isn't a lifestyle choice – so why should the cost of care not be shared by society as a whole?" added Ms Gibson.

A NPC briefing paper on the issue is now available on request.

### What does it mean?

- From April 2017, the cost of care in residential/nursing homes will be capped at £75,000. This will not include general living costs (estimated to be around £12,000 a year)
- The amount that will qualify for the cap will not necessarily be the amount an individual actually pays, but the amount the local authority assesses is necessary to meet their care needs
- To qualify for the cap an individual must have care needs that meet certain criteria; the details of which have yet to be announced, but are likely to be based on existing 'substantial' and 'critical' needs only
- Those with income and/or assets (including property) of more than £123,000 will have to pay the full £75,000 care costs before they receive any state support. Those with between £17,500 and £123,000 will pay a proportion of the £75,000. Only those with less than £17,500 will have all their care costs covered by the state
- The funding for the proposals will come from a freeze on inheritance tax and changes to the state second pension



## National Pensioners Convention

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## Campaign Dates

**26-27 March 2013**  
**Biennial Delegate Conference**  
Every two years national pensioner organisations and NPC regions get together to decide policy and elect the Convention's seven officers. This year the event will take place in Southport. A full report of the event will be available in April.

**NPC Pensioners' Parliament 2013**  
18-20 June, Winter Gardens, Blackpool. New TUC leader Frances O'Grady will address the opening rally. The Care and shadow care ministers have also been invited to attend. In addition, there will be sessions on pensions and benefits, transport, care and services in devolved administrations. Tickets priced £6 (including entry into prize draw). Bookings and initial programme are available now.

# Victory on age allowance petition

**T**he NPC's campaign to bring about a government U-turn over age related tax allowances received a boost at the end of February when the online petition reached over 100,000 signatures.

Since the Budget announcement in March last year, the NPC has been promoting the petition which seeks to reverse the chancellor's

plan to freeze the personal tax allowances for the over 65s from 5 April 2013.

According to official figures, 4.4m pensioners will lose an average of £83 in the coming tax year.

Those who reach 65 after April will also be given a lower allowance, and can expect their losses to be more than £470 as a result of the planned changes.

Frank Cooper, NPC president

said: "Mr Osborne's plan to freeze the tax allowances of pensioners on little more than £11,000 a year while giving a tax rate cut to those earning over £150,000 is simply unfair and completely unjustified."

The NPC is now calling on backbench MPs to sponsor the petition and have the issue debated again in Parliament.

# Cut to coach travel

**T**he government's decision to axe half-price coach fares for the over-60s saw 1m fewer pensioners travel with National Express last year, according to the company's latest annual report.

One of the chancellor's first cuts after taking office was to remove the £16m subsidy on discounted coach travel - and it is now clear that the effect has been to restrict the mobility and independence of pensioners across the country.

The costs and benefits of the concessionary bus pass were also considered recently at the NPC's one-day transport conference.

Delegates heard how both bus companies and local councils administer the scheme - with both sides agreeing that more funding was needed.

A report of the event will be available shortly.

# Dementia sufferers get mediocre care

**P**ensioners suffering from dementia are enduring a "forgotten scandal" of mediocre care in homes, according to the latest report from Alzheimer's Society.

In a shocking - if not unsurprising finding - the report found that almost two-thirds of relatives with someone in a care home said they felt their loved ones did not enjoy a decent standard of living in their

final years.

Such a finding is also worrying given that eight out of 10 people in care suffer from dementia or memory loss - and the figures are forecast to rise further over the coming decades.

Of equal concern was the finding that seven out of 10 people in Britain were also "scared" about the thought of going into a care home in their older age.

No doubt this

view has been influenced by a number of recent high profile stories which have highlighted the abuse and neglect of older people in care.

Pat Healy, NPC vice president said: "We demand the best possible treatment for our grandchildren, so why should we expect less for ourselves?"

The NPC continues to promote its Dignity Code as the basis for minimum standards.

**If you know of anyone who would like to receive this bulletin please send their email address to the NPC**