

# Campaign!

The NPC's monthly bulletin for activists in the pensioners' movement

## Budget: Devil is in the detail

**O**n March 19, Chancellor George Osborne outlined his last Budget before the 2015 general election.

Of interest to existing pensioners was the decision to raise the personal tax allowance for the under 65-year-olds to £10,500 - the same as that for those aged 65-75.

It is hoped that by 2016 these allowances will

then begin to rise again and older tax payers will benefit.

A new Pensioner Bond from National Savings and Investments will also be made available from January 2015 giving 4% over three years on a £10,000 investment.

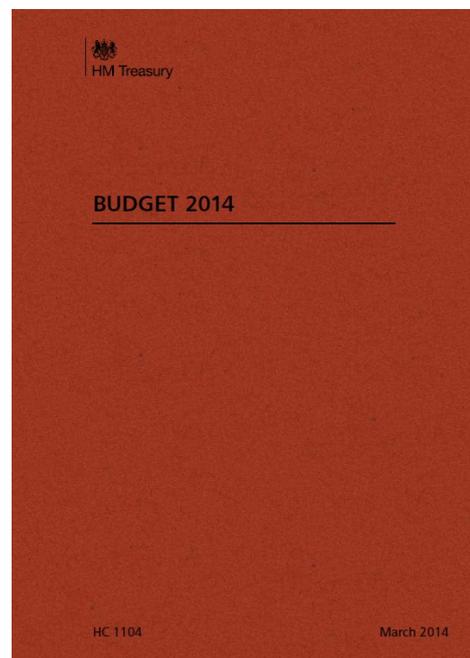
A full basic state pension will also rise this month to £113.10 a week.

However, the Chancellor also outlined a cap on

welfare spending of £119bn for 2015/16 which would include the winter fuel allowance, cold weather payments and the Christmas Bonus.

Dot Gibson, NPC general secretary said: "There is a concern that under the cap, pensioner benefits could be cut if spending has to rise on other items."

A detailed briefing on the Budget is available on the NPC website.



*From the cover you would never guess what was in the Budget!*  
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### Pension rules may cut help with care costs

**C**hanges to pension rules announced in the Budget may leave some people who cash in their pensions without any entitlement to help with social care costs, the NPC has warned.

Those without large assets, such as property, who cash in their pension savings could end up having to pay their care costs which they would have avoided

if the money had remained invested in a pension.

Under the current proposals those with assets of less than £118,000, will get help with their care costs, whilst those with more will have to pay £72,000 before getting any assistance.

Individuals would need to be aware of these rules before cashing in their pensions.

### The minister and the Lamborghini question

**P**ension minister, Steve Webb has suggested that pensioners should be free to spend their savings on a Lamborghini following a rule change in the Budget, which from 2015, will enable people reaching retirement age to use pension pots however they want, rather than having to buy a guaranteed annual income through an annuity.

Mr Webb said: "If people do get a Lamborghini, and end up on the state pension, the state is much less concerned about that, and that is their choice."

The NPC said the minister was out of touch by pointing out that a Lamborghini would cost £165,000 and most pension pots for those in the new auto-enrolment scheme will be more like £36,000.



## National Pensioners Convention

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## Campaign Dates

**NPC Pensioners' Parliament**  
17-19 June 2014,  
Winter Gardens,  
Blackpool. The event will open with a march and rally and involve three days of sessions and workshops with a range of guest speakers on all the major topics of concern. These will include issues such as pensions and benefits, the NHS, dignity in care, public transport, combating loneliness and whether or not society can afford an ageing population. Tickets are priced £6 and are available from the NPC office.

Anyone booking hotel accommodation should try and do so through Visit Blackpool (the local Tourist Board) even if you are returning to a place you regularly visit. By doing so you will help secure vital support for the NPC from the Blackpool City Council

# Fuel increases hit the poorest most

**T**he latest figures from the Office of National Statistics (ONS) reveal that in 2012, the poorest households in society were spending 11 per cent of their disposable income on energy bills.

This compares to just 3 per cent for those households in the top income bracket.

The average monthly dual-fuel bill is now estimated to be £106 and in the ten years

between 2002 and 2012, UK households saw their average spend on energy rise by 55 per cent, despite using 17 per cent less energy over the same period.

This means the increase in the average bill was due solely to hikes in fuel prices, rather than increased consumption.

Whilst bills have risen, since 2007 the average household's dis-

posable income has fallen by 6.7%.

Ron Douglas, NPC president said: "These figures prove that whilst the vast majority of us are now spending over 50 per cent more on our fuel than a decade ago."

"Last winter, over 31,000 pensioners died from cold related illnesses and the government seems incapable of responding."

# Pensioners get pass, but no bus to get on

**P**ensioners across the UK are concerned that their concessionary bus passes may become worthless following cuts to local services, the NPC can reveal.

Reports from across the country have highlighted how local bus companies are reducing services as a result of cuts in the grants they receive from local authorities.

Yet many of these councils

argue they too have had a reduction in their grants from central government and are being forced to make these cuts.

Peter Rayner, NPC vice president said: "Regardless of whose fault it is, the cuts to services are beginning to damage the quality of life for many older people in both rural and urban areas; who now feel that they have lost their independence and are

trapped at home."

The Campaign for Better Transport has an interactive online map that shows the scale of the cuts in every part of the country.

It can be viewed at <http://www.bettertransport.org.uk/campaigns/save-our-buses/bus-cuts>.

The NPC will also be staging a special transport conference in London in September that will focus on this issue.

# Line up for 1st October

**T**he NPC is already planning to mark the UN Older Person's Day on 1 October with a massive show of support for universal benefits.

Following the success of activities around Dignity Action Day, groups are being asked to plan street stalls, public meetings and other events to promote the need to keep the bus pass, winter fuel allowance, free TV licence for the over 75s and free prescriptions for pensioners.

All the main political parties have recently indicated that they wish to change the current system if they win the general election in May 2015.

Marion Wilson, NPC vice president said: "Older people give over £40bn back to society every year through unpaid caring, volunteering and taxes and shouldn't be made to feel like we're getting something for nothing."

More details of the campaign to follow.

You can now keep up to date with all the NPC's activities by following us on Twitter @NPCUK.