

# GREY POWER



## Walk the Walk



**Unite with us and join in  
the protests to protect  
people, jobs and services**

**RETIRED MEMBERS ASSOCIATION NEWSLETTER (IRELAND)**

# Grey Power in



CALLING ALL PENSIONERS

# Walk the Walk

UNITE WITH US IN PEOPLE, JOBS & SERVICES PROTEST

- **Belfast rally planned for Saturday, October 23**
- **March assembles at Writer's Square, 12.30pm**
- **NIC.ICTU address at 2pm outside Belfast City Hall**

# PROTECT PENSIONS

**Come and campaign through  
Unite Retired Members Association  
on vital issues that affect the  
quality of life of pensioners**

**WE WANT YOU TO GET INVOLVED**

# RMA IN ACTION



MEETING OF RMA (IRELAND) CO-ORDINATING COMMITTEE, DUNDALK, JULY 2010

## Pensioners hardest hit by inflation staying at 3.1pc

Those over 50s will suffer the most from the inflation rate remaining at 3.1 per cent, financial experts warned

**Official inflation figures took economists by surprise, with the Consumer Prices Index staying at 3.1 per cent during August, well above the Government target of 2 per cent. Most had expected it to fall.**

The climbing cost of food, notably bread, breakfast cereals and vegetables, was a key reason why the cost of living has remained so high.

Those aged 50 to 64 will be the hardest hit by high prices, according to Alliance Trust, an investment company.

It calculated that this age group's cost of living is a third higher than the overall population, at 4.2 per cent. Pensioners tend to spend a greater proportion of their disposable income on food and paying their utility bills.

And those yet to retire, in the 50 to 64 age bracket, are the age group that spends the most of money on travelling and the Office for National Statistics said that the price of airline tickets jumped in August more than normal.

The inflation figures also highlighted the continuing disparity between the Consumer Prices Index, at 3.1 per cent, and the Retail Prices Index, at 4.7 per cent. RPI is the inflation measure which includes housing costs and, for many, is the best measure of the cost of living.

However, the Government plans to change which measure it uses to calculate increases to the state pension, from RPI to CPI. The National Federation of Occupational Pensioners, said that the change, based on August's figures, would see pensioners lose £80 a year.

Roger Turner, the general secretary, said: "The coalition Government swore to look after the most vulnerable in society, and yet this change to CPI will take money away from those that really need it.

"To make matters worse, the statistics show that the CPI was kept level partly by a lowering of second-hand cars prices, but food and clothing, everyday necessities for pensioners, had increased in price."

**HOW TO GET  
IN TOUCH  
WITH US ...**

**Chair of Unite RMA Co-ordinating Committee. Ms Brenda Irvine.  
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Secretary of Unite RMA Co-ordinating Committee (Ireland)  
Mr Michael McErlain  
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# Pensioners' Credit Card Debt Reaches All-time High

**RECENT figures produced by GFK NOP reveal that retirees are in a record amount of credit card debt.**

Unlike younger credit card users, pensioners are spending more on their plastic than ever before and are more likely to let their spending accrue interest, too.

In June of this year alone, retired people spent an average of £354 on their credit cards, a spending high which hasn't been seen since the height of the credit crunch in October 2008.

Lowered incomes, inflation and a slow economic recovery are amongst the suggested explanations for this increase.

GFK NOP financial researcher Davyd Edwards explains that, "the cost of living has rocketed while income from savings and investments has fallen, leaving retirees having to adapt to this shortfall."

## The figures

The average amount pensioners are spending on plastic has reached an enormous £1.6 billion every month.

This has jumped up by 20% since the beginning of the year, suggesting that retirees are suddenly in particular financial strife.

"Pensioners are piling more than ever before on the plastic and keeping it there" Davyd Edwards went on to say.

Of course, the survey didn't have any information on whether retirees were using 0% purchase credit cards to spread the cost of their spending or moving high-interest balances to 0% balance transfer credit cards.

## Conscientious youth

These new figures of pensioner spending seem more startling still when placed against recent findings on the financial habits of the under 25s, also released by GFK NOP.

Since the darkest days of the economic slump in September 2008, youngsters have wiped an enormous £200 million from their cards.

Their average credit card purchasing habits have also decreased from £242 to £221 per month.

Davyd Edwards concluded, "The young may be starting to realize that credit's gone and shows no

sign of coming back soon."

This interesting juxtaposition shows that perhaps you don't need to be old to be wise.

## Retirement Savings

This increase in pensioner debt adds to the bank of evidence that the elderly are struggling financially.

Earlier this month a study by Aviva showed that the elderly are more frequently dipping into their savings to cover unexpected expenses.

The research showed that 92% of those over 55s have had to deal with unprecedented costs over the last five years.

To deal with these expenses, 45% had to spend significant amounts of their savings, which are so crucial for generating income through interest.

## Relying on Spouses

Although all pensioners are evidently facing financial hardships, it looks like elderly women have even more of a raw deal.

Recent studies have shown that a large amount of women are relying entirely on their partner's for their income after retirement.

A survey by insurance provider Prudential showed that 28% of women over 40 are planning to live off their husband's pension, despite 35% of these not even knowing the amount their spouse will be entitled to.

It is true that women are provided with a pension plan that is on average £7,400 a year lower than a male pension.

But as only 35% of those questioned by Prudential have a full pension lined up for them, it can be supposed that many women are simply unprepared for retirement.

Another study by Baring Asset Management showed that 47% of UK females have no pension savings.

It is actually predicted that this is only the beginning of the financial troubles for the elderly, as the VAT increases being introduced early next year will no doubt exacerbate the situation.

All of these factors could mean a tough stretch ahead for retirees and those nearing the end of their working lives.

# Poverty levels to increase significantly, says report

**POVERTY LEVELS** will increase significantly in coming years, particularly for those vulnerable groups dependent on social welfare, a leading think tank has warned.

A report by the Economic and Social Research Institute published recently says Ireland faces a “very challenging situation” and the most vulnerable groups will face “a greater risk of consistent poverty and social exclusion”.

It singles out the long-term unemployed, lone parents and those unable to work due to disability or illness as the groups most at risk of becoming caught in a deepening poverty trap. It says Government policy is critical to “poverty-proof” the most vulnerable groups and warns benefits have already been cut due to the worsening economic climate.

“The onset of the economic recession in the second half of 2008, contracting GDP, fiscal crisis and rising unemployment figures are likely to have serious implications for the income and living conditions of many of the population which are not picked up in the 2007 data or indeed in the 2008 figures,” says the report.

The report *Monitoring Poverty Trends in Ireland 2004-2007* shows the proportion of people “at risk of poverty” fell during the economic boom, from 19 per cent in 2004 to 16 per cent in 2007.

The “at risk of poverty” indicator identifies all those (households or people) who fall below an income threshold set at 60 per cent of median income, which in 2006 was €202.49 per week.

The percentage of children at risk fell to 20 per cent in 2007, down from 23 per cent in 2004.



Among the working age group, poverty levels fell to 15 per cent in 2007, down from 17 per cent in 2004. Those aged over 65 years saw the largest decline, with the number of people at risk of poverty falling to 16 per cent in 2007, from 27 per cent in 2004.

“Improvements in the levels of contributory and non-contributory pensions contributed significantly to the reduction in poverty,” concludes the report.

Older people living alone were almost twice as likely to experience income poverty (24 per cent) as those aged over 65 years who are living with a partner (13 per cent).

The number of people living in “consistent poverty” also declined during the economic boom, from 7

per cent in 2004 to 5 per cent in 2007. Consistent poverty measures those deprived of basic goods or services as well as income.

The reductions in poverty levels between 2004-2007 do not meet the targets set by the Government in Building an Inclusive Society, a policy launched by then taoiseach Bertie Ahern in 2002. This set a goal of reducing consistent poverty to 2 per cent by 2007.

Minister for Community Affairs Pat Carey said he welcomed the reduction in poverty levels achieved through increased social transfers between 2004-2007.

But he warned that further cuts in benefits were on the table ahead of December’s budget, including the old age pension.

“Everything is being discussed but a decision will not be taken until close to the budget,” he said.

The report identifies the decision to phase out the one-parent family payment for children over 13 years of age as a particular challenge. “The strong contraction in employment and rising demand for training places mean that moving lone parents into education and training, or to secure employment that could lift their households out of poverty, is increasingly difficult,” it says.

It also notes a strong link between rising unemployment and poverty levels. “The magnitude of this effect will however depend in part upon how many of those who lose their jobs become trapped in long-term unemployment and the extent to which unemployment is concentrated within households,” it adds.

## **Proposed work plan for regional (Ireland) RMA Co-ordinating Committee Proposed Constitution**

### **1. OBJECTS AND PURPOSES OF RMA**

- a) To promote the interests of the retired workers in the achievement of improved pensions and social benefits.
- b) To advance the educational, physical, social and welfare needs of retired people.
- c) To conduct social, sports, cultural and educational activities for members and associate members.
- d) To co-operate and participate in the work of organisation which share the foregoing objectives i.e the National Pensioners' Convention and the ICTU Pensioners' network; and to actively campaign on relevant issue affecting retired members.
- e) To advise and consult with the Regional Secretary, Irish Executive Committee (IEC and other bodies and officers within the union (as appropriate) on matters relating to retired members.
- f) To work closely with the IEC to ensure that the RMA is built up into an important sector of the union. The aim of the RMA is to campaign to achieve a position in the long term where all retiring Unite members will retain their membership of the union upon retirement by becoming either active or non-active retired members and be fully aware of the amenities provided by the union.
- g) Unite RMA shall be non-political and non-sectarian and shall not be affiliated to any political party.

# Awaiting and cap from Jo

## Delegation attend Pen

**A DELEGATION from Unite RMA (Ireland) attended the Pensioners' Parliament in June, 2010.**

Neil Duncan Jordan, Executive Officer of the National Pensioners' Convention, said he had arranged a meeting with all the new MPs at Westminster before the summer recess.

He stressed how important the Lobby of Parliament by pensioners in October would be.

By then the Con/Dem Government will have laid out their plans for savings and earmarked where cuts will be made. Already vulnerable areas have emerged.

## Elderly are being

**UNSCRUPULOUS landlords were accused of exploiting the elderly living in sheltered housing and leasehold retirement properties.**

A spokesman for the Campaign Against Retired Leasehold Exploitation (CARLEX) said that since their launch last November they had received hundreds of letters of complaint from disgruntled pensioners.

He urged the Government to introduce legislation to regulate what he described as "this growth industry which is

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## Pensioners' Parliament

He felt the profile of the NPC should be raised. The April protest against Government cuts in public spending was very well supported but received poor publicity.

He would like to see NPC public meetings in all regions of the UK.

In the final minutes of the Pensioners' Parliament, Colin Canham, General Secretary of Unite/T&G RMA, presented the NPC with a cheque for £5000 on behalf of Unite RMA.

The Mayor of Blackpool announced the Winter Gardens would be available for the Pensioners' Parliament in 2011.

## exploited

open to abuse by unscrupulous landlords."

Some leaseholders he claimed were demanding exit fees up to 12% of the selling price for each year the owner had been a resident in the block.

There was now a strong momentum by residents to seek the right to manage their own block by appointing a manager who would be answerable to them instead of the leaseholder. This however involved a legal process which would take about two years to complete.

### DIARY DATES:

**September 21**

Age Sector Platform meeting to organise Regional Forum  
September 21-23

Community Safety Training for people with disabilities. Contact by e-mail: Christine.magee@disability.org

**September 29**

ICTU rally at Stormont to oppose public service cuts.

**October 1**

Unite RMA Co-ordinating Committee meeting, Belfast.

**October 11**

Pensioners' Manifesto meeting at Stormont to present the manifesto to MLAs and hopefully MPs.

**October 20**

Comprehensive Spending Review rally, Westminster

**October 23**

ICTU regional rallies throughout Northern Ireland to oppose public service cuts

**October 27**

NPC and TUC national rally and lobby of MPs at Westminster

**November 4/5**

ICTU Retired Workers cross-border two day conference – contact John O'Farrell ICTU, Belfast.

**November 18**

NPC one day cross-border "Pensioners' Parliament", City Hall, Belfast

**During November**

MLAs meet at Stormont to discuss appointment of Commissioner for the Elderly.

# A taste of cuts to come?

To get a glimpse of the potential consequences of the £20 billion in NHS "efficiency savings" which the Con-Dem government is determined to make by 2014, just look to the Republic of Ireland, where protests are growing against cuts of an equivalent scale.

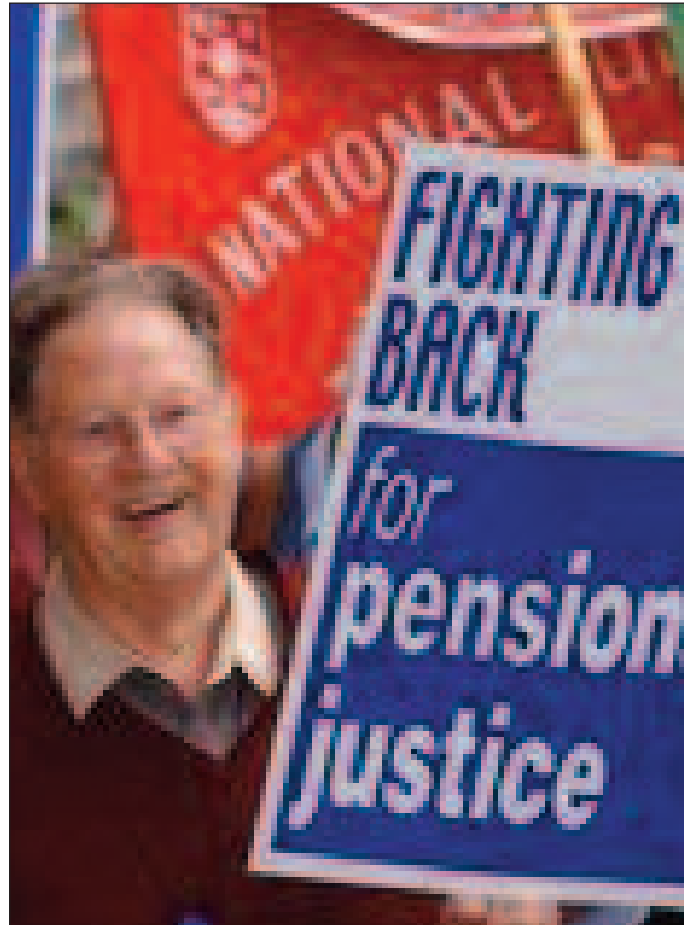
The Dublin government has been pressing since last year for 1.23bn euro cuts in spending on health and children's services to combat a massive deficit triggered, like Britain's "public-sector" deficit, by huge bail-outs for the banks.

In January the Irish Times reported that Health Service Executive (HSE) planned to close up to 1,100 beds from April, on top of 900 closed in 2009 - and cut numbers of patients admitted to hospital by up to 54,000.

Cuts have even included the scrapping of services in Galway to provide prosthetic limbs for amputees, and cuts in orthotic services which provide special supportive footwear that allows disabled children to walk and helps avert the danger of amputation for diabetics.

This is part of a succession of heavy cuts in the west of Ireland, seeking to avert the prospect of a 90m euros overspend this year.

A children's residential service, health centres and some



home help services will close. Hospitals in Mayo and Galway will be downsized, hundreds of temporary nursing and medical posts will be axed and there will be cuts in mental health services.

But there have been protests - 8,000 people joined a street protest in Roscommon on August 14 in response to warnings that the hospital was under threat of closure.

It had been identified as a target for closure in a secret report commissioned by the HSE, the existence of which has been revealed by the Irish Independent newspaper.

Some of the campaigns have forced retreats by ministers, notably the thousands of pensioners who marched last year against plans to axe free medical care for the over-70s, and managed to secure a substan-

tial climbdown by the government, even though it has refused to rule out a cut in pensions.

Nonetheless beds closed last year in hospitals across the country, including Dublin, Galway, Cork, Ballinasloe, Kilkenny, Naas, Navan, Louth, Dundalk and Letterkenny. Waiting times for hospital treatment have gone up and elderly people are being left longer in hospital for lack of home care funding.

On June 12, 4,000 people took to the streets in Mullingar, County Westmeath, to protest at cutbacks in services at the local Midland Regional Hospital and rumours of further cuts to come.

In Kilkenny hundreds of nurses and campaigners marched on June 25 against the closure of 20 of the 51 beds and the "redeployment" of nursing staff at Kilcreene Orthopaedic Hospital, with numbers of operations halved - to save €1m.

Plans to axe a quarter of the training places for junior doctors were withdrawn at the beginning of June as it became clear that the unfilled vacancies would lead to drastic cuts in services. But the decision came just a couple of weeks before a new rotation of junior staff on July 1 and by mid-June some 300 jobs were still vacant.

# Don't lose out - check it out!

**As many as 1.5 million pensioners are entitled to Pension Credit but are not claiming, estimates the Department for Work and Pensions.**

Pensions Minister Steve Webb is calling on grandchildren to encourage their grandparents - if they aren't already claiming - to find out if they could be eligible for the average weekly award of £56.

Mr Webb said: "Millions of people have already benefited from extra cash through Pension Credit, but we know there are many more people who are eligible and could do with this money and a claim can be made with one free phone call on 0800 99 1234 without the need for a signed form."

He added: "I want to see all older people receiving the support they are entitled to. Sometimes people think they aren't entitled to this money, so they don't try to find out. So why not put your computer skills to use by helping your retired colleagues check out their options on Directgov. It could mean some extra money in their pocket every week.

People can get Pension Credit even if they own their own home or have some savings. It tops up income of pensioners to £132.60 per week for single people and £202.40 for couples.

Michelle Mitchell, Charity Director for Age UK, said: "Claiming Pension Credit can make a huge difference to someone's income and quality of life. We would urge any older person who is



worried about money to contact the Pension Service or call Age UK Advice on freephone 0800 169 65 65 to see if they're entitled to any extra help."

Pension Credit can be claimed over the phone on 0800 99 1234. For more information go to: [www.direct.gov.uk/pensioncredit](http://www.direct.gov.uk/pensioncredit). Entitlement to Pension Credit establishes a gateway to other benefits, access to Social Fund loans and energy efficiency grants. For more information on keeping warm and well this winter people can visit

[www.direct.gov.uk/HomeAndCommunity/InYourHome](http://www.direct.gov.uk/HomeAndCommunity/InYourHome)

## Cuts in old age pension must be avoided

The findings of an ESRI report earlier this month showing that the over-65s are more at risk of poverty in Ireland than those of working age have been welcomed by Age Action, which is lobbying against any cuts in pensions in the upcoming Christmas budget.

According to Age Action spokesman Eamon Timmins, the report's findings also highlight the major progress made from 2004 to 2007 in reducing the numbers of older people at risk of poverty. It is important progress be maintained, he asserted.

"The numbers fell from 27 per cent in 2004 to 16 per cent in 2007, which has to be welcomed. However, there was a larger proportion at risk of poverty among older people (16 per cent) and poverty levels remained highest among the most disadvantaged of older people, with 24 per cent of those living alone, and 23 per cent with disabilities, at risk of poverty," he said.

The older people's charity noted that the increase in the contributory and non-contributory State Pension between 2004 and 2007 was a key factor in reducing poverty among pensioners. Significantly, the report found that 73 per cent of over-65s received three-quarters or more of their income from social transfers.

"The report shows the impact which Government can have on poverty levels, and this success should be recognised," Mr Timmins said. "It is important that this progress is not lost during the recession and that more pensioners are not plunged back into poverty by cuts to key social welfare payments in the December Budget."

# DYING MATTERS

## Only 50% of pensioners have made any funeral provision or left any details or written a will.

Even where a will is left and is in order, probate is usually involved. If a property is left, the deeds have to be transferred to the beneficiaries before it can be sold. The property has to be valued by an estate agent too. All this can be costly and can take time.

The new administration at Westminster has appointed a Minister of End of Life Care - Paul Bunter. He predicts that the current number of people suffering from dementia, estimated to be 700,000, will rise to one million by 2025.

It would seem sensible to plan provision for oneself and one's family well in advance of old age. For example, from time to time you may wish to review or reconsider who you wish to nominate as your next of kin, due to the bereave-

ment of a close relative, emigration or just through having lost touch with the person you nominated originally.

It is important to bear in mind that by law you are only allowed to nominate one person as your next of kin and that this is the only person with whom hospitals, doctors police etc will deal in the event of you being taken seriously ill or if you die.

In addition it is also sensible to plan for one's funeral during your lifetime. Undertakers are very understanding and will accept unusual requests from families. The undertakers also issue the death certificate and it is worth noting that insurance companies, banks etc require original death certificates and will not accept photocopies --- so the next of kin would be well advised to purchase several original copies of the death certificate from the undertaker!

## Half of women have no pension

Almost half (47 per cent) of non-retired women in Britain do not have a pension, according to research by Baring Asset Management.

This figure is increasing year on year, with the 2008 and 2009 figures being 39 and 40 per cent respectively.

The survey was conducted online by ICM Research on behalf of Barings, with 1,478 non-retired adults interviewed during July.

It also found that more than one in five (22 per cent) non-retired adults aged 55-64 also do not have a pension.

# Death by cold numbers treble

There are more older people in Wales per head of the population than anywhere else in the UK. This was revealed by Ruth Marks, the Commissioner for Older People in Wales speaking at a session discussing the problems facing older people in Wales, Scotland and Northern Ireland.

Ms Marks urged pensioners to come to her with their complaints. Wales, with a population of three million, was she said the first country in the world to appoint an independent commissioner for older people with legal powers and if necessary she would not hesitate to use them.

Pensioners she said deserved to be treated with dignity and respect. She was she said in regular contact with political leaders in Wales

and trade union retired members associations.

The number of elderly people dying from cold related illnesses during the winter months in Northern Ireland has almost doubled in the last three years according to latest statistics.

Bill Carson, a spokesman for the elderly in Ulster where pensioner poverty is rife, said in 2007 there were 550 excess deaths of old people due to the cold. This rose to over 800 deaths in 2008 and to more than 1000 related deaths last winter.

Bill is a founder member of Age Sector Platform which has 30 affiliated pensioner organisations representing 200,000 pensioners in the province.

## AGE SECTOR PLATFORM

The Committee of the Age Sector Platform (ASP) has applied for funding to hold a Pensioners' Parliament in Northern Ireland similar to the Blackpool Conference.

Funding will be coming from Comic Relief and Atlantic Philanthropies. It will be a two-day event to be held in Belfast. Seven regional events (i.e. public meetings) will be held to determine the programme. These will commence as soon as possible after the summer break.

Two hundred thousand pensioners in Northern Ireland are represented by the ASP and the postcard appeal for the Elder People's Commissioner "We Agree" received over 1000 signatures.

Northern Ireland Officer minister Gerry Kelly MLA told the Northern Ireland Assembly "A Northern Ireland Commissioner for Older People will help change Government policy. I hope the Parliamentary Bill will go through early in 2011." He continued "To finance a Com-

missioner will cost 2p per head of the population of Northern Ireland."

Thirteen of the 18 newly elected Northern Ireland MPs signed the "We Agree" postcard campaign.

The ASP are planning to hold a number of events in various parts of Northern Ireland in October, 2010 to which all MLAs will be invited.

The ASP will combine forces with the Scottish and Welsh equivalents to lobby Westminster on October 22nd, 2010.

**NPC**  
NATIONAL  
PENSIONERS  
CONVENTION

**New Government: Same Old Problems**

**MPC Rally & Lobby of Parliament**

12 noon Protest on Parliament Square

1pm Rally, Methodist Central Hall

2pm Lobby of MPs

**Wed 27 October 2010**

**Higher state pensions**

**Free social and long-term care**

**No attacks on fuel payments or free travel**

**DIGNITY  
IN  
OLD AGE**





# The fight for pension justice goes on for former Visteon employees

Support  
Grey Power  
- Get  
involved



unite  
the **UNION**