Elderly care crisis deepening

Lamentable deficiencies in care and support services for the elderly that have long been highlighted by campaigners are fast getting worse – with Age UK estimating that around 1.4 million people are now being comprehensively failed. Brian Lee reports on a national scandal.

Some 1.4 million older people aren’t getting the care and support they need – a staggering increase of almost 20 per cent in just two years. More older people than ever are missing out on the vital care and support they need, and delayed hospital discharges due to a lack of social care is costing the NHS millions, according to a study by Age UK.

In just two years, the number of older people living with an unmet care need has risen by 19 per cent to nearly one in seven. Of the 1.4 million affected, more than 300,000 need help with three or more essential everyday tasks, like getting out of bed, going to the toilet or getting dressed. More than half of these people get no help at all from carers, family members or friends.

“Our new analysis echoes what we hear all round the country: it is getting ever harder to access care if you need it and increasing numbers of frail, ill older people are being left to manage alone,” says Caroline Abrahams, Age UK’s charity director.

“Is this what we want for our parents and grandparents, husbands and wives, older neighbours and friends?”

Further analysis also found that delayed discharges from hospital due to a lack of social care are now costing the NHS more than £500 a minute.

“These numbers show the folly and sheer wastefulness of the Government’s failure to invest anything like enough money in social care,” said Caroline. “We all depend on the NHS so we all lose out if it has less money to spend due to the lack of social care, but there is no doubt that it’s our older population who are paying the highest price of all – with their health, their happiness and sometimes even their lives.”

NPC lobby confronts intergenerational conflict

The National Pensioners Convention lobby of Parliament in October focused on the need to address intergenerational conflict.

The lobby heard how every week, older people are accused of having done well at the expense of the young, and are blamed for everything from the housing crisis to the amount they use the NHS.

“Some groups have tried to create a phoney war between the generations – not because they want to help younger people, but because they want to reduce pensions and benefits for everyone,” said a spokesperson for the National Pensioners Convention. “That is why it’s in the interests of young and old to stand up for better public services, affordable housing and a decent welfare state.

“Today’s campaigns on behalf of pensioners will benefit future generations, and today’s older campaigners recognise they must stand with today’s younger people to defend their jobs, pensions and the right to a decent period of retirement.”

Among those addressing the meeting were Labour MPs Jack Dromey and Sharon Hodgson, Roger McKenzie, assistant general secretary of Unison, Mark Serwotka, general secretary of PCS, and Dot Gibson, deputy general secretary of the NPC (pictured left).
What are the WASPI women demanding?

Norman Candy looks at the pension injustice being perpetrated against a group of women born in the 1950s.

A group of women protested loudly about pensions at the end of the Budget debate in November.

The protesters were part of the Women Against State Pension Inequality (WASPI) group, fighting for compensation to make up for the lost years of pension they are being forced to endure.

Established in 2015, WASPI are a group of women, born in the 1950s, who are losing out due to the way that the Government has implemented an EU directive forcing an equalisation of the retirement age at 65. Women had previously been able to retire at 60.

The Blair government chose to level the retirement age up to 65. This was introduced in stages with women born in 1950/51 retiring around the age of 61, those born 1952/53 around 62, and so on until it reached 65 for all post-1950 women in 2020.

There were further hikes in the retirement age introduced in 2007, which saw both men and women increase to 66 by 2026 and 67 by 2036 (now 2028).

However, the Coalition government decided in 2011 to speed things up, accelerating the increase of the retirement age to 66 by 2020. In order to achieve this they brought equalisation forward to 2018. This meant that women born in April 1953 would retire at 63 and 3 months whilst those born 6 months later in November 1953 would have to wait until they were 65. Finally, all women born after 1954 would retire at 66.

Their issue is not that they have to retire later, although that is bad enough. They are campaigning because many women had taken important financial decisions, including early retirement, based on incorrect assumptions and none of those affected received a personalised letter warning them of this until 2009. This was 14 years after the Act was passed. Many were not notified until 2012, when the then government wrote to women following the 2011 changes.

To remedy this, WASPI is calling for a bridging pension that would provide assistance to unretired 1950s women, while those who have now reached retirement age and have suffered financial hardship, should receive compensation.

A government review has accepted that ‘more could have been done’ but to date the Government remains steadfast that no action will be taken to assist 1950s women.

Shadow Chancellor of the Exchequer John McDonnell has, however, promised to assist the women in the event of a Labour government being elected.

Some of our branches and regions have already given support to this worthwhile campaign and Hugh Gaffney, the Labour MP for Coatbridge, Chryston and Bellshill, and CWU member, has been at the forefront of the parliamentary campaign in support of the women.

Enduring Power of Attorney laws explained...

A power of attorney is a legal document that gives someone you trust the authority to help you make decisions, or to make them and take actions for you if you become unable to do these things yourself.

There are different types for different circumstances.

A power of attorney gives legal power to one or more people – your ‘attorneys’ – to help you make decisions or make decisions on your behalf. You might need them to do this temporarily if, for instance, you were in hospital, or permanently if you became incapacitated and could no longer make decisions yourself.

They are important legal documents which can help provide peace of mind – but have to be carefully considered with full understanding of the implications. As such, Brian Lee has put together a helpful factsheet which can be viewed at https://rm.cwu.org/news/poa/
Ex-pat pensioners frozen out of their full pensions

Norman Candy looks at how ex-pat pensioners in 120 countries are being denied their full pension.

Former intelligence officer during the Second World War, 93-year-old Anne Puckridge recently handed in a 200,000 petition protesting about how pensions for ex-pats from 120 countries have been frozen.

At the time of leaving the UK in 2002, to live in Canada with her daughter, Anne’s pension was £72.50 a week – which is where it has remained. If she had stayed in the UK, it would now be worth £125.95.

In total Anne believes she has lost over £22,000 from her pension.

Half of all British state pensioners who retired to another country have had their state pensions frozen.

This means that they do not receive the annual up-rating of their UK state pension enjoyed by those who remain in the UK.

In order to address this injustice the pensioners have founded the International Consortium of British Pensioners (ICBP). The members include the British Pensioners in Australia (BPIA), the Canadian Alliance of British Pensioners (CABP) and the British Caribbean Pensioners Association (BCPA) – many of whom will be ex-members of the CWU and other trade unions. They also have a number of MPs in the All Party Parliamentary Group on Frozen Pensions representing their interests.

Not all pensioners living abroad are affected by this rule. Those pensioners living in 50 countries, which include Spain, France and the United States, are entitled to receive the same pension as UK residents – £125.95 per week but those living in other countries not on the list, including many Commonwealth members, have their pensions frozen.

The official response to the campaign has been that the UK government pays the pensions it is required to pay under existing legislation and reciprocal arrangements with other countries.

Unfortunately, the European Court of Human Rights rejected an appeal by a group of pensioners affected by the ruling in 2010 and the Government claim the cost of increasing all the overseas pensions would be more than £600m a year. The ICBP have a website and can be contacted by email at www.pensionjustice.org

Feeling in charge of finances aids mental health

New research from Age UK has found that those in control of their finances feel generally calmer, happier and less worried – yet two million over-65s have no-one they feel comfortable talking to about money.

The research shows the importance of older people feeling in control of their finances, with a third (33 per cent) saying they feel generally calmer and happier as a result of feeling in control and a third (34 per cent) admitting they worry less. However, in contrast the charity found two million elderly people have no-one to talk to about money issues.

Although the vast majority of over-65s surveyed feel in control of their day-to-day finances, more than one in six (17 per cent) are just getting by or finding it difficult to manage on their weekly income, rising to more than one in four for single over-65s.

In fact, a much higher number of those who are on their own, reported having nobody to talk to about money issues – 31 per cent of single older people and 21 per cent of widowed, divorced or separated, compared to just seven per cent of those who are married or living with a partner, and 16 per cent of all older people on average.

Caroline Abrahams, Age UK’s charity director, said:

“Being in control of your finances, regardless of how much money you have, is clearly a key component of good mental health and can make a big difference to how we feel about life generally.”

Age UK provides a wide range of expert advice and information on money-related issues – including benefit entitlements, pensions and debt – via its free confidential Advice Line (0800 088 6112). Lines are open from 8am-7pm 365 days a year. Alternatively visit the Age UK website: www.ageuk.org.uk/money
Victory for elderly on journeys to hospital

Brian Lee describes how pensioners won a significant victory in gaining transportation rights for pensioners travelling to and from hospital.

The Government has committed to providing better transport to and from hospital for elderly people.

The change of heart from the original proposals in the Transport Strategy came about after campaigning by Age UK and other charities.

The Department for Transport published their inclusive Transport Strategy, including several mentions of the need for improvements, which were the focus of the Painful Journeys campaign in October 2017.

This is a positive step not just because it is an important issue, but because it was absent from the draft strategy published in November 2017.

In the ministerial foreword for the policy paper, Nusrat Ghani, the Parliamentary Under Secretary of State for Transport, said that ‘delivering the ambitions set out in this strategy will work across government, for instance improving journeys to hospitals.’

The paper reveals that: ‘the draft AAP [Accessibility Action Plan] consultation received a number of responses highlighting that access to transport to take people to hospital (e.g. local buses, National Health Service directly provided services or taxis and PHVs [Private Hire Vehicles] was an issue of concern to disabled and older people.’

It added: ‘Consultation responses highlighted the desire of older people to be able to travel to hospital appointments within a reasonable time and in an affordable way.’

These responses came in a variety of ways. They included a giant card sent to the minister, filled with 150 messages from older people asking her to improve their journeys.

The chair of the Transport Select Committee led an open letter supported by other leading charities, and 1,000 campaigners sending personalised emails via a call to action on the Age UK website.

The Government says: “We recognise the importance of disabled and older people being able to access transport to take them to hospital. It is clear however that this issue requires a co-ordinated, cross-departmental and cross-agency approach.

“DfT will continue to work closely with the Department of Health and Social Care (DHSC), including through the newly established Inter-Ministerial Group on Disabled People and Society, as well as local authorities, to identify solutions to address the problems which have been identified.”

A spokesperson for Age UK said: “The Government’s inclusive transport strategy contains some good news for older people and, in particular, we welcome its recognition of the importance of better hospital transport.

“We hope the actions committed to in the strategy will lead to tangible improvements in local areas and we will be holding the Government to account for delivering on them.

“However, there remains a threat to the future of community transport, on which many disabled and older people rely. This is because of draft government guidance that contains a proposed requirement on volunteer minibus drivers to acquire driving licences costing a thousand pounds a time – spelling the end of many local community transport services, including those run by local Age UKs.

“The Government must look at this issue again, otherwise they will stand accused of acting in ways that undermine the good intentions in the strategy.”

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