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THE MAGAZINE OF THE RETIRED MEMBER’S ADVISORY COMMITTEE  WINTER 2017  WWW.CWU.ORG

LOBBYING PARLIAMENT
Campagining for a decent deal for pensioners
As we approach the end of 2017, as I’m sure retired members will recognise, the industrial challenges we face as a union are coming to the fore.

In Royal Mail, the 89.1% Yes vote for strike action at the start of October was an overwhelming rejection of the business’s plans. Although we have been forced into mediation, crucially the ballot is still live and unless Royal Mail significantly shifts its position it is simply delaying strike action.

One notable feature of the dispute which I wanted to mention here has been the level of engagement we’ve seen across the union and the wider public support our members in Royal Mail have received.

This underlines to me how important it is that the whole union comes together in campaigning. Whether it’s supporting our members on social media, taking a motion to a local Labour Party or getting involved more directly, all of us have a role to play in the union’s campaigns.

With the relaunch of the union’s #CloseTheGap campaign against low pay for our agency worker members in Manpower and BT – and with BT raising the prospect of closing the BT Pension Scheme for active members – it is equally important that we all get behind our members here.

Alongside the industrial challenges we face, politically the government is looking increasingly weak. For us as a union this means there is a genuine prospect of securing a radical Labour government which – along with the pledges on our industries – is committed to protecting the triple lock on the state pension, maintaining the winter fuel allowance and investing in the NHS.

On all these fronts the CWU will continue to be at the forefront of the labour movement in standing up for our members and re-asserting trade union values in the country today.

Dave Ward
General Secretary
TIME RICH PAID THEIR WAY

TONY KEARNS: SENIOR DEPUTY GENERAL SECRETARY

The lie that elderly people have never had it so good, is exposed by Tony Kearns who argues that growing numbers are being cast into poverty as the 1% rich elite prosper at the cost of everyone else.

A damning report from the charity Age UK has revealed the conditions that many elderly people are forced to endure on a daily basis.

One in four are struggling financially. More than half a million (572,600) are unable to keep their homes adequately warm, while 286,300 are unable to pay regular bills and 708,800 are unable to keep their homes damp free.

Almost a million (945,100) would be unable to replace a cooker if it broke down.

The latest Government figures show that 800,000 pensioners are living in “material deprivation”, unable even to afford the basics.

The charity’s research showed that those who are in advanced old age or are single or who rent homes rather than own them were at increased risk of living in poverty, with nearly one in five (19 per cent) of all 80 to 84 year-olds and 21 per cent of over-85s in poverty.

Is this really any way to be treating anyone in a so-called civilised society in the 21st century? It is certainly a picture that many would not recognise from the media depiction of life as a retired person in the UK. The nonsense spouted around the debate over whether the country “could afford” to keep the triple lock on pensions was a case in point. Penny pinching on the basis of a false perception that elderly people had not suffered so harshly from the austerity driven policies of this Government. The figures relayed above certainly expose that falsehood.

The mass of the elderly are not prospering, together with the other generations. Some though are. Take Sir Robert Devereux, the permanent secretary at the department of Work and Pensions, who oversaw the passing into law of the extension of the retirement age to 68. We now learn he is retiring at 61 with a £1.8 million pension pot.

Sir Robert it would seem comes from the wealthy 1%, whilst the people we represent are amongst the 99% just struggling to survive.

We have also learned recently of a number of wealthy individuals across the country avoiding tax by putting their money offshore. Not paying tax is effectively stealing from everyone else. Tax avoiders are using services like the NHS, education and welfare, which are provided by other people’s taxes. They are the real spongers, yet it never seems to be portrayed that way.

If a number of companies and individuals paid the correct amount of tax then there would be more money for pensions, the NHS, education and many other services that we are being regularly told cannot be afforded.

This is an upside down world, where those with the least pay the most and in some instances those with the most pay nothing at all. This has to stop in order that we can have a more fairly ordered and just society in which everyone across the generations can live and flourish.
Elderly suffer in silence in hospital

**HOSPITAL CARE**
A survey published by Gransnet and the Parliamentary and Health Service Ombudsman found elderly, vulnerable people are often reliant on relatives to raise concerns when things go wrong in hospital, yet over half (51%) of family members with a concern say it is difficult to complain about the hospital care or treatment of an older relative.

The survey of over 600 Gransnet members reveals that of those who were concerned about the treatment of their older relative, just over half (58%) complained; Two-thirds of those who complained do not believe complaining makes a difference; some 35% of respondents said there were occasions where they were concerned about the care or treatment of their older relative in hospital; and 31% felt that the hospital staff did not have an adequate understanding of their older relative’s condition or care needs.

The survey also reveals wider concerns about communication with older patients and their families:
Some 2 in 5 of participants did not feel they were kept informed about their elderly relative’s condition in hospital and were not given enough opportunities to discuss their care and treatment; and 33% of respondents felt they were not adequately involved in decisions about their older relative’s care and treatment.

Poor communication is a factor in around one third of all complaints the Ombudsman service investigates about the NHS in England. The Parliamentary and Health Service Ombudsman makes final decisions on complaints that have not been resolved by the NHS in England and UK government departments and other UK public organisations.

Rob Behrens, Parliamentary and Health Service Ombudsman, said: “The NHS is a life-line for many vulnerable older people but when things go wrong, too many are suffering in silence.

“NHS staff should make patients and their loved ones aware of how to complain, point them to available support, and make it absolutely clear that their future care will not be compromised.”

Civil servant retires at 61 with pension of £1.8 million

**PENSIONS**
The civil servant who pushed through the extension of the retirement age to 68 is set to retire himself at the age of 61 on a pension of £1.8 million.

Permanent secretary at the department for Work and Pensions Robert Devereux will receive £85,000 a year and a lump sum of £245,000 when he leaves the job. Sir Robert’s is believed to be the biggest pension in Whitehall.

In July, the government announced that it was bringing forward by seven years the extension of the retirement age to 68. The higher retirement age will now come into being in 2037, rather than 2044 as laid down in previous legislation.

5 million grandparents take on childcare responsibilities

**CHILDCARE**
A survey has found that 40% of grandparents over the age of 50 provide childcare for their grandchildren.

The survey conducted by YouGov for Age UK found that 89% of the five million UK grandparents provided regular care at least once a week: Some one in 10 were found to be looking after their grandchildren at least once a day, with a further 18% looking after them four to six times a week. Some 38% looked after grandchildren two to three times a week.

Around 51% of these grandparents provided regular care for up to five years and a further 28% did so for between 5-10 years, with well over half saying their help had enabled their own child/children to work more to support their family.
Call for financial “MOT” at 50

**RETIRED**
Half of all workers aged 40-64 – nearly eight million people – do not expect to have enough money to stop work and retire when they reach the state pension age.

Research conducted by YouGov for the charity Age UK found a third of those surveyed expect to be working the same hours in their current job in their late 60s, a quarter expect to be working fewer hours in their current job, and just over a fifth do not expect to be working in their current job at all by this point.

Of all those who expect to stop working or to reduce their hours before their late 60s, just under a quarter cited poor health as the likely reason, while over 28% felt their job would be too physically demanding at that stage.

Only 17% of those who expect to stop working said that this is because they would be financially secure enough to give up their job.

The charity called for the government to take action to help people plan for their later lives.

Having a career MOT at the age of 50 appealed to around 51% of those surveyed, increasing to 60% for those aged 40-44.

Successful government-sponsored pilots took place in 2013-15 and the charity believes the career MOT should now be offered to everyone at age 50, so that people have time to make plans and put them into action in order to create the smoothest possible transition to retiring.

Caroline Abrahams, director at Age UK, said: “Our research shows that millions of people across the country will need to continue working in some capacity past their state pension age. Some will want to and others won’t, but however people feel about it there is a lot to be said for taking stock at age 50, while there is still time to make changes to how the rest of your working life and your transition to retirement are shaping up.”

Market volatility can cost savers up to £5,000 in their annual pension

**INVESTMENT**

A typical worker could be £5,000 a year poorer in later life if they retire after a bad year for pension funds rather than in a good year.

Analysis of historic investment returns by the independent Pensions Policy Institute for the TUC found that a pension saver’s pot size can vary by up to 40%, and it’s just the luck of the draw.

This can mean a difference of as much as £5,000 a year for life for a man on median earnings who has been in a defined contribution scheme for 40 years.

The impact of investment returns on the workplace savings of women is similar. However, due to a pattern across the last 40 years of lower wages and savings for women workers, female retirees are likely to have greater reliance on the state pension. The analysis therefore focused on historic figures for median male earners.

TUC General Secretary Frances O’Grady said: “Someone who has saved all their working life should not have to play roulette with their pension fund. But if their retirement lands on a bad year, market volatility could leave them with a much poorer standard of living for the rest of their life.

“Every saver should be enrolled into a well-governed scheme that is able to cushion members from the worst markets can throw at them. And it is time to implement plans that were passed into law two years ago for collective pensions, which can be less volatile and more efficient than traditional schemes.”
New research has found one in four older people are struggling financially, with more than £3.5bn worth of benefits for pensioners going unclaimed each year.

A study by Age UK has found nearly three million elderly people are having money problems, with hundreds of thousands unable to pay regular bills or keep their homes warm.

The charity said that despite so many older people experiencing financial hardship huge sums are going unclaimed every year in benefits, including help with council tax, as pensioners are not receiving adequate support in claiming the money for which they are eligible.

A survey of more than 1,300 people over the age of 65 suggested that more than half a million (572,600) are unable to keep their homes adequately warm, while 286,300 are unable to pay regular bills and 708,800 are unable to keep their homes damp free.

Almost a million (945,100) would be unable to replace a cooker if it broke down, the research found that well over a million (1,299,600) have no access to a car and can’t afford a taxi.

The latest Government figures show that 800,000 pensioners are living in “material deprivation”, unable even to afford the basics.

Last year, the number of pensioners living below the poverty line rose to 1.9 million.

The charity’s research showed that those who are in advanced old age or are single or who rent homes rather than own them were at increased risk of living in poverty, with nearly one in five of all 80 to 84 year-olds and 21% of over-85s in poverty, compared with 13% of 65-69 year-olds.

One in five single pensioners live in poverty, compared to 13% of couples, the figures show.

Age UK also highlight how £3.5bn worth of pension credits and housing benefit are not being claimed by pensioners, with campaigners warning that the overall figure of unclaimed benefit for the elderly is likely to be much higher.

Sally West, policy manager at Age UK, said: “Some people just don’t know that there are benefits out there; they just haven’t heard of benefits like the pensions credit. Often even if people know there is support out there they think it won’t apply to them.

“This is combined with other concerns. For example, people think they might have to fill in long forms, give lots of personal information. It might be difficult for them getting out of the house or to get someone to help.

“And people often just don’t like to ask for help. They feel there’s something not quite right about claiming benefits.

Caroline Abrahams, charity director at Age UK, said: “Today we are at risk as a society of blithely assuming that every older person is comfortably off, but these new figures show that to be way off the mark.

“Trying to make ends meet on a low income is a big challenge at any age. But if you are an older person living on your own and praying that your ageing television somehow keeps going, because you know there is no way you’ll ever be able to afford to replace it, life becomes especially grim.
WASPI is fighting for fair transitional arrangements for women born in the 1950s.

Thousands of women who were born in the 1950s are being unfairly treated by changes to the age at which people are eligible for pensions, according to WASPI.

The equalisation of state pension age at 65 for both men and women was first set out in the Pensions Act 1995, with the increase to 66 specified in the Pensions Act 2007. Many can see the logic of raising the women’s pension age from 60 to 65, and that, as people live longer, raising the age for both to 66.

Mary Duggan, from WASPI, told attendees at a recent meeting that “WASPI agrees with this equalisation, but does not agree with the unfair way the changes were implemented.”

The problem is a result of a 2011 decision to raise the pension age more quickly than initially planned which means that: “hundreds of thousands of women born in the 1950s (on or after 6th April 1951) have been hit particularly hard.”

WASPI’s aim is to achieve fair transitional pension arrangements for all women born in the 1950s affected by State Pension Age (SPA) changes. This translates into a ‘bridging’ pension to provide an income from age 60 until State Pension Age. Not means-tested and with compensation for losses for those women who have already reached their SPA. The group do not ask for a reversal of any Pension Act to age 60.

“We are angry that we have been treated unfairly and unequally just because of the day we were born. Significant changes to the age we receive our state pension have been imposed upon us with a lack of appropriate notification, and much faster than we were promised,” said Mary.

She is especially concerned that many women do not know about the changes and so are unprepared and unable to make alternative arrangements. “And there is no guarantee that further changes cannot be made. The pension pot is not ring-fenced and it is a worrying state of affairs that could affect everyone in the end.”

In the most extreme cases, the loss for those affected could amount to £45,000, says WASPI. And the situation is made worse because many women are already out of the labour market, caring for elderly relatives, providing childcare for grandchildren, or suffer discrimination in the workplace and so struggle to find employment.

“We demand that fair transitional arrangements are put in place. This means a bridging pension and compensation for those affected to cover the period between age 60 and the new state pension age. We need women to write to their MPs and make a fuss.”

45k potential loss of pension
Pensioners from across the land descended on Parliament in October to lobby MPs about the deteriorating situation for elderly people.

Addressing the meeting in Parliament, Alex Cunningham, Labour pensions spokesperson, called for the auto-enrolment pension scheme to be extended to the low paid and self-employed, so that they can benefit from a decent pension upon retirement.

He called for transparency in all pension schemes, asking for the charges and costs for running a scheme, and the amount paid out when retiring, to be specified. Alex said that the changes in state retirement age needed to be flexible and variable, depending on the type of work undertaken. He declared that certain manual work was not achievable or productive as the body ages.

He acknowledged it would be difficult to draw up a standard method covering all work types. “We also need defined pension schemes so people can plan their future, and those living abroad should receive the same as UK pensioners.”

SOCIAL CARE
Dr Lydia Hayes, from Cardiff University, spoke about social care, and condemned the

John Thorne of London Region reports from the recent National Pensioners Convention lobby of Parliament by the NPC

Above: 2017 pensioners lobby Parliament for better deal
Lydia also pointed out how there is a loss to the UK economy, as workers give up work to become home carers for their aged relatives. She called for the need for a National Care Service as promoted by the NPC.

Mick Cash, General Secretary RMT, raised the issue of transport needs of the old and disabled. He highlighted how both trains and stations were lacking in facilities, with the dispute over driver only trains adding to the overall reduction of staff on the network.

Mick argued that rail workers want a safe, secure and accessible railway that was properly staffed, not a financially restricted service based on profits for the private operators. He added that 70% of services had retained guards, with Scotland and Wales agreeing guards were necessary on trains, why not England?

Mick called for the re-nationalisation of the railways. “Our railways are run by the French, Dutch, Italian and Chinese states, and asked why not a UK state run railway?” said Mick.

A spokesperson for the NPC’s Parliamentary Group of MPs declared that the Pensioners Manifesto was supported. He pointed out that pensions in the UK were the poorest in Europe and made worse by the collapse of industrial schemes. Later generations will suffer even more, with private pension companies making profits.

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reaping the benefit of defined contribution schemes and no defined payment upon retirement.

He claimed that privatisation of the NHS had caused a worse service, with Labour pledging to bring it back into public ownership.

Sian Errington of UNITE spoke on inter-generational fairness and defended the argument for older people not to have their benefits taken away. She said all age groups use public services and receive benefits throughout their life, and the current attacks pitting young against old was unjustified. The old could not be blamed for the financial crash and austerity measures leading many into poverty. The young are suffering because of a depressed labour market not paying decent pay and trade unions’ loss of power. There is a need to focus on a continuing rise in living standards which includes equality in pay.

Mick Newton, of the UK Mineworkers’ Pension Association, told of the constant attacks on the miners’ pension scheme which supports pensioners and widows. The fund actually has a healthy surplus as many miners suffered early deaths within a short time after retiring, or never saw their pension having died in service.

In 1994 the government took money from the pension fund to pay compensation to miners with industrial diseases, and in 1997 paid redundancy, and for regeneration of the few mines still in operation.

**PENSION DEDUCTION**

More money is due to be taken as the government want to introduce CT scans as a benefit for those still in the scheme. The association is running a campaign against further money being taken out of the scheme with the surplus money being used to increase pension payments. They are calling for a Treasury Select Committee enquiry on the actions of successive governments with £700 million taken last year, and the possibility of another £600 million after the actuarial valuation, begun in September 2017, is completed.

Jan Shortt, NPC general secretary, rounded up the session by highlighting the need for an integrated social care system with personal payments available. She reminded those present about the Pensioners’ Parliament in June 2018, calling for a good turnout. This year’s Parliament saw a drastic reduction in attendance, mainly caused by the general election.

Respects were paid to former President of the NPC, Rodney Bickerstaffe, who died on 3 October. He represented the organisation between 2001 and 2005.
Nearly half of adults (7.7 million) aged 55 plus say they have experienced depression and around the same number (7.3 million) have suffered with anxiety.

The findings in a YouGov study – for the charity Age UK – revealed the scale of the mental health challenge facing older people in the UK today.

The death of loved ones (36%) ill health of themselves (24%) and financial worries (27%) are the most common triggers for mental health problems, yet worryingly more than a third (35%) say they did not know where to go for help and support.

The results come, as NHS England has published new guidance – ‘Mental health in older people’ – to help GPs spot the signs of anxiety and depression, and identify a range of mental health problems including those which specifically affect older people.

One in five of the people who reported suffering from anxiety or depression said that their symptoms had in fact worsened as they’d got older.

Talking therapies can be effective

Research indicates feelings of loneliness and isolation could play a major role in the problems older people are facing:

Nearly three-quarters of older people (72%) think that having more opportunities to connect with other people (e.g. joining local activity groups) would be the best way to help people who are experiencing mental health problems.

As well as having opportunities to connect with other people, more than a third (35%) felt that talking therapy such as counselling would best help with anxiety and depression.

Research has found older people respond extremely well to talking therapies: the recovery rates for patients aged over 65 years of age who completed a course of talking therapy through the Increasing Access to Psychological Therapies (IAPT) programme were shown to be positive.

Caroline Abrahams, director of Age UK said: “In recent years there’s been nothing short of a cultural revolution in our willingness to be open about mental ill health, but it’s one that may well have left many older people behind.

“They grew up in an era when there was a real stigma associated with mental illness so for many these attitudes are deeply ingrained and still driving their behaviour today.”

Caroline highlighted that some older people experience recurrent problems that they have long since given up any hope of defeating.

She continued: “It is understandable if a lot of older people, having seen so much and having experienced so many ups and downs through life, take the view that feeling depressed or anxious is just something they have to put up with, not illnesses that are just as deserving of a proper medical response as a physical problem like a chest infection or a leg ulcer.”
PENSION AGE UP

Within 24 hours of being told that the 100 year long increase in life expectancy had actually stalled since 2010 – and our lifespan may even be getting shorter – the Government announced that some six million people now aged between 38 and 47 will not qualify for a state pension until they are 68.

The Institute of Health Equity, led by the highly respected Sir Michael Marmot, said life expectancy was now “grinding to a halt”. It had been going up with some women gaining an extra year of life every five years and men an extra year every three and a half years.

The slowing growth in life expectancy dates from the financial crisis in 2009 and the following austerity years of cuts. Sir Michael said that “miserly” spending on health and social care in recent years had affected the amount and quality of care that older people receive.

Changes in legislation already enacted mean that the women’s state pension age is rising from age 60 to 65 by November 2018. All state pension ages for men and women will then rise to 66 between December 2018 and October 2020 and to 67 in 2028. But the pension age increases to 68 in 2036 – seven years earlier than previously planned.

Despite the changes, the government believes people will still draw a state pension for almost a third of their lives, but this does not take into account that people spending a lifetime doing manual work, or earning poor wages are more likely to endure more years of ill-health and live shorter lives.

In the absence of a flexible retirement age, “too old and ill to work, too young to draw a state pension” is likely to be the fate of Britain’s 16 million pensioners by 2040.

Peter Briggs,
London

STAND UP FOR OUR RIGHTS

At the last meeting of the South West regional council, the problems that our colleagues face in Royal Mail were discussed.

It was felt that if we can help them in any way within the law we will. We understand that the employer wants to take away what we fought for over the years. We understand when our colleagues say they have had enough and the time has come to make a stand. What a marvellous ballot result it was.

We all agreed that we would not want to be employed now with the terms and conditions our colleagues face.

Ken Ward
Assistant secretary South West region

CWU DIARIES 2018

The great value CWU 2018 diaries are now available for dispatch.

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It was a sad day that saw the passing of former Unison and NUPE general secretary Rodney Bickerstaffe, age 72.

A great trade union leader, who led NUPE through the dire years of Thatcherism, he later became President of the National Pensioners Convention, taking over from Jack Jones.

Rodney commanded loyalty and affection among the workers he fought for and represented, first as general secretary (1981-93) of the National Union of Public Employees (NUPE), then as associate general secretary and general secretary (1993-2001) of Unison, with 1.3 million members.

Rodney championed the idea of a minimum wage from the late 1970s, seeing his vision come to fruition in 1999 under the Labour Government.

Rodney was born in London, towards the end of the second world war. His mother, Elizabeth Bickerstaffe, a union activist from South Yorkshire, had been finishing her nursing training.
at Whippys Cross hospital in the heavily bombed East End during the blitz. Rodney was the result of a wartime romance. His father, Tommy Simpson – whom he never met – returned to Dublin and ceased all contact with the family.

A couple of years ago, at a fundraiser for John Cryer, Labour MP for Leyton and Wanstead, Rodney told how when Thatcher and Blair described him as “a bastard” they were factually correct – given his conception, not birth, at nearby Whippys Cross.

Rodney’s family tree can be traced back to the village of the same name near Ormskirk in Lancashire. At one time his mother’s family were so poor they lived in a Gypsy caravan in a field. Unsurprisingly, given his unstinting championing of the underdog, Rodney was one of the few public figures to loudly champion the cause of Travellers over the years.

**CAREER**

When he was still a small boy, his mother moved back to Yorkshire, and Rodney grew up in Doncaster. He went to the local grammar school and studied sociology at Rutherford College of Technology (later part of Newcastle Polytechnic, now Northumbria University). His mother recruited her student son into the union movement and his rise was meteoric. He became a NUPE official in his late 20s and, moving from Yorkshire as an area officer to Newcastle, and later to London, Rodney launched a major campaign to recruit women to the union before becoming its local government officer in the last days of the Callaghan government. He was appointed general secretary in 1981.

Rodney was a stalwart supporter of the miners during the strike of 1984/5, remaining a lifelong friend of former NUM general secretary Arthur Scargill.

Rodney retired as GS of Unison in 2000, then taking over in 2001 as President of the National Pensioners Convention from Jack Jones. He served for four years in the role. One of his personal achievements was to challenge the government over the rules which reduced an individual’s state pension if they were in hospital for more than six weeks. The rules were later changed to 52 weeks. “Taking over from Jack Jones was no easy job, but Rodney always felt at home. Rodney was a passionate advocate for Britain’s older people, and often took on the Labour government over issues which he felt were wrong such as the refusal to restore the link between the state pension and earnings, and the way in which social care was means-tested,” said Jan Shortt, general secretary of the NPC. “He was extremely funny and filled the room with his enthusiasm for life. He often used to begin his speeches by saying that when he started as a young trade union official, he turned up to a refuse collectors dispute with a brand new brief case and was met with laughter when he told the workers his name was Rodney.

**LATER LIFE**

In later years he used to say “I don’t care what they call us, so long as we get a decent state pension”. He was one of the labour movement’s greats and the NPC is proud to have had the benefit of his skills, intellect and humour.”

He also served as president of the charity War on Want and chaired the Ken Gill memorial fund.

Rodney is survived by his wife Pat and four children.
FEATURE

SIX STEPS TO BETTER HEALTH

Brian Lee looks at six ways to improve health and wellbeing

1. **Put the kettle on**
   Dehydration can make us feel tired and confused, so it’s important to make sure that you drink enough.

   Older people are particularly susceptible to dehydration because they aren’t so sensitive to the feeling of thirst. The kidneys don’t function as efficiently as they did when they were younger.

   NHS guidelines recommend drinking eight medium-sized (150ml) glasses of water each day. Tea, coffee and squash all count towards this total – but look for low-sugar varieties and, if you take sugar in your tea, try to cut it down.

2. **Floss before bed**
   Using dental floss helps to prevent gum disease by removing pieces of food and plaque from between your teeth.

   If it’s left you might notice sore or bleeding gums, and studies have shown links between a build-up of dental plaque and heart disease, Alzheimer’s, diabetes, strokes and lung disease.

3. **Improve your balance**
   NHS guidelines say healthy adults over 65 should aim for at least 150 minutes of moderate activity per week, plus muscle strengthening activity on two or more days.

   “Yoga and Tai Chi can be very helpful for older people, as they can help to increase flexibility and improve balance and coordination, reducing the risk of falls,” says fitness expert Ben Coomber.

   “Walking, swimming, aqua aerobics and dancing are also good, fun ways to build fitness and you can strengthen muscles by using light hand weights as you sit in a chair.”

4. **Eat more snacks**
   You may have been brought up to believe that healthy eating means not snacking between meals, but that’s really not the case. “If you can’t manage much food in one go, then eat little and often,” says Gaynor Bussell from the British Dietetic Association. “Research shows that eating regularly helps prevent weight gain.”

5. **Buy a pair of trainers**
   Sore or painful feet can really affect your ability to lead a full and active life. It’s tempting to stay indoors if you can’t find a pair of comfortable shoes and relying on slippers can make some foot problems worse and increase the risk of slips or falls.

   “A pair of running shoes is the best option as these provide a good amount of shock absorption and stability and can also support the arch,” said Mike O’Neil, Consultant Podiatrist and spokesperson for the College of Podiatry.

6. **Get a Vitamin D boost**
   We get most of our vitamin D from sunlight on our skin – so it’s no surprise that many of us are deficient, especially during the winter months, when there is less sunshine. That’s why many doctors recommend a daily vitamin D supplement – especially if you’re over 65.
The reason given for continually extending the retirement age is that people are living longer, however, this assertion is being questioned more and more.

This mantra enabled the Government to bring forward by seven years the rise in retirement age to 68. So those working today, who retire from 2037 will now have to be 68 to do so.

There are though wide differences in life expectancy depending on where an individual lives and what sort of work they have undertaken during their lives. The austerity policies of recent years are also starting to have an impact.

It is not right to expect a manual worker in a foundry or teachers, health and social care workers to, in some cases, work for almost 50 years with the same zest.

**LIFE EXPECTANCY**

Geographically, it is said that men living in east Dorset on average will live to the age of almost 82.9, so under the pensions at 68 targets they’ll collect for nearly 15 years after retiring.

But a Glaswegian with an average lifespan of just 72.6 years will be a pensioner for less than five years.

The impact of the austerity policies of the last few years has been highlighted by Sir Michael Marmot of the Institute of Health Equity, who says life expectancy is now “grinding to a halt”.

The slowing growth in life expectancy dates from the financial crisis in 2009. Sir Michael said that “miserly” spending on health and social care in recent years had affected the amount and quality of care that older people receive.

Moving forward, the workplace terrain is going to look very different, with the use of what is called artificial intelligence, digitisation and robotics. It is estimated that a large number of jobs are simply going to disappear over the next couple of decades.

What will this mean for retirement? It should mean more leisure time for everyone, more time for education and other activities. A retirement age rapidly coming down. But we have been here before, back in the 1970s, when there was talk of shorter working weeks, more leisure time and earlier retirement. Then came Margaret Thatcher’s neo-liberal policies resulting in people working longer for less.

**TECHNOLOGY**

So the unveiling world of automation is one where the trade unions are going to have to fight for jobs and pensions, just as much as in the past. Used effectively, these technological changes can increase productivity and the country’s wealth, which should bring many benefits to everyone. It should lead not to increasing the pension age, but reducing it, enabling many more people to enjoy a long, happy and healthy retirement.

We must ensure that working people receive these benefits, fruits of their labour and the benefits of decent pensions and more free time moving forward.