



## HAPPY NEW YEAR

### JANUARY 2012

The next meeting of the Forum will be on **Friday 27<sup>th</sup> January 2012** in the Dominican Priory, St Peter's Lane, Canterbury coffee from 10a.m. meeting begins at 10.30a.m.

We shall be having a consultation by the City Council on the proposed new waste contract which will be quite different from the one that they have now; all waste will be sorted and separated by the householder, including food waste. There will be no land-fill sites in the future.

This will also give you the chance to raise questions on street cleaning improvements and a review of public toilet provision.

We will also have members of the Westgate Hall Trust board to speak to us.

The Trust is almost ready to take on the Hall; and by the end of the summer Canterbury could have a great community centre and 3-screen art cinemas in the centre of town.

Members of the Trust will be asking you what you would like to see the Hall used for.

This is a great achievement, bearing in mind the Council wanted to pull it down and use the area for a car-park!!

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### **Patients Medical Details Plan Attacked**

Patients groups & health care professionals have attacked plans by the Prime Minister to "open up" the medical details of every NHS patient "for exploitation" by private health care companies. David Cameron said every NHS patient should be a "research patient" and dismissed claims by critics that he is putting the commercial interests of big business ahead of patient privacy. He claims the move will help in the fight against disease, offer patients access to new treatments and make Britain's "life sciences sector" an exciting and profitable world beater. Joyce Robins of Patient Concern said the plan "stinks frankly" and Shadow Health Secretary Andy Burnham said "Proper regulation and essential safeguards need to be in place when it comes to patient data."

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### **NPC Briefing Paper**

Enclosed with this newsletter is the National Pensioners' Convention (NPC) briefing following the Chancellor's Autumn Statement. It covers the main announcements affecting older people.

The National Pensioners' Convention is the umbrella organisation for older peoples 'campaigning groups across the country The NPC's main objective is to promote the welfare and interests of all pensioners, as a way of securing dignity, respect and financial security in retirement.

This month politicians from all parties have been urged to work together to find a way to overhaul the "failing" social care system in England.

In an open letter, charities, faith-based groups and senior figures in the NHS and local government say the opportunity must not be missed, so the work of the NPC has never been needed more.

### **Means Testing Bus Passes**

The NPC has accused the Deputy Prime Minister of simplistic electioneering with his call to means test bus passes and TV licenses.

The NPC says he fails to understand the inherent problems associated with means-testing and has over estimated the number of wealthy pensioners living in the country.

Official figures show that 6m pensioners do not pay tax, 4m pay at the standard rate and 400,000 pay at the top rate. The NPC fear that the Liberal Democrat leader wants to draw the means-tested line to include not just the well off pensioners, but the 4m who have an average income of between £15,000 and £20,000 a year.

Dot Gibson, NPC general secretary said: “Mr Clegg has been rather foolish in saying that millionaire pensioners are bleeding the country dry because of their free bus passes, when the majority of them have never even claimed a bus pass. The truth is that he really wants to draw the means-tested net much tighter and start taking away these important benefits from ordinary pensioners on very modest incomes. All the evidence over decades shows that means-testing is a crude, expensive and ineffective way of getting help to those who need it most because they are the ones who don’t come forward and make a claim. The fairest way is to pay universal benefits and then use the taxation system to reclaim the money from the richest pensioners – rather than indulge in simplistic sloganeering.”

### **Doorstep Selling**

The Office of Fair Trading has published a very useful booklet entitled “Buying on the Doorstep.” It reminds us that if you spend more than £35 with a trader in your home or on the doorstep, you usually have seven days to change your mind, cancel and get your money back.

Your seven day cancellation period starts once you are told of your right to cancel by the trader at the time you buy. If you are not given this information, the trader can’t hold you to the contract and you don’t have to pay anything.

If you have agreed (in writing) to work starting within seven days you may have to pay something. Therefore, if you order a custom made product and work has already started on it (with your agreement) then you may have to pay something. If the trader has started work early, and you didn’t agree to it in writing, then you don’t have to pay anything if you cancel.

When cancelling, advise the trader in writing and keep a copy of your letter or email as proof of cancellation. If sending the letter by post, get a proof of postage as well.

Buy wisely – don’t sign anything on the spot, carefully consider whether you really want the goods or service – if you are still unsure, or need advice, or things go wrong call Consumer Direct on **08454 04 05 06**

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### **Thank You**

To all those who sent cards thanking us for the Christmas lunch party; even though quite a few were hit by the nasty bugs flying around, it went very well. Our thanks go to the Northgate Centre for their wonderful food yet again.

### **Song Club**

Our Silver Song Club meets at the Greenhill Senior Citizens Club, Westlands Road, Greenhill, Herne Bay on the second Monday of each month, coffee from 10a.m. singing from 10.30a.m. until 12noon. Come along – singing is good for you and fun!

**① To contact the Forum please ring 01227 366494**

# NPC Autumn Statement Briefing

## November 2011



On 29 November 2011, the Chancellor George Osborne presented his Autumn Statement. The main announcements affecting older people were as follows:

- From April 2012, the Basic State Pension (BSP) will rise in line with the Consumer Price Index (CPI) figure for September 2011 of 5.2%, giving an increase from £102.15 to £107.45 per week for a single pensioner and from £163.35 to £171.85 for a couple. There was no mention in the statement of the increase awarded to the Second State Pension (this is expected later in December). However, concerns remain that this may be linked to the lower 4.5% average CPI figure, which the government has previously mentioned. This lower increase would also affect any public sector pensions.
- From April 2012, the means-tested Pension Credit Guarantee for a single pensioner will rise by 3.9% from £137.35 to £142.70 per week and from £209.70 to £217.90 per week for a couple. This seeks to give the Pension Credit the same actual cash increase as the basic state pension, rather than the same percentage increase. The capital disregard is likely to remain at £10,000, but the Saving Credit threshold will rise from £103.15 to £111.10 for a single pensioner and from £164.55 to £177.20 for a couple.
- From April 2012, Personal Tax Allowances will increase as follows:  
Up to 65 - £7475 rises to £8105  
65-74 - £9940 rises to £10,500  
75 + - £10,090 rises to £10,660
- The age related earnings limit has increased from £22,900 to £24,000 and the married couples allowance applicable to those born before April 6 1935 goes from £7295 to £7705. The allowance will be subject to an income limit of £25,400, but there will be minimum allowance of £2960.
- The state pension retirement age for men and women will be raised to 67 between April 2026 and April 2028. Originally this was intended to take place between 2034 and 2036. The change affects around 8m workers born between April 1961 and April 1969. However, the change will require a vote by Parliament. The government has also confirmed it intends to review further increases beyond 67 in due course, such as using an automatic mechanism for raising the state retirement age in line with estimates of life expectancy. Raising the state pension age is also linked to the age at which future pensioners will become entitled to the winter fuel allowance, concessionary travel and other age-related benefits.

Previously, the government had already made the following announcements:

- The Winter Fuel Allowance would be reduced in 2011 by £100 to £300 for households over 80 and by £50 to £200 for households under 80. The allowance will then be frozen at this new level for the lifetime of the Parliament.

- From April 2011, Housing Benefit has been capped at £400 a week for a four bedroom house, £340 for a three bedroom, £290 for a two bedroom and £250 for a one bedroom property.
- Further grants have been made available to local authorities and this may mean a freeze in council tax for another year. More details to follow.

### **NPC Response**

After the announcement, the NPC gave a reaction to the proposals. This is reproduced below for information.

The Autumn Statement raises a number of serious concerns:

1. The decision to link pensions and benefits to the Consumer Price Index rather than the Retail Price Index was confirmed. An additional concern is that no mention was made as to the indexing of the Second State Pensions (SERPS/Graduated Pension or State Second Pension S2P). This is part of an ongoing campaign that we will continue to pursue.
2. The proposal to raise the state retirement age fails to recognise that all parts of society do not age in the same way. All the evidence shows that life expectancy and income are closely linked – and the poorer you are, the shorter your life will be.
3. The decision to cut the winter fuel allowance is absolutely scandalous, and we will continue to campaign for it to be improved.

### **Autumn Statement offers cold comfort for Britain's pensioners**

Britain's biggest pensioner organisation, the National Pensioners Convention (NPC) has described today's Autumn Statement as offering "cold comfort" to the country's older generation.

Dot Gibson, NPC general secretary said: "The biggest concerns currently facing millions of older people are the price of keeping warm, negligible returns on their savings and inadequate increases in their pensions. It was quite amazing that the chancellor therefore managed to ignore them all. Instead he announced that Britain's poorest pensioners would get a below inflation increase in the Pension Credit of just 3.9%, and no extra help with rising fuel bills. Millions of pensioners now face a Christmas where the role of Mr Scrooge will be played by George Osborne. The chancellor also seemed to get confused when in one breath he spoke of getting young people into work, and in the next declared he would raise the state retirement age to 67. The reality is that we will not tackle youth unemployment by forcing older workers to keep on working. The gap in life expectancy between the richest and poorest can be as great as 17 years, so any decision to raise the retirement age is basically robbing today's low paid of their future retirement."