

# PERTH & KINROSS / TAYSIDE PENSIONERS FORUM NEWSLETTER

## **STOP PENSIONERS POVERTY NOW CAMPAIGN –**

**April 2003-April 2004**  
The campaign aims to highlight the scandal of the 25% of older people who live below the poverty line.

Source – *Help the Aged*

## **WILL POWER**

The charity *Help the Aged* is urging people to make a will. Figures from the Office of National Statistics show that about 11,000 people die each year without leaving an up-to-date will.

Source – *Help the Aged*

## **THE GOVERNMENT AND PENSIONERS**

The Prime Minister had to face two uncomfortable truths.

Truth One is we have exhausted the huge fund of goodwill and hope that existed after the last election.

Truth Two is that the evaporating goodwill is not to do with policies it is to do with getting things done efficiently and well and intervening when necessary. The Financial Services Industry is a shambles and the government stands back and watches.

## **OUR MOTTO**

Our national motto in the last 20 years could have been "Might as well enjoy it now – we could be dead tomorrow". The trouble is we won't be!

Source – *The Guardian*

## **DON'T RETIRE HURT**

People approaching retirement age who are deferring their personal pension (they may want to keep working longer) could face a stiff exit penalty from the pension provider.

Source – *Close Wealth Management*

## **LEGISLATION IS WHAT YOU NEED**

The government is wrong to believe that anti-social people will change because the law says so. "Bad behaviour" by young people derives from many problems – poverty, poor parenting, economic opportunity, schooling and attainment, and peer pressure.

There are no quick fixes for anti-social behaviour.



Members of Committee with John Swinburne, Pensioners MSP

## **EUROPE HIT BY STRIKES OVER PENSION CUTS**

In May tens of thousands of Austrians protested in Vienna while in France 24 hour strikes by transport and energy workers created havoc. This was because their governments plan to slash pensions and raise retirement age. Austria enjoys one of the most generous pension schemes in Europe with an average retirement age of 58 for men and 57 for women.

## **THE LOWER PAID LOSE THE INCENTIVE TO SAVE**

Pension anxiety will be fuelled by the "Statutory Money Purchase Illustrations" (SMPI's) for employees. This will show how little you might have to retire on.

Lower income savers need to work out whether their thrift might be swallowed up by means testing rules.

More than 13 million of us will receive this new style forecast of what their future pension might be soon.

## **MP'S EXPENSES AND ALLOWANCES**

In 2002 MP's voted to increase the amount they accumulated in their guaranteed final salary scheme by 25%. This improved package is now in deficit of £25 million and the taxpayer has to pick up the bill.

Now a review of MP's expenses has been taking place which will see them receive increased allowances.

On top of their £55,118 salaries, MP's are currently entitled to claim £72,310 for staffing costs, £18,234 for incidental expenses and £19,722 for additional costs – a total of £110,266.

Source – *Guardian Unlimited*

## **WHAT CAUSES POVERTY AND EXCLUSION**

Children who are poor often grow up to struggle unduly in education and employment and may arrive at older age with lower incomes and pensions.

Commentators disagree as to the causes by a cycle of deprivation often exists passing poverty from one generation to the next. We need to break this cycle.

**Perth & Kinross / Tayside Pensioners Forum work with  
Help the Aged – Age Concern – The Community Education and Older  
Peoples Service of Perth & Kinross Council – The Police – The Fire Service –  
Carers First – The Pension Service – Care Together – NHS Tayside – Scottish  
Hydro Electric – Perth Council of Voluntary Service – Perth & Kinross  
Voluntary Transport Group – The Utopia Project (University of Glasgow)**

**Join the Pensioners Forum**

**by placing two first class stamps in an envelope – stamp and address it to:  
JIM FERGUSON, 3 FEUS PLACE, PERTH PH1 2BH**

## **Fact File**

### **CARERS FIRST**

There are 626,000 Carers in Scotland, 104,000 of this number are aged 65 and over. The 2001 census indicated that there were 12,000 Carers in Perth & Kinross but Care Together and Carers First can only identify 2,500. We need to find and speak to the missing 9,500 so that they can be supported.

Source – *Carers First*

### **CANCER**

In 1999 there were 1536 women aged 65 and over diagnosed with breast cancer, and there were 7912 women aged 65 and over diagnosed with all cancers. Regular breast screening is not available for the age group so this is a good argument for medical MOT's which give women a check up every year.

Source – *Age Concern*

### **OLDER PEOPLE AND COMPUTER USE**

Only 12% of people over 65 can use the internet. YOU can learn with Byte Size Pieces which starts in July.



### **HOUSE REPAIRS**

There are 700,000 houses in Scotland with residents aged 60 or over. 90% of these houses require some kind of repair and 20% require repairs costing £4,000 or over.

Source – *Age Concern*

### **EXPECTATIONS**

One in five people do not know their financial expectation after retirement. One in seven have made no pension provision, while many more do not know how they will survive financially when they retire.

### **THE SCOTTISH PENSIONERS PARLIAMENT**

Our Committee is involved in meetings now being held to establish the guidelines to set up the Scottish Pensioners Parliament.

## Good-bye To Them All

Written in anticipation of standing down from Perth & Kinross Council, in the year of Our Lord 2003.

Goodbye to them all.

The bawlers; mis-callers; those damn know-it-alls,

The complainers, disclaimers, and sad lamentators; farewell.

And to those who defame, and leave you no name,

The clinically insane, I bid you, adieu.

For now freedom beckons, and in just a few seconds,

I'll walk down the High Street with a spring in my step.

No moaners to stop me, to block me, or drop me,

Into their world of peevd discontent.

Goodbye to them all.

Officials who obfuscate, delay and prevaricate,

You dour procrastinations I'll suffer no more.

The bureaucrats, the no-can-do-ocrats,

To whom we must tip our caps,

Democracy waits humbly at your door.

But now freedom beckons and in just a few seconds,

I'll walk up the High Street, happy, not grave.

And if some moaner stops me or blocks me or drops me,

I'll turn and say "Sorry, I'm no longer your slave."

## TIMETABLE FOR THE INTRODUCTION OF PENSION CREDIT – APRIL to SEPTEMBER 2003

Advance application period. The Pension service write to 20% of non MIG pensioners. Pensioners on MIG receive details of how much Credit they will receive.

**OCTOBER 2003** – MIG ends. People start receiving Pension Credit.

**OCTOBER 2003 - SEPTEMBER 2004** – Remaining 80% of non MIG pensioners receive a letter about Pension Credit. All successful claims backdated to October 2003. Source - Pension Service

## ENTITLEMENT

Many pensioners have misconceptions about their entitlement. Some assume that the Government has all these details and they will be advised if they are eligible for benefits. **THIS IS NOT THE CASE.**

Source - House of Commons Committee of Public Accounts.

## "HOME FOR PENSION" DEAL

Hundreds of thousands of employees, including many professional people, face poverty in retirement because they are not investing enough in pension funds. One of the country's biggest insurance firms are drawing up a plan for a special pension mortgage. On retirement home owners would be able to draw an annual pension against the value of their home using a special credit card. Source - Standard Life Bank

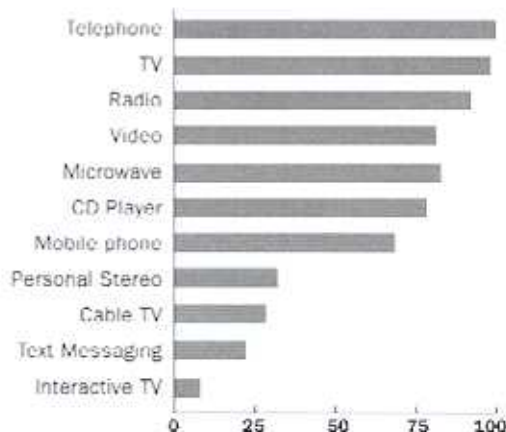
## PENSIONS SWITCH WILL KILL OFF RURAL POST OFFICES

The Government wants all pensions to be paid through bank accounts because it is cheaper, but the way forward for the community and pensioners is to use the local Post Office card account. Small Post Offices expect to lose 40% of their revenue.

## IS TECHNOLOGY CAUSING YOU DISCOMFORT, CONFUSION AND FRUSTRATION

A survey has found that many technologies used cause problems for over 50's. Difficulties were often caused by application and their documentation being too complicated with too much jargon and inadequate support both during learning and on-going use.

Source - UTOPIA Project



% of sample who currently use this technology

## CONTACT TELEPHONE NUMBERS

<b>Help the Aged – Advice Service</b>	0808 800 6565
9.00 am - 4.00 pm Monday-Friday and its free	
<b>Perth &amp; Kinross Council</b>	01738 475 100
<b>Police – Crime Awareness</b>	01738 892 642
<b>The Fire Service – Stewart Nelson Community Safety</b>	01738 622 226
<b>The Pensions Service</b>	0845 6060 265
<b>Minimum Income Guarantee Helpline</b>	0800 028 1111
<b>Retirement Pension Forecasting Helpline</b>	0845 3000 168
<b>Staywarm for over 60's. No surprise bills</b> Freephone	0800 1694 694
<b>Lifelong Learning for Older People Community Education</b>	01738 476 330
<b>Perth &amp; Kinross / Tayside Pensioners Forum</b>	
Chairman – Jack Stewart	01738 625 130
Secretary – Jim Ferguson, 3 Feus Place, Perth	01738 632 206
Media/Communications Ron Macdonald	01821 650 674

## Note This

Perth & Kinross Council and the Pensioners Forum discuss the issues which concern older people.

Electric blanket testing sponsored by the Fire Service starts again in the Autumn.

The Police Crime Awareness Dept. and the Fire Service work to keep pensioners safe.

There was a manifesto pledge by the Scottish Executive that the free travel scheme would be boundry free all over Scotland. We would like this pledge honoured.

Age Concern Older People's Week – 27th September to 4th October 2003 – the Pension Service will provide speakers to advise us on the Pension Credit Scheme which starts in October.