

# Launceston & District Over 50's Voice

## Welcome

Another very good turnout for AGM and the general meeting held at Lewannick Village Hall on July 6th

In the absence of a Chairman, Secretary Bernard O'Neil took over the Chair for the AGM and welcomed all the members. He read out the apologies from members

The Secretary gave an report on our past years' activities, highlighting the campaigns we had been involved with, which included the fight to keep our Post Office open, retaining the local doctors pharmacies at Lewannick and Launceston which the government was looking to close, our help in getting Women's Pensions to the forefront and getting the matter into the European Parliament, our Free Hospital transport was a great success and was being held up by other groups to follow, but it was not an excuse for the authorities to abrogate their responsibilities. We are in the next month going to start recruiting in Launceston. The Christmas lunch held in December was a success and another was to be held this year.

He finished by wishing the group all the very best for the coming year.

The Treasurers report was given by Michael Cook and he explained the balance sheet stating that the group was in a very good financial position thanks to all the funding we had secured over the past year.

The election of officers for the coming year took place and the following people were voted on the Management Committee.

Chairperson; Mary Holmes.

Secretary; Bernard O'Neil.

Treasurer; Michael Cook.

Membership Secretary; Annie Golby

Committee members; Len Holmes, Val King, Ray Feltham with one position vacant.

The new Chair opened the general meeting

Apologies were taken and noted, minutes were read and signed and the secretary read out correspondence and then gave a report on a meeting he had attended at Whitstone concerning further Post Office closures

Affiliated to The National Pensioners Convention

## Our Voice

### Pensioners deserve better

in Cornwall and North Cornwall in particular.

He also gave a full report on the Pensioners Parliament held in Blackpool in June and a review of the free transport for pensioners.

The next meeting will be held September 7th at Lewannick Village Hall at 2-00pm with doors open at 1-30pm.

### Green paper delays tackling the crisis in Care

The NPC has warned that the new Green Paper will fail to tackle the crisis that currently exists in the Care system because it may take up to five years to introduce.

The NPC also criticised the ministers for ruling out the one option that would have been the fairest - using general taxation or national insurance to provide services free at the point of need.

Care in the UK is in crisis, for years it has been the Cinderella service of the welfare state—under funded and overlooked, but this long awaited Green Paper has clearly missed the opportunity to put this right. Suggestions that people should pay lump sums or take out private health insurance just won't tackle the inequalities in the system.

Older people and their families have the right to ask; why when education, the NHS and many other public services can be funded by society as a whole, should the care of our most vulnerable pensioners be left to individuals. In the meantime, the system continues to crumble and older people continue to receive second class

***It is sad to report that one of our members Mrs E. Neville of Hawkes Tor Drive, Lewannick passed away recently, our sincere condolences go to her family and friends at this time of sadness***

## **Works & Pensions Select Committee fails to provide real solutions to Pensioner Poverty**

We welcome the Works and Pensions Select Committee's call to 'eradicate pensioner poverty' given there are still over 2 million pensioners who have to endure living in poverty in the 21st century. But, means testing is not the solution however much the government tries to find ways of reaching people.

The Select Committee says that a strong Basic State pension is an essential building block in people's retirement income. However this misses the point. Millions are losing out in the crisis of private and occupational pension schemes and so the state pension is fast becoming the *only reliable* part of people's retirement income. That is why the state pension should be strengthened rather than expecting people to save on low and modest incomes to save more for their retirement.

We hope that the Government will take seriously the Select Committee's recommendation to iron out differences in current benefits allowed for mobility and care, which discriminate against older people.

Other recommendations, include an increase in the Personal Expenses Allowance for residents in care homes from £21.90p to £40 a week. We welcome.

### **Pensioners' Incomes**

Based on the latest official figures contained in the Households Below Average Income series 2007/8

#### **Poverty Level**

The figure in 2007/8 calculated as 60% population income (before household costs) for a pensioner was £154 a week. After housing costs the figure was £115 a week. These figures are used to determine the recognised poverty level. The estimated poverty level in 2009 is £165 a week (before housing costs).

In 2007/8 there were 2.5m pensioners living below 60% median population income (before housing costs) and 2m (after housing costs). This is the same as in 2006/7. The Government claims the reason why no progress has been made in reducing the actual number of older people living in poverty is due to the rising costs of living and the insufficient take up of means tested benefits (Pension Credit)

#### **Take-up of Benefits**

Disability Living Allowance was claimed by 1.3m pensioners, Attendance Allowance 1.1m, Pension Credit 2m and Housing benefit 1.5m. 6.2m older people were disabled but only 2.4m were in receipt of disability benefits. 1.8m pensioners were eligible for Pension credit but do not claim.

#### **Savings**

There are 6.7m pensioners who have less than £10,000 in savings.

#### **Pensioner inflation**

- According to Institute for Fiscal Studies, whilst the average inflation rate was 2.1% those aged 70-79 faced inflation of 5.6% rising to 7.1% for the over 80s.

#### **Those most at risk of poverty**

- The majority of pensioners in low income households were owner occupiers.
- Single pensioners living alone, the majority of whom are women, had a higher risk of low income than all other groups.
- In general, the older the pensioner, the greater the likelihood of low income
- Overall, pensioners were more likely to be at the bottom two income categories of total population income and less likely to be in the top two categories of total population income than the population as a whole. This undermines previous claims by the Government that being older was not synonymous with being poor.

**New readers, do you like what you have read? then why not join our group and ensure that we can campaign on issues local, regional and national, especially for a higher basic pension which is linked to wages and end pensioner poverty and the soul destroying means testing.**

**Mr/Mrs/Ms.....Int.....**

**Address.....**

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**Tele.....**

**Send £3 single or £6 couple membership to ; Membership Secretary.**

**1, The Bungalow, Higher Dutson Farm, Dutson, Launceston, PL15 9SP**

**or**

**contact for further information**

**B. O'Neil (Secretary)**

**on 01566 782992**