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THE LINK

THE MAGAZINE OF THE RETIRED MEMBERS’ ADVISORY COMMITTEE

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CWU CONFERENCE REPORT
Jeremy Corbyn calls for a more just society
Over recent years we have seen a number of attempts to stoke conflict between generations.

The idea that retired people ‘have been looked after’ and now ‘have it easy’ is one we have all heard. But it has little relation to reality and the experience of many of our retired members.

When these claims are put in the context of austerity it is easy to see how they are used as a smokescreen. Instead of looking at what the government is doing, we are supposed to set young and old against each other.

We have seen this tactic being used in a number of different ways: to divide private and public sector workers; to divide people born in the UK from those who have migrated here; and most notoriously with the ‘striver’ versus ‘skiver’ rhetoric.

Each time it is used to mask the government’s own failings and its own austerity agenda. And it runs against the values we all strongly believe in as trade unionists: of solidarity and collectivism.

It is also clearly wrong when it comes to the old and young in this country – 1.8 million pensioners live in poverty and the ‘triple lock’, for state pension increases, cannot mask the fact it remains inadequate to afford someone a decent standard of living.

The problem of inequality in this country is not about your winter fuel allowance or a free tv licence – it runs far deeper than the right-wing media would have us believe.

In short, we need fundamental change. We need a new deal for workers; a new economic settlement; an end to the housing crisis; and an end to poverty among young and old.

We will be fighting for these things on behalf of all our members and making it clear that we will never accept a divide and rule agenda.

TOGETHER WE STAND...

DAVE WARD
GENERAL SECRETARY

Since 2005 there has been a big drop in membership, which obviously means a subsequent reduction in income.

So the CWU needs a complete re-design which will see change across the union – from headquarters outward.

The number of retired members are falling much faster than we are recruiting members. So we need to do all we can to assist the re-design of the CWU.
The pension it seems is the latest target for the government in its insatiable desire to cut away welfare support for working people.

The premise of the recently set up state pension review, under former CBI director general, John Cridland, seems to be that present levels of pensions cannot be afforded moving forward, and with people living longer the retirement age needs to be extended.

**Life expectancy**

First, it is arguable whether people will continue living longer into the future. There are growing levels of obesity and conditions like diabetes. Then there are also the wide differences in life expectancy, dependent on where people live. There are big differences in life expectancy running across London, let alone between one part of the country and another.

Leaving aside the questionable nature of the living longer argument, the question remains why in the fifth largest economy should people be working longer and receiving smaller pensions?

The attack on pensions is the latest move being justified on the back of the so-called austerity agenda.

**The 1970s, a time when people believed we would all share in future prosperity**

It was not ever thus. Back in the 1960s and 70s the expectation was that with ever more automation of work processes, the future would see shorter working weeks, more leisure time and early retirement. And this, let’s remember, was a time when the internet was not even on the agenda.

There was an interesting look at life in the 1970s, as part of the BBC’s Back to the Weekend series, when a family went back and lived life as it would have been in a past decade. The family really enjoyed life in the 1970s, when they spent more time together, had greater leisure time and were relatively prosperous. The statistics from that decade show that the gap between the richest and poorest was at its narrowest point – a time incidentally when there were strong trade unions. People were also found to be happier.

Then along came Margaret Thatcher with her neo-liberal agenda of the 1980s. There was no such thing as society, with people working longer hours for less pay – the exact reverse of what had been predicted in the 1970s. This mantra has dominated ever since that time, leading to a culture that has delivered zero hours contracts and low wages as part of the working experience.

**A just society**

The reality is that if society was run in a more just way, there would be shorter hours and earlier and well remunerated retirement. This was not some 1970s dream but what should be reality today. It is the least that can be expected in a nation as rich as this one – we as trade unionists must demand our share of that prosperity.
Councils call for faster devolution of powers, amid funding shortages

DEVOlUTION
Councils anticipate having to increase charging for services, dip into reserves and cut frontline services in the next financial year, so they want the government to go further on its commitment to financial devolution.

The 2016 State of Local Government Finance survey, conducted by think tank the Local Government Information Unit (LGIU), found that 89% of the 132 councils surveyed say they will have to increase charging in 2016-17.

The number saying they will have to dip into their reserves has risen sharply, from 55% in 2012 to 82%. And nearly 40% say cuts in their frontline services will be evident to the public.

The Chief Executive of LGIU Jonathan Carr West, said: “The government has shown a genuine and radical commitment to changing the way Britain is governed. But the path to devolution has been encumbered by decades of central government ducking crucial questions about how local government is financed.”

89% of surveyed councils will increase care charges

Overall, six out of ten councils have said that they are confident that they can become financially self-sufficient by 2020, when they will be granted full control over business rate income, but only if further financial powers are devolved.

In particular, 56% want increased power over charging and trading and 37% want more control over re-banding council tax and raising specific local taxes.

Recently, the Public Service Executive reported that business rates income is predicted to reach £23.5bn in 2016-17, of which councils will receive £11.75bn.

Another devolutionary initiative is a discretionary 2% council tax precept to pay for social care, which 88% of respondents said it was likely they would use, although 75% said this would not be sufficient to close the funding gap in adult social care.

Social Care

How to make social care budget work

A report from the Local Government Association (LGA) has found financial pressures on councils, caused by implementing measures like the government’s national living wage, is bringing social care to breaking point.

Research shows councils being pushed to the brink, despite the government’s allowing rises in council tax to cover social care costs.

143 of England’s 152 social care authorities are considering or have approved introducing the 2% council tax precept by 2016-17, raising a total of £372m. However, almost all of this money could be spent on costs such as increasing home and residential care providers’ wages in line with the new national living wage, which is estimated to cost at least £330 million.

The LGA is calling on the government to help relieve the pressures by bringing forward £700m of funding from the Better Care Fund from the end of the Parliament to 2016-17.

Vicky McDermott, chair of the Care and Support Alliance, said: “Councils have been placed into a difficult position affecting people’s lives.

“The government continues to ask local councils to achieve the impossible while they ration central government funds for adult social care.”
Pension cuts linked to rise in death rates

AUSTERITY
An Oxford University study has found that austerity measures may have fuelled a rise in death rates among the elderly.

Experts have found a ‘strong link’ between pension credit cuts and an extra 10,000 deaths a year.

Death rates among over-85s in England had been falling for half a century, but began to rise in 2011.

The study has found that death rates in 2013 were 4% higher than 2010 among men and 6% higher in women in these age groups.

Average spending on pension credit, which boosts the finances of the poorer, fell from £2,482 in 2011 to £2,349 in 2013 per claimant.

Even if the financial amount seems small, on average about £100 per pensioner, for people who are struggling to hold it together, these cuts can put them in harm’s way.

The research found that even small cuts in the income of the poor elderly can cause significant stress, leading to heart attack or stroke.

The Government have rejected the findings. “It’s totally misleading to link these figures,” said a spokesperson for the Department of Work and Pensions.

Care Act cost burdens councils

SOCIAL CARE
The Public Accounts Committee has found that as well as placing extra cost burdens on councils, the government’s role in implementing the first phase of the Care Act has left local authorities in the dark because of uncertain demand and continuing budget reductions.

The PAC were concerned that the government’s pledge to assess and fund additional costs stemming from new powers and duties does not guarantee cash for new expenses.

It found that the government ‘has not been sufficiently open and transparent’ in classifying these new burdens – even when they arise from government policy.

The PAC’s report, following its inquiry, concluded that the Act will add significant costs to local bills. Because of this, it stated, the government must ensure cash is monitored as it is transferred to ensure carers do not lose out.

Meg Miller MP, PAC chair, said: “Local government is taking on more and more responsibilities from central government. “If new costs to councils are not adequately funded, then services will suffer. There is also a real danger of cost-shunting – with costs of providing care falling on other public services, carers or the people being cared for.”

Red Cross finds cuts preventing councils from implementing Care Act

A British Red Cross report has found prevention services under the Care Act 2014 are not being adequately implemented by local authorities.

The charity assessed all 151 Health and Wellbeing Boards’ strategies and judged that 56 did not have a strong understanding of prevention, with only 12 using the triple ‘prevent, reduce or delay’ the need definition of prevention.

It also submitted Freedom Of Information (FOI) requests to all local authorities to ask how they are planning on implementing the Act, which places a new duty on councils to ensure the provision of services that prevent, reduce or delay the need for care and support.

However, the FOI results showed too many councils relied on providing information and advice online to fulfil the Act’s requirements, despite the fact that many older care users do not use the internet. Where they did say there were new services, these included services such as telecare and handyperson support that have been available for a number of years.
A round 50,000 women and 20,000 men in their fifties and sixties are set to miss out entirely on the new state pension between now and 2030.

Under the current system there is no minimum qualifying period for the state pension, so people are entitled to receive at least some state pension – even with only a few years of National Insurance (NI) contributions.

**New rules for qualifying**

However, under the new rules, people with fewer than the required qualifying years will not receive any state pension at all.

Pension organisations are concerned that many others don’t realise that they won’t be eligible for the full state pension from April, unaware of the transitional arrangements which mean amounts paid directly from the state can vary.

Age UK are urging all those affected – women born on or after 6 April 1953 and men born on or after 6 April 1951 – to get information to help them plan their retirements effectively.

To help understand the new state pension Age UK have published a new fact sheet which is available for free by downloading it at [www.ageuk.org.uk](http://www.ageuk.org.uk) or by calling their national helpline on 0800 169 6565.

**Order a pension statement**

It is also a good idea for those approaching state pension age to order a pension statement from the Government’s Future Pension Centre to check how much they are likely to receive.

There is a concern that there are many approaching retirement, particularly women, who do not have a full NI record – perhaps because of years when it may have been difficult to work due to health problems or because they had low-paid jobs or voluntary roles.

**Many people are completely unaware of how they’ll be affected**

Big changes are about to come in to simplify the new state pension system, yet many people in their 50s and 60s are completely unaware of how they will be affected.

The reality is that the news will be good for some but disappointing for others, which is why it is so important for everyone approaching retirement to check their state pension age and what they’ll receive when they reach it.

Anyone who thinks they may be affected should get an updated state pension statement. The sooner they find out how they are affected – for the better or worse – the sooner they can start making realistic plans for retirement.

**Full new state pension**

The full new state pension will be £155.65 per week for people reaching state pension age on or after 6 April 2016, but the amount people actually receive will be higher or lower depending on NI contributions.

Age UK have a factsheet explaining how people who have been in a ‘contracted out’ personal or workplace pension scheme – such as members of a public sector pension – are likely to see
Above: Pensioners claiming all their entitlements can enjoy a more fulfilling retirement.

David, aged 66, has just retired as a London cab driver and was struggling on the basic state pension.

"You don't know which way to turn. I was not aware of any extra benefit, I thought as I own my house, I won't get anything. It was the state pension and that was it," said David. "The worry was phenomenal and I was going short. But, then I was sitting on the bus talking to another passenger and he suggested I visit my local Age UK for advice. They did a benefits check for me and advised me of my entitlements to pension credit and help with council tax. As a result I am nearly £60 a week better off.

"The relief that I felt when I came out was indescribable. A lot of people have a fear of officialdom but you must check it out. The extra money has made a vast difference. I have bought a decent pair of shoes and I can go to the local social club once a week. Otherwise it would just be a life of isolation."

Think what a difference it would have made to David if he had seen a poster or heard an advert on the radio encouraging an older person who was finding it hard to get by to have a benefit check, signposting them to further help.

John’s story
*Source: AgeUK material*

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Tony Kearns warning conference about attacks on the pension
DEFENDING THE PENSION

Retired members hear of media debate based on pitching young against old, while conference pledges to defend the triple lock on pensions

Conference hears call to defy those who seek to stir intergenerational conflict

Paul Donovan reports from general conference where delegates were warned of seeds being sown to promote intergenerational conflict and made union policy to defend the triple lock stipulation for the state pension.

NPC national officer Neil Duncan-Jordan described the efforts of the media over the past five years to stoke intergenerational conflict as “extraordinarily divisive.”

Addressing the retired member’s fringe meeting at general conference, Neil explained how the narrative had developed that the elderly had escaped the worst of austerity and had got everything at the expense of the young.

He identified former Tory minister David Willetts as a prime mover in advancing this creed, helped more recently by a new think tank called the Intergenerational Foundation.

Neil urged intergenerational solidarity, arguing if things like bus passes and winter fuel allowance are lost now they will not be available for future generations.

He argued that there is also no guarantee that if these items were taken away that the government would spend the money on the young. “They don’t want to raise the young up but bring everyone else down,” said Neil.

Neil attacked the idea that the elderly were having such a good time, quoting statistics that show 42% struggling with food and heating bills. “Some 30% live in a house considered not decent, being damp, cold and energy inefficient,” said Neil, who claimed the intergenerational narrative to be a diversionary tactic that hides the truth, which is that fewer and fewer people are taking more and more of the wealth and resources of the country to the exclusion of the many. Age makes no difference. He backed up this assertion with research from Oxfam that found the five richest families in the country have as much as 12 million people.

Neil described the rock and a hard place type of position the elderly are being put in, encouraged by government to buy their houses, only then to be attacked by the likes of the Work and Pensions Select Committee for having accumulated wealth via their houses.

Neil put the British pension in perspective, citing statistics that found of 15 developed countries, the pension here rates 13th, only just ahead of Chile and Mexico. Even the US has a more generous pension for its citizens.

He argued that at present the high water mark has been reached on occupational pensions and as these are phased out people will become ever more reliant on the state pension.

Neil highlighted the largely symbolic nature of the political attacks on things like the winter fuel allowance and bus pass. He claimed that just £150 million would be saved from cutting the winter fuel allowance from pensioners with an income of more than £42,000. This is a drop in the ocean against a welfare •
budget of over £90 billion.

Neil also warned of the danger of handing over the responsibility of free TV licences for the over 75s to the BBC from 2018. “It is moving the licence provision over from government to an unelected broadcaster,” said Neil. “It is not the broadcaster’s role to advance a social inclusion policy.”

Neil warned of how the government wants to advance the retirement age in order to save on pension pay out. It has already moved to 68 and could well be heading for 70.

Tony Kearns, senior deputy general secretary, warned that the government will go on the attack against pensions. “Defending the triple lock is key,” said Tony, “It is about defending all workers for the future.”

Tony reiterated trade union values of looking after those who cannot look after themselves.

Tony Kearns, senior deputy general secretary, warned that the state pension review being undertaken by former CBI director general John Cridland appears prefaced on people living longer.

Phil Duffy of Greater Mersey branch warned that the storm clouds are gathering, with the Institute of Fiscal Studies, among those suggesting that the triple lock cannot be afforded moving forward.

Phil told how the whole pensions debate is being framed in terms of playing the old off against the young. “Pension income is rising slowly compared to other incomes. It is catching up slowly,” said Phil, who believes George Osborne has pensions in his sights for further cuts.

Ray Wilson of the Retired Members Committee gave some telling statistics on pensioner poverty, pointing out that 42% of older people struggle to buy food, gas and electricity.

Supporting the motion for the NEC, Tony Kearns, senior deputy general secretary, warned that the state pension review being undertaken by former CBI director general John Cridland appears prefaced on people living longer.

“So it seems likely that it will recommend extending the retirement age and removing the triple lock – so the value will go down,” said Tony, who dismissed the unaffordability argument regarding state pensions, pointing out that there are billions of surplus in the National Insurance Fund.

The motion passed committing the union to campaign for the triple lock to be retained for this and the next Parliament.

CWU becomes first union to defend the triple lock arrangements for the state pension

The CWU has become the first union to commit to campaign to defend the triple lock, which sees the state pension rise each year by the greater of price inflation, earnings growth or 2.5%.

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WHY MAKE A WILL?

Brian Lee draws on AgeUK data to look at the issue of making a will. Here are six reasons why it’s important:

1. **Reassurance**
   A will is the only way to make sure your savings and possessions (your estate) go to the people and causes that you care about.

2. **Avoiding disputes between relatives**
   Disputes over wills can cause arguments among family members and may even need a solicitor to resolve them. Leaving a will should remove any doubt who you want to leave your estate to.
   Close relatives and dependants may still be able to make a claim on your estate, but a solicitor can advise you on how likely this is and the best way to prevent it.

3. **Looking after your loved ones**
   Although it’s hard for loved ones to talk about death, talking about your will can save everyone a lot of worry. Deciding who you want to leave your possessions to (your beneficiaries) can help you make sure they go to the people you intended.

4. **Protecting your assets for future generations**
   A will can ensure that your assets are kept within the family and passed on down the generations. Many people are concerned that new spouses or second families will inherit their assets in the future, and a well-structured will can help to prevent this.

5. **Saving on Inheritance Tax**
   With a carefully planned will, you can also cut the Inheritance Tax bill on your estate after your death.

6. **Funeral**
   Your will can be a way to let people know whether you would prefer to be buried or cremated, and the type of funeral service and music you would like.

WHAT TO INCLUDE IN YOUR WILL

You must make it absolutely clear what you want to happen to your whole estate. You can make specific gifts to particular people and then state where the residue of the estate (any property or money left over) is to go.

Alternatively, you could divide your estate between a number of people in certain proportions, e.g. half to your spouse and a quarter each to your two children. You should also state what you want to happen if a beneficiary should die before you do.

VALUING YOUR ESTATE

Before making a will, it’s worth drawing up a list of your assets and debts. This will give you a clearer idea of what your estate will be worth.

- Home and any other properties owned
- Savings in bank and building society accounts
- Insurance, such as life assurance or an endowment policy
- Pension funds that include a lump sum payment on death
- National Savings, such as Premium Bonds
- Investments such as stocks and shares or investment trusts
- Motor vehicles
- Jewellery, antiques and other personal belongings
- Furniture and household contents

Debts may include:
- Mortgage
- Credit card balance
- Bank overdraft
- Loans
- Equity release

Get assets valued regularly, because a house price or pension fund, for instance, may have increased dramatically without you realising.

LEAVING A LEGACY

Once they have provided for their family and friends, many people choose to leave legacies to their favourite charities.
The Government has announced a review of state pensions premised on the belief that present levels cannot be afforded. The move amounts to another manoeuvre being put into place – amid the landscape of austerity – to justify removing welfare support altogether from those who cannot afford to pay into contributory schemes. The idea of cutting pensions while extending retirement age points to a time where the pension and retirement in reality won’t exist at all for many people.

The state pension was brought in during the early part of the 19th century by Herbert Asquith’s Liberal Government. The starting age for retirement in 1911 was 70. Today, the level is 65, rising to 67 by 2026.

The agenda underlying former CBI director general John Cridland’s pension review is that people could be working into their 70s and even 80s before they retire. The coded message is that the government would really prefer people not to retire at all but to die in work. This back to the future approach to the social economic landscape is being framed in the language of austerity as in some way “progressive”.

The two main claims underpinning the proposition is that people are living longer and so pensions cannot be afforded. Both of these claims are highly contentious.

Yes, it can be proved that the baby boomer generation (born between 1946 and 1964) are living longer but what of those who come after? The baby boomers are a group who had balanced diets, a fully funded NHS, the full welfare net of support and good work life balance for much of their lives.

The claim of not being able to afford the pension is also dubious. It has to be set against a background of a culture of people working longer for less. The exact opposite of what had looked likely 40 years ago, when with strong trade unions operating, society seemed to be moving toward shorter hours and earlier retirement. Then along came Margaret Thatcher with her neo-liberal revolution which slammed that vision into reverse.

Reducing the pension and extending the retirement age makes no sense in anything but crude neo-liberal terms. The pension can be afforded and retired people do play a crucial role in society. The National Insurance Fund, which everyone pays into, via their NI contributions, for pensions and other welfare support, was more than £100 billion in credit last year.

Living longer?
The idea that everyone is living so long that the pension cannot be afforded is ludicrous. The balanced diets of the baby boomer generation have gone. Many people are on bad diets, with obesity burgeoning across society. The increasingly sedentary existence caused by more and more work being centred around computers is also
contributing to the obesity epidemic. Health and welfare support is being run down, poverty is on the increase – evidenced by more than one million going to foodbanks.

There are also huge discrepancies across the country between areas and classes regarding life expectancy. The person living in Kensington may on average be living longer but what about those in Liverpool or Middlesbrough – not everywhere is life expectancy increasing.

Law of the jungle
The unfortunate reality is that what the present Government is doing is following the neo-liberal model through to its ultimate conclusion. They are removing all the cement that keeps society and community together.

The health and welfare supports are being run down, prior to being totally removed. The pension is simply the latest target.

Trade unions, charities and other institutions of civil society that have fought for these rights have been relentlessly attacked. The only people valued by this law of the jungle type approach to society are those who can pay their way and remain healthy. It is no way to run a society and in the long term is not sustainable.

One can only hope that when John Cridland begins his state pension review, he takes a wider societal view, rather than one dictated by the market-based bottom line and a seemingly unerring desire to go back to the 19th century.
General Secretary, Dave Ward, and Senior Deputy General Secretary Tony Kearns were the guest speakers at the North West Regional conference, which uniquely included the sectional AGMs. Dave was complimentary of the format for the meeting and of the North West for being such an active region. Similarly, the CWU is at the forefront among unions in opposing the Trade Union Bill as it progresses through Parliament.

The main thrust of Dave’s contribution concerned the organisation of the CWU. He spoke about the challenges facing the union and what we need to do to meet those challenges. The GS stressed that the prime purpose of any union must be to serve its membership.

Dave highlighted a trend in the trade union movement for the large, powerful unions to mop up smaller, weaker ones. The new strategy needs to recognise this and take steps to avoid the CWU falling into that category. That is why the NEC discussion document is so wide-ranging, leaving it open to consider everything and involve everyone. The plan will evolve and will be long term. One plan will be developed and everyone will sign up to it.

This is not a problem exclusive to the CWU, said Dave. Change is needed across the trade union movement to re-connect with members. Both the Labour Party and unions need to confront their own failings. We need to involve more members, making them feel a part of the union and that the union is their union. It doesn’t just belong to the activists.

Support for workplace reps is already better in the CWU than in most unions but it needs to be improved so that the union and the movement in general is more vibrant and more relevant to the majority of workers. We need to re-vamp what we offer to members and to consider how we would organise the union if we were starting from scratch.

Tony Kearns continued in the same vein, saying there were three strands to the union; political, industrial and financial. There is scope to bring together industrial and political structures because the former are very often political issues and vice-versa.

Royal Mail privatisation and the People’s Post campaign; or broadband rollout in telecoms. All have an impact industrially but are political decisions. The Tory government is getting more involved with industrial issues, with the introduction of the Trade Union Bill being designed to weaken trade unions, disable Labour party finances and maintain the Tory Party in power for a very long time.

Turning to our declining membership, Tony said we now have fewer than 191,500 members – a loss of 5,500 which equates to a reduction of £1.1 million in income. Whilst there are numerous reasons for this, it brings serious financial problems especially as the rate of loss is increasing. We need to ask members what type of union they want. There are 25,000 people employed in BT and Royal Mail who are not members. We need to find out why, identify where we can, recruit and involve both members and non-members.

Report by Graham Wilson
SOUTH EAST

The committee met on the 23 March when the delegates were addressed by Mark Bastiani from the Disability Advisory Committee.

Members heard that after the surprise announcement that Iain Duncan Smith had resigned over cuts to disability benefits, something he had previously supported, and the fall-out between himself and the Government, saw the Prime Minster backtrack on the cuts to disabled members.

The Personal Independence Payments (PIPs), which are being replaced with the Disability Living Allowance (DLA), are meant to help people from the age of 16-64, with extra costs due to ill health or a disability, and is not means tested. Nearly 700,000 people currently claim PIP, with another 1.5 million still to be reassessed.

Cost has also risen because claimants are being increasingly successful in appealing against officials’ decisions, often helped by charities. The Department for Work and Pensions (DWP) hope to stop this, as a result of £22 million being allocated to hire more staff to attend appeals and put the case.

Mark also gave examples of how disabled people have been treated, when assessed over being fit for work – and the distress this has caused.

The committee also discussed the Work and Pensions Committee report on intergenerational fairness. This committee has been set up to look at whether pensioners have escaped austerity at the expense of the younger generations. This document was circulated to all delegates in January. The NPC has now submitted a detailed response to this committee and will be making a presentation to the committee shortly.

Report by Rod Downing

MIDLANDS

We are rolling out the Remaining in the CWU campaign to branches in the region. This was developed from the Retiring soon? leaflets and campaign from head office.

We have been working with Darren Glebocki, assistant regional secretary, who has already done some work within Nottingham District Amal. This culminated in a presentation at the Midlands Region two day conference. Each branch has been given a pack with all the templates for contact with members leaving the union for whatever reason and a memory stick with it all on.

We will be monitoring the retired membership figures for the region to see if the campaign has had any impact.

I have given Ernie Coggins, RMAC, a copy of the presentation and memory stick so he can report to the next RMAC meeting with a view to it being rolled out nationally.

Report by Mick Jones
Campaign for better health and care

As usual The Link is a very good publication. The two articles in particular, about the cuts to meals on wheels and care, where you made reference to Age UK showing cuts to the vulnerable retired. The establishment, whether it is Tory, some Labour or a mixture, keeps throwing everything into the long grass when the subject matter arises about future care for the elderly.

Pensions are inadequate, care well underfunded and NHS short funded for today’s needs – with parts sold to the private sector to use as a milking cow for profit. I could go on and on about the present Tory government and its relentless determination to do what they always fully intended to do – preserve the wealthy 10%, at the expense of the remaining 90% of the population.

What really gets me is the ability of Tory public relations (PR) to fool people into voting for a system that in fact makes their own lives less comfortable, and even worse, to accept the lies told by George Osborne about the state of the economy. I had to add those last few words above to ease my anger, but what I intended to highlight is the question of caring and the future ageing population. I have just been in the Whittington Hospital where, I must say, the treatment I received could not have been better, although, you feel the stress from nursing staff and other patients. The need for beds can cause a premature discharge from hospital, fine if you had a back up – like my family – where I am fortunate enough to have this help. Many people, especially those living alone, must find it very difficult to get all the help they need and local authority cuts make this even more difficult.

The country is aware of the ageing population but government after government do nothing. The 90% need to force their hand to change this attitude.

Just a little advice from my own experience, I’m 91 years of age, always enjoyed good health, did not recognise my illness until a sudden loss of breath. I have been lucky and thankful and want all to campaign for improvements towards care for future living standards.

George Durack, London N19

Brit pics please

Some time ago I wrote to you after you published an article in The Link about a member’s experiences as a British soldier during the war which you accompanied with a photograph of scruffy American soldiers as though British soldiers were not involved.

Now in the latest edition of The Link on page 15 you publish an article entitled, Battle tales from Bill Kelly, who joined the Royal Navy at the age of 15. What do you accompany the article with? A photograph of an American aeroplane nothing to do with the Royal Navy or British seamen at all.

Why can you not use photographs of British aircraft, British warships or British troops? There must be plenty available.

S.Sinclair Staffordshire

Editor replies: Unfortunately on both occasions the articles were sent without supporting photographs and we rely on our publishers, who have been notified, to add suitable and relevant imagery where possible.