

Policy Motions for BDC 2017

SECTION 1: NATIONAL ISSUES

EFFECTS OF BREXIT ON PENSIONERS

Motion 1

This Biennial Delegate Conference (BDC) notes the decision of the UK electorate, by Referendum, on 23 June 2016 to leave the European Union (EU) and the implications of that Referendum Vote as set out in the NPC Briefing Paper of June 2016.

In the event that the Government does proceed to invoke Article 50 and commence negotiations on the terms of the UK's departure from the EU, this BDC agrees that the Government must ensure that the interests of UK pensioners are properly addressed during the course of and in the outcome of those negotiations.

To that end, the NPC is instructed to write to the Secretary of State for Exiting the EU, asking that he ensures that, amongst other issues of concern to older people, there is no detriment to pensioners on the following matters, as a consequence of leaving the EU:

- Universal Pensioner Benefits
- The Triple-Lock
- Protection of UK pensioners resident in the EU
- Health protection for UK pensioners holidaying in the EU
- Double Taxation Treaties
- Staffing levels to provide Social & Health Care
- Funding for Housing Associations

This BDC also agrees that the NPC should campaign and work with any other organisation that supports or comprises of older people in pursuit of these goals.

Proposed: CSPA

DEVOULATION

Motion 2

This BDC is concerned at the potential dangerous effects of devolution of services, responsibilities and power. It sees this policy as a means of central government passing on its responsibility for providing services to local authorities and other bodies, and calls on the NPC to oppose any such devolution of services.

Proposed: East Midlands Region

OLDER PEOPLE'S COMMISSION

Motion 3

This Conference welcomes the commitment of Jeremy Corbyn, Leader of the Labour Party, to establish an Older People's Commission to prepare a programme of reforms required to meet the needs of an aging population.

We will engage in its considerations, with the priority for a living state pension that takes pensioners out of poverty that ends the daily struggle by millions of older people to afford essential items such as food, gas and electricity.

We will seek a reversal of cuts to adult social care budgets, with the return of this essential service from private corporations to local government, adequately funded out of taxation.

We call for the housing needs of older people to be an integral part of the national plan to build new houses for social rent.

Until the state pension, which is currently the least adequate in the developed world, 32nd lowest out of 34 countries, reaches a living standard, we refuse to undermine the principles of universalism in pensioner benefits. We reject calls for an end to, or the means testing of, the concessionary bus pass, the over 75s free TV licence and winter fuel allowance.

We reject the crude attempts to divide the generations. Inequality in Britain is not determined by age, but by class and wealth. Young and old have shared concerns, of housing, transport and pensions.

In supporting the Older People's Commission we commit ourselves to campaigning alongside all workers, their families, and students to establish a just and equal society.

The NPC each year brings together many hundreds of older people to the Pensioners' Parliament, to discuss the problems facing older persons in an Austerity driven economy. After reviewing the attacks being made on living standards across the country, pensioners return to their localities and conduct campaigns to protest what is happening.

Our task must be to transform protest into change. We believe it is necessary to mobilise the support already shown through the Parliament, linking up with the trade union retired sections, in to national demonstrations and campaigns, on issues focused by our members. Such campaigns would not just be lobbies of protest, but seeking to meet the needs necessary to improve the lives of our supporters and their families.

Unite therefore calls on the NPC to campaign on these issues.

Proposed: UNITE

PEOPLE'S ASSEMBLY

Motion 4

The intergenerational agenda to fight austerity can be served by combining with as many organisations as possible. This way the needs of pensioners can be explained while learning how other generations are affected.

The People's Assembly is a broad, united and national campaign opposed to economic policies based on austerity, cuts to and privatisation of our public services

and in defence of and support for a National Health Service free at the point of need and paid for through taxation. A broad united campaign which aspires to support, encourage and co-ordinate joint action based on affiliation by individual supporters and linked to no political party.

This BDC therefore calls on the NPC to affiliate to the People's Assembly nationally and encourage regions and branches to get involved at a local level.

Proposed: West Midlands Region

SECTION 2: NPC ORGANISATION

Motion 5

This Conference calls on the NPC to seriously consider holding the National Council and the National executive Committee on the same day and in the same venue on the two scheduled National Council dates. Other National executive Committee meetings to be held on their usual dates bi-monthly. Much of the business of these two meetings is duplicated, the same papers produced for both of them. This would save time and money for both NPC officers and delegates.

Proposed: NPC Wessex

Motion 6

This BDC recognises that the future of the NPC and the Pensioners Parliament is in the balance. There has been no progress in growing the organisation since the last BDC, in fact the organisation is in long-term decline. Continuing to do the same things in the same way each year is not an option and only radical transformation of the NPC will achieve the potential of the senior citizens' movement in the UK.

The BDC recognises that some of the components of this existential crisis include:

- Fast reducing income (a decline of 25% since 2014), including reduced support from some unions and other major donors
- A continuous deficit-budget policy, leading to diminishing reserves, which if current trends continue will soon reach a point where wind-up liabilities cannot be met
- Diminishing numbers of active local pensioner groups affiliated to the NPC
- Withering of numbers of delegates to the Pensioners Parliament
- Reluctance to embrace the opportunities of new technology and social media
- Antipathy towards empowering individual members
- Bureaucratic and old-fashioned representative structures
- Very low national profile

The BDC therefore agrees that transformation of the NPC is required if the organisation is to have a sustainable future and instructs the Executive Committee to conduct a major consultation exercise on the challenges facing the organisation and on radical solutions to the above issues, including:

- Preparing a sustainable financial strategy after discussion with affiliated organisations and potential donors
- Cost reductions, including slimming down the top-heavy officer and national committee structure

- Placing individual members at the heart of the organisation with equivalent status to affiliated organisations by setting up and resourcing a national individual members organisation
- Conducting a recruitment exercise for individual members, in cooperation with Silver Voices and other affiliated groups, to tap the huge potential of millions of senior citizens both inside and outside the trade union movement
- Developing an ambitious communications strategy, maximizing the use of new technology and social media
- Developing and implementing a media and influencing strategy
- Restructuring the Pensioners Parliament to include a decision-making role
- Using organisational targets to measure progress in reaching our goals

This BDC instructs the Executive Committee to convene a special Delegate Conference within 12 months to agree a Transformation Plan covering the above matters."

Proposed: Silver Voices

SECTION 3: PENSIONS AND RELATED ISSUES

TRIPLE LOCK

Motion 7

Conference agrees that with low inflation and higher earnings the "Triple Lock" allowing Pensioners to "catch-up" on their State Pensions must be defended and maintained.

Conference notes the attack on the "Triple Lock" by the Institute of Economic Affairs and the Institute of Fiscal Studies urging the government to scrap it.

Conference further notes the Report from the Government Actuary Dept adding fears the Government would have to scrap the commitment.

Conference agrees that the NPC will Campaign through the Labour Party, the Trades Union Congress and other organisations to defend the "Triple Lock" and maintain the commitment during the life of this and the next Parliament.

Proposed: CWU

PENSION PROTECTION

MOTIONS 8 & 9 WILL BE MOVED AND SECONDED and THEN OPEN FOR A COMMON/GROUPED DEBATE

Motion 8

This conference notes with great concern, the way that individuals are threatened with the loss of part of their workplace pensions because of the actions of individuals such as Philip Green, the former head of BHS.

The system that allows companies to avoid going into receivership by 'packaging' a sale, in his case to a known bankrupt for £1, is an absolute injustice, especially as he (or his wife) took hundreds of millions of pounds in profit from the company.

His statement that he was going to ‘deal’ with the pension fund deficit of over £500m does little to allay the fears and concerns of the former employees, many of whom stand to lose some of their pension if the scheme has to go into the government’s pension protection scheme.

Added to this, we have other companies such as Tata Steel who are looking to off load their pension so they can pay dividends to their shareholders. The danger is that if the government sets a precedent and agrees to this, then no company pension scheme will in future be safe.

We therefore call upon the NPC to join with the TUC, Labour Party and others in calling for legislation to ensure that pensions are not placed behind shareholders if a company gets into financial difficulties. This should also include the right to demand repayment where shareholders have disregarded the rights of pensioners to protection against having to take reduced pensions because of the inappropriate actions of others.

Proposed: London Region

Motion 9

On 11 October 2016 the BBC Radio 4 programme in the File on 4 series titled “How safe is your pension?” carried reports of companies unintentionally becoming bankrupt or sold with many people losing significant amounts of their pension if they are already retired, or their expected pension if they have not yet retired.

It also carried reports of companies intentionally becoming bankrupt, often having their ownership transferred to other owners without legal obligations to financially support their pension schemes.

These issues have happened without The Pensions Regulator, the schemes’ trustees, employees, their unions, or pensioners being informed.

The result is that people have lost significant amounts of their pension if they are already retired, or will lose significant amounts of their expected pension if they have not yet retired. It can also detrimentally affect beneficiaries who were not employees but are the partners, dependents or children of a member of a scheme after the death of that member.

This is unacceptable and leaves many people poorer than they should be through no fault of their own, and can cost the tax payers money in the increased requirement for social care and benefits.

This Conference therefore calls on the Government to instruct The Pensions Regulator to investigate cases in which companies have become bankrupt or have sold their business with the result that their employer’s pension scheme has insufficient funds to pay the pensions and benefits that were expected under the scheme’s rules, and then to introduce robust legislation to protect pension scheme members and beneficiaries.

Proposed: Eastern Region

INDEXATION

Motion 10

This Biennial Delegate Conference notes that the Office of National Statistics (ONS) is pushing hard for the Consumer Price Index Housing (CPIH) to be the official measure to update pensions and benefits. This conference also recognises that the only grounds upon which we can overthrow the use of CPIH are that:

1. The mathematical functions used in the CPIH do not normally give the actual rate of inflation
2. The content of the basket used in the CPIH does not wholly reflect the expenditure of a typical household

As the first reason upon which we are arguing against the use of CPI applies equally to the RPI, we cannot recommend use of the RPI without rejection. It is clear that we can only change the ONS's view, and that of the government, if we argue for an index that gives the correct value of inflation as seen by a typical household. The policy in this motion does just that and past evidence indicates that it would be beneficial to our members. Hence this BDC agrees that:

The NPC should campaign for the inflation index used to uprate pensions and benefits to be an index whose data sources are based on the principles laid down in the "Household Inflation Index (HII)" described by Astin and Leyland in their paper "Towards a Household Inflation Index", (Royal Statistical Society, May 2015) and calculated using the total cost (Prices times quantities) of all the items in the typical basket at the end of the relevant period, divided by the total cost at the start of the period using sub divisions of items where needed, to deal with known potential problems such as changes in purchasing practice.

Proposed: Thames Valley Region

TAXATION

Motion 11

The Chancellor of the Exchequer has requested the Office of Tax Simplification (OTS) make recommendations on the possibility of merging National Insurance into Income Tax. Previous similar proposals have been abandoned because of complications combined with difficulties in protecting pensioners from an up to (at current rates) 12p in the pound increase in the basic rate.

Conference instructs the National Executive to take all appropriate steps to try and ensure that any OTS/Government proposals do not adversely affect the financial position of pensioners.

Proposed: PROSPECT

SECTION 4: HEALTH AND SOCIAL CARE ISSUES

SUSTAINABILITY AND TRANSFORMATION PLANS

Motion 12

This BDC calls upon the Executive Committee of the NPC to initiate a campaign to oppose the imposition of STPs without scrutiny by Parliament, local health and well-being boards, democratically elected councillors and patient representative organisations.

The introduction of STPs will have a detrimental effect on the provision of acute and primary and other health care services in terms of delivery and financially, adding increased bureaucratic costs to an already significantly underfunded NHS. These changes will inevitably impact on all service users, but are likely to have a greater effect on the elderly and most vulnerable members of our society.

Proposed: NPC South East

SOCIAL CARE

MOTIONS 13 & 14 WILL BE MOVED AND SECONDED and THEN OPEN FOR A COMMON/GROUPED DEBATE

Motion 13

This Conference is appalled that the Chancellor's Autumn Statement failed to respond to the accelerating crisis in both the NHS and local authority social care.

It therefore agrees that the NPC should launch a national campaign urging all our affiliates and individual members to raise these issues, (either on their own or together with other like-minded groups) with national and local politicians and political parties, and with the general public, using petitions, street stalls, local meetings, local and national leaflets, letters and press releases to local media etc, calling on the government to address the dual crisis in funding as a matter of urgency.

Proposed: NPC Yorkshire and Humber

Motion 14

This BDC reaffirms the call for a National Health & Social Care service (NH&SC) funded from taxation and free of charge at the point of need. In addition, the need for this service to be publicly owned and controlled is a very important issue. The NHS has wasted resources in the constant tendering, bidding and threat of legal action if a private company considers they were not allowed to take over a service. These private providers use the NHS logo but pocket tax-payers money, cherry-pick the most profitable services, reject patients who could present complications, send to the NHS anyone whose health deteriorates due to their treatment and give their employees inferior pay and conditions.

Given the damage done to the NHS by private provision, this Conference calls on the EC to step up the campaign for a NH&SC service funded from general taxation, universally provided, free at the point of need and publicly provided.

Proposed: UCU

CARERS

Motion 15

This BDC believes it is vital that NPC's strategy on care should be based on uniting the aims and values of the workforce with those of older people and other service users.

This BDC notes that millions of pounds annually are saved to the economy by the efforts of unpaid carers looking after parents and other relatives in their own homes, often on a 24 hour basis. The great majority of those receiving such care are elderly people, many with physical disabilities or mental illnesses such as dementia. The Carer's Allowance (paid only if the carer does 35 hours a week or more) is £62.10 a week. Attendance Allowance of £55.10 or £82.30 a week is paid to disabled people over 65 in need of 24 hour care.

This BDC also notes that employed carers for what is a strenuous, physically and emotionally demanding job is not recognised as such and is rewarded in most cases at a level far below the National Living Wage.

The Care Act 2014 laid a legal responsibility on Local Authorities to identify carers usually a relative or friend who might have support needs that are not being met. This BDC is concerned many Local Authorities are not doing this and asks the NPC to request the Care Quality Commission look into this.

The Care Act also refers to an Appeal Procedure which the Government are supposed to be consulting on before introduction in 2020. This does not appear to include carers. The NPC is requested to make a submission which would ask for carers to be included.

The NPC should work with the TUC, trade unions and other relevant bodies to seek their backing in mounting a major campaign aimed at improving payments and other help for carers so that our retired members and all other elderly people needing care can have their needs met without their carers being exploited.

Proposed: PCS

ELDER ABUSE

Motion 16

There is an increasing demand for care in the UK and the proportion of elderly people requiring care in the future will place even more demands on a service that is already struggling.

With year-on-year cuts to local councils, over 1.8 million people are already denied access to care. This will, as time passes, create an increase in the number of people assessed as in critical need. It will also place a further burden on the NHS in the intervening period.

The private sector provision of care – whether residential, nursing or home care – will see growth as budget cuts hit local authorities and hospital trusts. Currently 80% of all social care is delivered by the private sector. Billions of pounds are spent on tendering processes – money that could be invested in hospitals and local service. Many local authorities do not now own their own residential or nursing homes, with the majority of home care outsourced. Private care homes often use untrained staff or staff with limited training and do not have the necessary ratio of carers to patients. The turnover of staff is high in these establishments.

Although there are many very good and caring staff working in this field, they are amongst the lowest paid. They struggle with the demands of patients and a lack of support from their managers, who themselves are often not trained in the effective management of care. There are frequently not enough staff to be able to afford the care, dignity and respect that should be given to elderly patients, particularly where the needs of patients are complex and time consuming. Stressful situations can lead to heightened incidents of verbal and/or physical abuse.

Although most care homes will display menus with choices, there is, in actual fact, little choice. Food is often scarce and not nutritional in its value to older people. 40,000 elderly and disabled people in the care system are not getting enough food and drink leading to hospitalisation due to malnutrition and dehydration.

You may have seen and read the report 'Where Does the Money Go?' which shows how much the taxpayer is giving to private companies and how little actually reaches the individual needing care. It is not acceptable that these private companies can structure themselves in such a way as to lay the risk at the door of staff, patients and councils.

This Conference instructs the NPC to:

1. Continue to promote and raise the profile of a National Health and Care Service which sees social care funded in the same way as the NHS, through general taxation, free at the point of use – a service publicly owned, publicly funded and publicly delivered.
2. Raise awareness with the government of the unacceptable financial structures of large care companies that enable tax evasion whilst placing vulnerable and elderly people at risk.
3. Work with relevant organisations to challenge practices that are against equality and human rights legislation.

Proposed: NPC Northern

RIGHTS OF THOSE IN CARE

Motion 17

In February 2016, there was a local story from Blackburn with Darwen about a couple separated and put in different Nursing Homes. The Clinical Commissioning Group (CCG) were responsible and assured the local paper that everything would be done to try to bring the couple together. The husband died before the CCG did anything about it.

Nowadays few patients actually meet the requirements from NHS Continuing Care, even fewer couples both meet the requirements of Continuing NHS Care. But if a couple, married, living together, same sex or otherwise, we believe for the health and wellbeing it is important that they receive medical support and are placed together.

Even older people who may be suffering from dementia may have months and memories when they recognise their partner and their social wellbeing will be improved by being together.

In as an example in Blackburn with Darwen the CCG supported an administrative team 20 miles away in Leyland, what they did was circulate all the CCGs which they supported and took seven months to get an agreed statement which was anodyne in the extreme as it did not promise anything other than "all aspects will be taken into consideration".

We want a specific assurance that every effort will be made to house couples who justify Continuing Care via the NHS to be put physically together. We are asking the

NPC to demand a specific policy that CCGs will endeavour to place couples, who both justify the need for NHS Continuing Care, in the same physical establishment, in order to prevent the couple dying apart.

Proposed: North West Region

DEMENTIA

Motion 18

Dementia is often undiagnosed, misdiagnosed, and there is a widespread myth that dementia is an inevitable part of ageing, when in fact it is a treatable, though not curable disease. The National Union of Journalists recognises that dementia affects and threatens the welfare and employment of journalists

Research shows:

- Dementia and Alzheimer's Disease are now the leading cause of death in England and Wales (Office for National Statistics, 14 November 2016)
- Dementia affects 1 in every 14 people over 65 in the UK
- By 2025 it's predicted more than 1 million people will be diagnosed with dementia
- Dementia currently costs the UK £26 billion a year

Many dementia sufferers and their families are failing to get the support from health and social services they need.

This Conference calls on the NPC to:

- Campaign as widely as possible for earlier diagnosis and more effective treatment of dementia, and lobby UK governments to bring this about.
- Oppose any attempts to divert funds away from the care of those with dementia.

Proposed: NUJ

SECTION 5: HOUSING ISSUES

Motion 19

An article published in The Independent on 30 September 2016 revealed measures which will be introduced in April 2018 that will result in thousands of pensioners being hit by a new bedroom tax. This is despite the Government's promise to protect the elderly from the hugely controversial benefit cuts.

Pensioners are poised to lose at least £300 a year because their homes will be deemed to be "under occupied", slashing their incomes or forcing them to move away from family and friends, or to flats that are unsuitable for older people.

In some cases, the financial pain will be greater – one housing association has identified pensioners in part of the North who are set to lose a staggering £1,700 a year.

This hardship is the result of housing benefit in social housing being limited to the level of the Local Housing Allowance, the cap used in the private sector. Caroline Abrahams, charity director of Age UK, said: "Imposing the cap on older tenants will

not only cause them anxiety and distress, it is also pointless given the lack of affordable housing options available to them".

Therefore, this Biennial Delegate Conference calls on the National Pensioners' Convention to campaign against these proposals.

Proposed: UNISON

Motion 20

Conference agrees that it is totally unacceptable that in a country as wealthy as the UK older people find themselves either threatened by homelessness or are homeless.

Conference notes that often issues around entitlement, complex combinations of benefits and Housing benefit administration can be very confusing and difficult to understand.

Conference also notes that if people believe certain press reports people would believe that older people live in luxury 365 days of the year, when according to Age UK 21% of older people over 55 years of age have no housing wealth at all.

Conference therefore agrees to call on the NPC to:

1. Campaign and raise the issues of homelessness and Housing poverty.
2. Lobby Parliament, MPs and Councillors on this issue.
3. Set up meetings with some agencies operating on behalf of old homeless people and raise these issues with them, and report back to future NPC Executive meetings on the outcome of these meetings.
4. Demand that the UK Government investigate the concerns from the NPC on homelessness and Housing Poverty.

Proposed: GMB