

THE MIDLAND PENSIONER



HAND OFF THE TRIPLE LOCK

Autumn 26



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THIS IS THE QUARTERLY MAGAZINE OF THE WEST MIDLAND PENSIONERS CONVENTION



ABOUT US

The West Midlands Pensioners Convention
Campaigns on behalf of Today's and
Tomorrows Pensioners.

Our main objective is to promote the welfare
and interests of pensioners, both now and in
the future, securing dignity, respect, and
financial security in retirement.

We have several very active committees,
including a Transport Group which holds
regular quarterly meetings with Transport for
the Midlands (formerly CENTRO).

Regional Secretary:

Sandra Durkin: 07860576701

thedurk@btinternet.com

wmpcec@gmx.co.uk

Assistant Regional Secretary:

Brian Allbutt: 07342264482

Brian.j.allbutt@hotmail.co.uk

Visit the WMPc website for up to date.

information on the issues facing pensioners.

including: the latest "Midland Pensioner"

activities and campaigns across our Region.

National Pensioners Convention:

Bulletins/Newsletters and more

Go to: <https://wmpc.org.uk>

OUR ORGANISATION

We have local and Trade Union branches across our
Region. Each Branch is entitled to send delegates to
the Regional Council, which meets on the second
Thursday of each month (except in January and
August, when there are no meetings).

Although our Regional Council meetings are
delegate based, visitors, friends and guests are very
much welcome to attend. We also welcome
applications for membership from non-party
political organisations of pensioners and retired
people from across our Region. Pensioners can also
become individual members.

LOCAL BRANCHES OF THE PENSIONERS CONVENTION

Halesowen: Bob Davies 07810185318

North Staffs: David Hampton 01782 201724

Solihull: Alan Thomas: 0121 705 3342

Sandwell & West Birmingham:

Brian Allbutt: 07342264482

Coventry and Warwickshire BTUAA:

Sandra Durkin :07860576701

email: covbptuaa@gmail.com

Individual Members: Brian Allbutt 07342264482

email: brian.j.allbutt@hotmail.co.uk

<https://www.facebook.com/groups/7125023377569919>

A Big Thumbs Down!



Regional delegates to the West Pensioners Convention have given a BIG THUMBS DOWN to the announcement that conductors would be withdrawn from all Metro Trams on Sunday September 13.

As regular travellers on the regions Metro Trams will know, the TfGM staff employed as conductors are the ambassadors of this great metro tram service, we are not opposed to a more self-regulated ticketing service, but let's see this as an opportunity to enhance the role of staff working on the region's trams. Assisting disabled and vulnerable passengers, including: a reassuring presents for those travelling alone on the regions trams especially at night, there to provide guidance and information to those using the regions trams for the first time, including the many thousands of tourists visiting our region.

The Regional Secretary of the West Midlands Pensioners, Sandra Durkin, said of the announcement to withdraw conductors from the region's trams:

"With the level of dissatisfaction with the delivery of transport services across the WMCA being at its highest among disabled travellers. Removing conductors from our region's trams can only add to disabled people's reluctance and anxiety about travelling on the tram network."

Brian Allbutt, the Secretary of Sandwell and West Birmingham Pensioners Convention, and a regular disabled user of the metro tram said....

"The decision to withdraw conductors from all Metro trams, must surely leave the WMCA Mayor, Richard Parker, open to challenges about how they are fulfilling their responsibilities to ensure a Duty of Care to all passengers using the Metro Trams service."

There will be many transport groups, such as our own, who have campaigned for many years for better transport services across our region, who will be asking WHY there has been no consultation with ourselves and Metro Tram users before this decision was taken and equally important: Was an Impact Risk Assessment carried out before this decision was Taken?.

Sandra Durkin: Regional Secretary West Midlands Pensioners Convention

Goodbye Cinderella -



One of the first big issues that Andy Burnham has talked about tackling, is that of social care. For decades it has been the Cinderella service of our wider welfare system, which has been overlooked and underfunded.

The root of the problem is quite simple: some illnesses we pay for collectively as a society and some we leave to the individual to fund alone. NHS care is public, universal and free at the point of delivery, whilst social care is means-tested and almost exclusively in the hands of the private sector. Unlike the NHS, those in residential and nursing homes have two costs: one for the care they receive and one for their accommodation.

When it comes to residential care, around a third of people are funded by their local authority, the NHS funds around 10% and the rest is made up of people who either pay for all of their care or cover most of it with a top up from their local council.

The challenge of an ageing population demands that society provides for their needs, even if it means reordering the priorities for public spending or changing the tax system. And where might that funding come from? So far there has been a menu of options on offer including increases to National Insurance, Income Tax, a levy on estates, a reduction in pension tax relief and reallocating existing government expenditure.

Whilst the future funding arrangements for care have yet to be decided, there are nevertheless some guiding principles that should shape any solution. These include:

- Parity of illness: Someone needing treatment for cancer should be treated in the same financial way as someone with dementia. * Risk pooling: Everyone should pay towards care costs rather than just those who are affected. * Generational fairness: Young people already pay for the care of the older population in three obvious ways: council tax, income tax that funds Attendance Allowance and the loss of inheritance if their parent/grandparent spend their savings/property on care. If we are concerned at putting too big a financial burden on poorer, younger generations, then the system of funding has to be based on the ability to pay.

A new National Care Service will also need to look seriously at public provision rather than the dominance of the private sector –

Reform of social care will also need to address low wages, exploitation of the visa system by employers and much needed workforce development as a way of raising standards and quality across the sector. As a first step, the distinction between residential and nursing care homes should be removed so that the full range of staff can be employed to reflect the needs of the residents and domiciliary care services should be brought back into local authority control as contracts expire.

Neil Duncan- Jordan is the Member of Parliament for Poole and former National Officer of the NPC.

Adult Social Care in Birmingham

In 2023 there were more than 12,000 people receiving some form of adult social care commissioned by Birmingham City Council.

“Birmingham has a large and established market for residential and nursing homes for older adults. Currently there are over 1,674 older adults placed in residential nursing homes by Birmingham City Council along with around 1,100 older adults in nursing home placements.

The compositional structure of the Birmingham care home market is dominated by small single suppliers, with 91 suppliers operating in the city.” There are 277 care homes registered with the Care Quality Commission (CQC) in Birmingham, with more than 200 care homes outside of Birmingham receiving commissioned placements. These homes range from very large homes with both residential and nursing beds catering for older adults, to small specialist accommodation for adults with learning disabilities. “

BCC Report Adult Social Care 2023.

All most all Birmingham’s Council run care homes are privately-owned and run for profit.

Specific profit figures for care home companies in Birmingham are not publicly available, but profit margins for care homes in the UK generally fall between 10 and 25%, with smaller home potentially showing higher margins and larger firms showing significant total profits that can total billions of pounds nationally.

National companies who own care homes in Birmingham include Care UK- a major national provider with homes like Methley Manor. Bupa- Operates several care homes in Birmingham including Amberley Court. Barchester Health Care- Another major national provider with a significant presence. Sanctuary Care- Manages several residential homes in Birmingham. Avery Health Care- Operates facilities such as Albion Court. The average starting price for care homes in the Birmingham area is £1,082 a week; with Sutton Park Grange, a luxury care home, run by the Cinnamon Care Collection, a 64-room complex charging from £1,695 a week.

The Centre for Health and Public Interest (CHP) says in its 2024 report that:

“Investors are making a fortune from UK healthcare. Why is no one holding private equity to account? In the case of older people needing care towards the end of their life, companies backed by private equity funds have been generating significant returns for decades. Our research at the CHP and the Public Interest shows that around £1.5 billion is taken out of the care home sector each year in the form of different types of returns to shareholders and investor. While Government funding of local authorities has fallen by 49% in real terms. Councils now spend 38% of their total budget on social care.

Source: Birmingham City Council. Centre for Health and Public Interest

Capita Civil Service Pensions Shambles



The PCS General Secretary, Fran Heathcote along with Sandra Durkin the PCS Retired Members Association National Secretary and the Deputy General Secretary of Prospect hand in a 15,000 Signature Petition to Downing Street calling for Civil Service Pensions to be Taken Back in House.

Under the Coalition Government the administration of civil service pensions was “outsourced” and transferred to a private company. That contract was subsequently passed over to the outsourcing company Capita, a contract that is scheduled to run for 10 years from September 2025. At the time the General Secretary of PCS, Mark Serwotka, criticised the decision of the Cabinet office to move the management of the Civil Service Pension Scheme back to Capita Saying” Privatised payroll and pension services have been a costly failure adding “This was another missed opportunity to integrate the processes by bringing the work back in house.”

On regaining the contract, Capita said, “We are committed to offering seamless, tailored experiences and with generative AI we can deliver new levels of personalisation for all CSPS members.”

At a recent Westminster Hall debate into the latest Civil Service Pension Scheme scandal, the Labour M.P. Ian Byrne described the situation has “A National Scandal requiring a National Response.” He highlighted the experiences of his constituents who had faced significant delays, missing information and financial hardship because of failures in the service provided by Capita.

One constituent had spent around 18 months trying to obtain up-to-date pension information and had not received an annual benefit statement for several years. Another had made nine calls to the helpline, sometimes waiting for around two hours, after failing to receive his pension or expected lump sum. A third had been left without an income since the end of June and, on her latest call, waited three hours only to be told that her case would be escalated. Ian Byrne pointed out that:

- More than 1,000 bereavement cases were over 100 days old.
- 308 death-in-service cases remained outstanding.
- 288 payment cases were unresolved; and
- Around 900 retirement quotations remained in the backlog that Capita had committed to clear.
- Source: PCS trade union, Civil Service Pensioners Alliance, Morning Star

The Pensions Triple Lock under Threat – AGAIN!

For well over a decade the National Pensioners Convention has been at the for front in the growing demand to governments both, Tory, Labour and Coalition, that the crisis in our NHS cannot be resolved without dealing with the “Perfect Storm” resulting from a privately run for-profit Social Care service. We have always been absolutely clear, we want a Universal National Care Service, funded through General Taxation.

So of course we welcome the commitment by the Prime minister Andy Burnham

But.

Why are todays and tomorrow’s pensioners expected to carry the financial burden, under the proposals, that are being presented has a fair trade off by Burnham – give up the State pension triple lock in return for a National Care Service. Would be betrayal of tomorrows pensioners, particular those working in low paid, often insecure, unregulated and un-unionised sectors of the economy; with many women and ethnic minority workers particularly vulnerable. All reliant on a basic state pension as the only protection against years of poverty in retirement.

It’s worth reminding ourselves that it was the Thatcher government that ended the link between the basic state pension and average earnings, which we have to assume is the intention of this Labour Government: and what was the outcome of that decision – the value of the state pension fell from 25% of average earnings to one sixth of average earnings by 2000. We cannot let that happen again.

We also have to reject this notion that only pensioners would benefit from a Universal National Care Service. Everyone benefits from the creation of a national Care Service, including those better off who currently face huge bills to pay for care and support for themselves and their loved ones, including potential losing their homes. We all benefit.

What of the endless attacks on the Basic state pension triple lock. In the 2026/27 tax year there will be increase in line with inflation of 4.8% - assuming of course you have 35 qualifying years of National Insurance Contributions that will give an increase of £11-sounds good except of course with freeze in Personal Allowances you will now pay tax on your state pension. And for those of us older pensioners on the basic State Pension- well we will get a staggeringly generous £8.45p-assuming of course you have 30 years of. National Insurance Contributions.

And how do todays Uk State Pensions fair with G7 countries as a percentage of average earnings: Italy: 82.5% France:71.6% Germany: 55.3% Canada: 53.1% United States 51.8% Japan: 48.6% United Kingdom 42.5%

Brian Allbutt: Assistant Regional Secretary West Midlands Pensioners Convention

WHATS ON



West Midlands Pensioners Convention

Campaigning on behalf of Today's and Tomorrow's Pensioners Across the Midland Region

Regional Council
Thursday November 12
Mary Macarthur Trust
Regional Council
Thursday December 10
Xmas Social and Quiz

Although our Regional Council meetings are delegate-based visitors and guests always very welcome.

For further information contact:

Sandra Durkin: 07860576701

Brian Allbutt: 07342264482

North Birmingham Pensioners Convention

A newly formed branch covering Great Barr, Perry Barr, Kings Standing, Erdington, Sutton Coldfield.)

We meet on the third Thursday of each month.

Between 2.15p.m. and 4.30p.m

To join us or for more information:

Contact Ian Scott: 07890066734

Sandwell and West Birmingham Pensioners Convention

Meetings are held on the first Tuesday of each month.

Between 11.00 a.m. and 1.00p.m.

At West Bromwich Central Library.

We are affiliated to the West Midlands Pensioners Convention and are involved in the Regional Transport Group and the Black Country Integrated Care Board. We also hold monthly social events.

New members are always very welcome.

Halesowen Pensioners Convention

The Branch meetings are held on the third Thursday of the month in the Shenston Theatre in Halesowen Library from 10.30 to 12.30.

Future Invited Branch Speaker

Thursday October 15

Dudley Trading Standards

There are also regular social events and new members are always very welcome.

For more information contact Bob Davis:

Email : bobjjdavies@hotmail.com or

Call: 07810185318

The Civil Service Pensioners Alliance – Birmingham and District Group

If you are a retired Civil Servant, and you belong to the CSPA you might be interested in our activities – we now encompass Coventry and Warwickshire. We meet for coffee mornings most months and hold other meetings during the year. The coffee mornings are usually on the first Wednesday of the month (we don't meet in January or October) from 10.30 to 12.00 at St. Michaels Church, Moor Street, Birmingham B4 7UG. See St Michael's, Birmingham | Birmingham Diocesan Trust

There is a small sub of £3.00 per person per meeting to cover costs, we make our own tea and coffee and have a raffle. We also have a modest social programme of visits and tours for those who are interested and we are planning for 2027 already.

Our next coffee morning is 4th November, and our Christmas lunch is 2nd December at the Old Contemptibles. For further information contact Eileen Turner: Group Secret eileenturner@blueyonder.co.uk 07778 744320 or Fiona Scott (Social Secretary) on fms2015@hotmail.co.uk 07746 538062