

SCOTTISH SENIORS



Campaigning for a better deal for older people since 1992

Newsletter of the Scottish Pensioners' Forum Issue 44/March 2017

WESTMINSTER CONFERENCE ON PRIORITIES FOR PENSION POLICY IN THE UK

The SPF was recently invited to attend a conference in London to discuss the priorities for pension policy in the UK and took the opportunity to arrange a meeting with the Chair of the proceedings and Shadow SNP Pensions spokesperson, Ian Blackford MP, to put forward the views of older people in Scotland.

Although much of the proceedings on the day focused on quite technical discussions surrounding private pensions and the industry growth around these, the SPF Executive Committee felt it was important that the core issues for ordinary state pensioners should also be addressed in these discussions bearing in mind that the SPF exists solely to represent the interests of older people and, on this particular occasion, on state pension provision.

During the discussion with Mr Blackford MP, Rose Jackson, SPF Chairperson, spoke out on the threat to the Triple Lock and to other universal age related pensioner benefits such as the winter



fuel allowance. Rose highlighted the fact that pensioner poverty is still a major issue for many older people across the UK and was one of the main reasons the Triple Lock system was first introduced. The SPF felt it was also necessary for policy makers to bear in mind the long struggle to establish a caring, supportive state pension in the first instance. As it presently stands, 1 in 7 pensioners (equating to 1.6 million or 14% of all pensioners living in the UK) are still living in poverty with a further 1.2 million pensioners (just over 10% of UK pensioners) living just above the poverty line..

The SPF argued that any threats to the future of the Triple Lock, based on at best uncertain forecasts, would of course impact most significantly on the poorest pensioners as would any ideas surrounding the discontinuance of age related universal benefits and moving these to a means tested system. Statistics show that older people are less likely to claim means tested benefits and so any such moves in this direction would also impact significantly on younger generations and make them more likely to suffer from pensioner poverty in their later years.

The 'Triple Lock' guarantee was introduced by the UK coalition government in 2010 and was a guarantee to increase the state pension each year by the higher of inflation, average earnings or a minimum of 2.5%.

This guarantee was to ensure that pensioners would not see their income reduced due to the gradual increase in the cost of living.

As it stands, the Triple Lock has only been guaranteed until 2020 when subsequent administrations may call it into review

38 DEGREES
people. power. change.

The SPF have launched a campaign through 38 Degrees calling for support on our petition to Westminster government on the need for a single tier living pension for all pensioners set above the UK poverty level.

https://you.38degrees.org.uk/petitions/a-single-tier-pension-for-all-pensioners?just_launched=true

Please see our website and social media pages for more details

SCOTTISH GOVERNMENT NATIONAL FUNERAL POVERTY CONFERENCE

In November 2016, representatives from the SPF attended the Scottish Government National Conference on Funeral Poverty. Delegates listened to contributions from Fraser Sutherland of Citizens Advice Scotland and Dr Kate Woodthorpe of Bath University and there were some very interesting case studies discussed during the question and answer session from the floor, with one in particular being that a pensioner had to put himself into debt of over £4000 to bury his son as his grandson, who was next of kin, was on a zero hours contract and was therefore ineligible to apply for a funeral grant.

The afternoon session took the form of a series of workshops where delegates from campaigning groups, older people's organisations, funeral directors and representatives from local authorities discussed ways of ensuring that the cost of basic funerals were more affordable and looked at ways of trying to standardise costs



across all local authorities.

During evidence we gave to the Social Security Committee in Autumn 2016, the SPF asked the Scottish Government to consider introducing measures to help standardise funeral costs in Scotland to ensure that all people can have dignity in death, not just those who can afford the inflated costs being charged by some local

authorities and private providers of funeral services. We also highlighted the fact that recent research from Citizens Advice Scotland revealed that the cost of burials varied by as much as £2091 between different council areas, while the cost of cremations varied by up to £378 between different crematoriums with several areas of Scotland having the highest rates for funeral costs across the UK.

The SPF also have a representative on the Scottish Working Group on Funeral Poverty which takes place regularly to discuss the issues raised at the conference as well as findings from the recent social security consultation.

SCOTTISH GOVERNMENT CROSS PARTY GROUP ON OLDER PEOPLE AGE AND AGEING

Since our last newsletter, there have been two further meetings of the Scottish Government Cross Party Group on Older People, Age and Ageing, convened by Sandra White MSP.

The main purpose of the group is to address the rights and needs of older people, bringing together organisations interested in promoting older people's interests and acting as a direct link to government and drawing their attention to the many issues facing older people in Scotland. Recent issues discussed have been the Scottish Government's



draft National Health and Social Care Standards and the Social Security consultations. As well as this here have been several presentations

including one from Richard Baker of Age Scotland who discussed the issues surrounding early stage dementia and another from Dr. Alan J. Gow of Heriot Watt University who discussed his project 'What Keeps You Sharp?' looking at the changes

in thinking skills as people get older.

The next meeting is scheduled for April 2017

CAMPAIGNING FOR A BETTER DEAL FOR OLDER PEOPLE SINCE 1992

Just a Reminder!! Are You Entitled to a Tax Rebate?

If you are married (or you have a civil partner) and one of you pays no income tax, then you may be entitled to an income tax rebate (assuming your spouse has a taxable income below £43,000). If the three conditions listed apply to you, then you should claim the marriage allowance. The lower income spouse transfers £1,100 unused personal tax allowance (10% of the personal allowance) to the other, saving them £220 this tax year. This will increase to £230 for the tax year 2017 – 2018, since the personal allowance rises to £11,500.

You can claim on line -go to gov.uk and search "marriage allowance" or call 0300 200330. Telephoning will take longer than going on line but we appreciate that not everyone has access to a computer. Believe it or not, approximately 3 million couples have not claimed this entitlement. Make sure you're not one of them.

Maureen Gardner, Individual Pensioner Member



Unite Glasgow Retired Members Branch holds a Union Song Club on the 3rd Thursday of every month from 12.30-2.30pm in the downstairs lounge of the Rhoderick Dhu, Waterloo Street, Glasgow. It is free to attend although donations can be made to help with running costs. The songs are mainly linked to the trade union and labour movement and a songbook has been produced which costs £2 to buy. It's a great opportunity to get you out and about and to meet new people. All are welcome.

Maureen Gardner, Individual Pensioner Member

Remember if there is something you would like us to include in our next newsletter, for example a forthcoming event or an issue you're campaigning on, please get in touch

Older People, Loneliness and Isolation

Too many older people across Scotland are experiencing loneliness and isolation so much so that it has become the new cancer of our generation. Many years ago, no one spoke about cancer now it would seem that no one talks about being lonely or feeling isolated. At one time, families all lived within walking distance of their parents and grandparents but now families are scattered all over the world with the average distance children live from their ageing parents is 97 miles. There are organisations who can help these lonely people but more must be done within society to help publicise their existence.

Many older people used to meet at the local post office when drawing their pensions but even this has changed dramatically with post offices serving the community being closed down.

Here at Glasgow Old People's Welfare Association we want to help end this social ill for older people and if you live in the Glasgow area please contact us on 0141 221 9924 and we will ensure that you are welcomed into our communities where you can enjoy new friendships and will be assured that this help will always be there for you and you can pass on this support to others.



The SPF have recently been granted funding from the Scottish Government to carry out a specific project looking at loneliness and isolation when considering the transition from working life into retirement.

We will be delivering a programme of public meetings in Scotland over the coming months asking for your views, so please come along and have your say.

We will also publicise our events through our networks and future publications and information will also be posted via our social media and website pages.

OUT AND ABOUT



Since our last newsletter the SPF have been in attendance at several events including an Outside the Box 'We're Here Too' event, the Generations Working Together conference in Stirling and have also had our information stall at the SOOPIR event in Paisley, organised by Renfrewshire Council and Renfrewshire Seniors Forum. Remember if you have any forthcoming events you would like us to attend with our information stall, please get in touch. We would be more than happy to come along.

SPF 26TH ANNUAL CONFERENCE

The 26th Annual Conference of the Scottish Pensioners Forum will take place on **Tuesday 13th June 2017** in **Dundee**, venue to be confirmed.

The event is open to all SPF members and affiliated organisations and guest speakers have yet to be finalised. Our theme this year will be on loneliness and isolation and how this impacts on older people in their everyday lives. We hope that you can come along and celebrate another successful year for the SPF.



KEEP ME POSTED CAMPAIGN

The SPF are delighted to have recently endorsed this worthwhile campaign which looks at ensuring consumers have the right to choose how they receive their communications from their banks, utility companies and other service providers. All too often, more and more companies are now restricting access to paper bills and are instead calling on consumers to carry out their business online. This practice does not suit everyone and recent independent research shows that 81% of adults want to choose how they receive their important and sensitive information.

A motion to the Scottish Parliament has recently been tabled by Sandra White MSP calling for support from MSP's for the campaign.



For more information please go to <http://www.keepmeposteduk.com/campaign> or call 07718 098327



Join the Scottish Pensioners' Forum
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