



**Scottish Pensioners' Forum**

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**This response may be published with the name of our organisation**

**This response may be shared with other Scottish Government policy departments.**

**The Scottish Government may contact us again, if necessary, to discuss the details of our response**

**SPF: Consultation on Free Bus Travel for Older and Disabled People and Modern Apprentices**

The SPF recognises that the Scottish Government is not proposing to remove their entitlement from any present holders of the National Concession Card. We aim to secure this benefit for future generations of older people.

The SPF asserts that proposals to raise the age of entitlement are based on financial considerations without regard to the social consequences.

The Scheme's key objectives include the following statements:

- Allowing older and disabled people improved access to services, facilities and social networks; and so promoting social inclusion;
- Improving health by promoting a more active lifestyle;
- Promoting modal shift from private car to public transport;
- Providing opportunity for improvements to public transport.

The Consultation Paper recognises that the Scheme is greatly valued by its users, who also see it as having contributed to their mental, physical and social well-being. The SPF contends that the needs addressed by the Scheme are just as real today as they were at the Scheme's inception and that its achievements will be compromised by any raising of the age of entitlement.

Average life expectancy in Scotland is lower than the rest of the UK. Within Scotland areas of historic deprivation have significantly higher death rates from age 60+. Raising the age of entitlement means that sections of our communities will never benefit from free bus travel.

The number of UK driving licences in issue shows a marked decline as motorists age. This trend precedes State Pension Age. Driving conditions on our roads, and especially in our towns and cities, are becoming more daunting, making it more difficult for older people to access local services or employment.

Unemployment and involuntary inactivity rates for 50-year olds+ tend to increase with age. The raising of State Pension Age is forecast to accelerate this trend. Spikes in loneliness have been observed for the 50-64 age group because of unplanned exits from work. Raising the age of entitlement will adversely affect their overall well-being because of the impact on them both socially and financially.

Loneliness and isolation are estimated to cost the public purse £6,000 per person per decade. Every £1 spent tackling this will save £3.

The number of 55-64 year olds living alone increased by 50% between 1998 and 2013. 63% of widowed, and 51% of divorced people are aged over 52. High levels of loneliness and social isolation amongst 60-69 year olds have been found in US studies. Encouraging people to get out and about helps combat loneliness and isolation. They lead healthier, independent, lives as a result, with consequential reduced dependence on medical and social care services.

The Consultation fails to recognise the value of care provided by older, pre-retirement age people, looking after both the young (grandchildren) and the old and infirm (partners and parents). Many have given up paid employment to undertake this under-recognised rôle. This latter point has also been emphasised by the WASPI campaign. Raising the age of entitlement will disadvantage voluntary carers.

The bus pass acts as a gateway for older and disabled citizens to access not only essential services, but also recreational and cultural facilities. This increases their general well-being and improves their chances of enjoying a healthier lifestyle, mentally as well as physically..

Five more areas of Scotland were identified as Pollution Zones last year, making 38 in all. No area is immune. We need to encourage greater use of public transport rather than less. Raising the age of entitlement will not achieve this. Use of bus services by Concession Card holders helps maintain their viability, without which many more would be under threat or an increasing charge on local authority budget.

SPF recognises the financial imperative behind the present Consultation. We also recognise that means-testing of any such benefit is both undesirable and probably not cost effective. With a progressive taxation system, it is right that those who can afford more, pay more. Older citizens remaining in paid employment are likely to contribute more in taxation than the unwaged.

SPF also believes that the basis of reimbursement for bus service operators should be carefully re-examined.

Our members note that the Scottish Government is also currently consulting on the delivery framework for local bus services and feel there is a case for some form of re-regulation of services, and the development of innovative transport solutions which will provide wider access to public transport through Scotland, especially in rural areas where present provision is often minimal or non-existent. Greater integration of transport modes also has the potential to cut out wasteful duplication of services and overall make public transport usage a more attractive proposition.

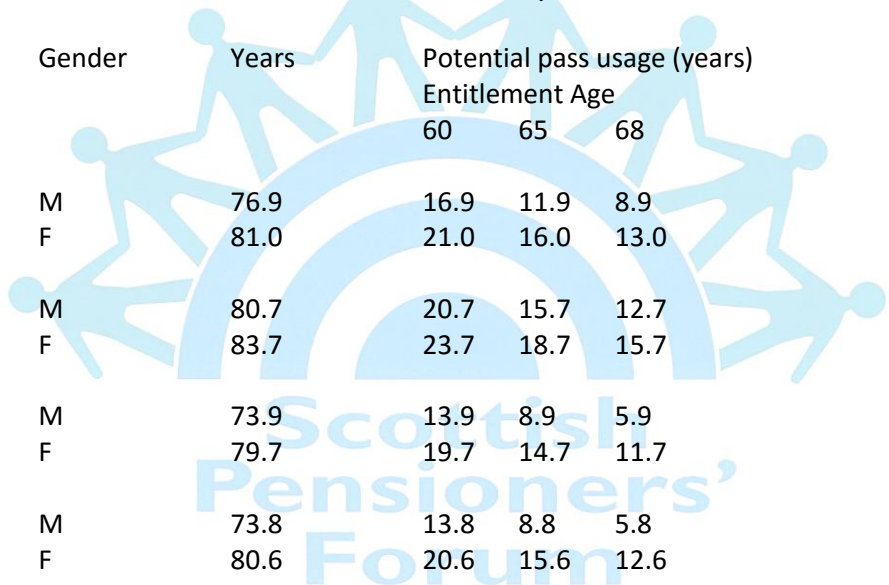
## NATIONAL ENTITLEMENT CARD DEMOGRAPHICS

Statistics are averages which, inevitably, mask the impact on individuals, particularly the vulnerable. When area averages are broken down into smaller units it begins to be possible to glimpse the impact on individuals, but, however the statistics are viewed, it is impossible to escape the realisation that any raising of the age of entitlement will have a disproportionate impact on those in our society who are already disadvantaged.

Increases in life expectancy have plateau-ed; National Records of Scotland suggest that increases in life expectancy will resume, but the full impact of Austerity, squeezed living standards, inflation, obesity, climate change, pollution and increasing retirement is unknown.

Estimates of average life expectancy in Scotland, which has remained stubbornly lower than that in England, have not changed significantly since the 2011 Census.

Based on these figures there is a wide disparity in potential usage of the National Entitlement Card across Scotland with East Lothian residents more than twice as likely to benefit as those resident in Corkerhill.



Area	Gender	Years	Potential pass usage (years)		
			Entitlement Age 60	65	68
Scotland	M	76.9	16.9	11.9	8.9
	F	81.0	21.0	16.0	13.0
East Lothian	M	80.7	20.7	15.7	12.7
	F	83.7	23.7	18.7	15.7
Glasgow Pollok PC	M	73.9	13.9	8.9	5.9
	F	79.7	19.7	14.7	11.7
Pollok*	M	73.8	13.8	8.8	5.8
	F	80.6	20.6	15.6	12.6
Corkerhill & N Pollok*	M	70.7	10.7	5.7	2.7
	F	76.7	16.7	11.7	8.7

\*In Pollok 1648 out of 4817 (34%) households have no access to a personal vehicle, whereas in Corkerhill 50% (983 out of 1960) of households do not possess a vehicle.

\*In Pollok 3498 individuals out of 11726 (>30%) are identified with long term health or disability issues compared with 32% (1527 out of 4767) residents in Corkerhill are similarly disadvantaged.

At first sight increasing to age of entitlement will further institutionalise male gender discrimination, but, against this, comparative male – female earning capacities might be taken into account, as well as the predominant rôle in caring for children, partners and parents.

More detailed research should also be undertaken to identify actual usage of the Entitlement Card since a lot of hearsay and circumstantial evidence is circulating. This is not a sound basis on which to determine policy changes.