

A DECENT RETIREMENT FOR ALL



June 2024

INTRODUCTION

The workers of today are the pensioners of tomorrow. We all deserve a long, healthy and dignified retirement. This manifesto sets out a vision for a decent retirement for all. Older people play an important role in their communities, from volunteering to caring for grandchildren. A decent state pension, a better health and social care system, and greater security, independence and inclusion for older people would benefit all society.

This manifesto therefore is relevant to all workers. It is the workers of today who will be affected by state pension age rises. And if attacks on pensions and benefits for older people succeed today, the workers of today will suffer when they retire and become tomorrow's pensioners. However, it is also critical that any reforms are designed with the participation of workers – there must be a seat at the table for workers and Unite shop stewards.



I will campaign with our retired members on issues that affect them. I will continue to bring focus, identifiable budgets and clear goals to our work in the community and beyond, putting decisions in the hands of our activists

Sharon Graham, Unite General Secretary

Many politicians would have you believe that the main dividing line in society is young versus old. This is nonsense. The main division in society is rich versus poor. During the pandemic, record numbers of billionaires were created. And during the cost of living crisis, Unite research has shown how corporations made record profits.

It is time ordinary people claimed a bigger slice of the pie. The money is there to increase the state pension, lower the state pension age, and invest in public services. The only problem is that it is currently in the hands of a very rich few. The next government's primary task must be to redistribute that wealth and realign society so that our economy is directed by need, not by profit.

These are reasonable demands that have widespread support, and Unite the union will be mobilising voters to make these demands heard. Politicians would do well to remember that older people vote – ignore this at your peril.

LIVEABLE PENSIONS FOR ALL THAT WE CAN ENJOY WHILE WE'RE STILL HEALTHY

■ MAINTAIN THE TRIPLE LOCK

The UK's state pension is very low relative to other countries, and pensioner poverty rates are increasing. The pensions' triple lock provides a vital level of income protection to pensioners and must be maintained for current and future generations of pensioners.



■ REDUCE THE STATE PENSION AGE TO 65

Workers deserve to look forward to a long and healthy retirement. Life expectancy is declining and increasing numbers of people are dropping out of work due to ill health. The planned state pension age rises should be scrapped and the state pension age should be lowered to 65.

■ A DECENT STATE PENSION FOR ALL

We all deserve a basic, guaranteed level of income after retirement. The state pension amount should be higher than it currently is and should apply to all. The inequality between older and younger pensioners created by the new state pension, introduced in 2016, should be ended.

■ COMPENSATION FOR WASPI WOMEN

The women affected by changes to their state pension age should receive an apology from the government and should be given proper compensation.



■ RE-OPEN DEFINED BENEFIT PENSION SCHEMES

The decline of defined benefit pension schemes means that the vast majority of workers are now facing a retirement characterised by uncertainty and financial insecurity. The newly elected government should look at policies that will increase access to defined benefit pension schemes.



A HEALTH AND SOCIAL CARE SYSTEM THAT IS FAIR, FLEXIBLE AND GIVES US INDEPENDENCE

■ PROTECT THE NHS

The NHS is a lifeline for older people. However, endemic staff shortages and creeping privatisation are undermining the quality of care we receive. We need a fully-resourced NHS which is flexible, which gives older people independence by providing care in the community, and which gives older people dignity through improved palliative care.



■ A PUBLICLY-RUN, PUBLICLY-FUNDED NATIONAL CARE SERVICE

Our privatised system of social care means many are forced to sell their homes in order to pay for their care. The sector is dominated by private equity firms which buy care homes in order to turn a profit, often compromising patients' care and safety, and driving down care workers' terms and conditions, in order to do so. We need a National Care Service – a reformed social care system which is run as an essential public service, publicly funded and not for profit.



GREATER SECURITY, INDEPENDENCE AND INCLUSION

■ DEFEND AND EXTEND KEY BENEFITS

The winter fuel payment, free bus passes, and free TV licences all give older people greater security and independence and help us to participate in society. They must be defended and extended to more pensioners where possible.

■ PUBLICLY-RUN BUS AND RAIL SERVICES

Bus and rail services are crucial for older people but currently they are unreliable and being cut back. The government should bring bus and rail services into public ownership, invest to extend the number of routes and areas they cover, and improve accessibility and assistance for older people. Concessions should be uprated to encourage more older people to use these services.

■ SAVE AND RESTORE COMMUNITY ASSETS

Community assets such as Post Offices and local bank branches are of great value to older people. Older people need easy access to postal and banking services, wherever they live. New powers should be created for local communities to save these assets, and restore them where they have been lost – such as setting up banking hubs under the auspices of the Post Office.



■ TACKLE DIGITAL EXCLUSION

As more and more services move online, older people are becoming increasingly isolated and excluded from society. Many do not have access to mobile phones or online banking. In addition to saving Post Offices and bank branches, the use of cheques and cash should be protected. As landlines are switched over to the Voice Over Internet Protocol, it is important that older people without internet access are not cut off or charged extra.



A FULLY INDEPENDENT OLDER PEOPLE'S COMMISSIONER, TO CHAMPION THE NEEDS OF OLDER PEOPLE

- In policymaking, older people's needs are too often forgotten, ignored, or included only as an afterthought. We need truly independent champions for older people in England, as well as for the Republic of Ireland to ensure that policy and practice across government considers the long-term needs of people in later life.

We also support the Scottish Pensioner Forum's position on the matter which is not to have an Older People's Commissioner in Scotland, but instead to have direct ministerial access.

Pensioners and workers hustings: Hold politicians to account!

Politicians rely on our votes to get elected, but they've taken us for granted for too long. If parliamentary candidates don't agree to our demands, they won't get our support. We are organising hustings meetings across the country in the key constituencies to hold all politicians to account.

Support the campaign!

Scan the QR code to get involved or use the following link:

<https://shorturl.at/0veRC>

Email: aidan.harper@unitetheunion.org for more information.



Monica Taylor, Chair of the National Retired Members Coordinating Committee

