



# ***THE GREY PANTHER***

## **Pensioners Bulletin No 3**



"Age discrimination and ageism are endemic in UK society with negative stereotypes of older people providing justification for blatant discrimination across the economy. We believe the Equalities and Human Rights Commission has failed to grasp the scale of the problem and a public inquiry is needed."

Silver Voices, a UK-wide membership organisation for the over 60s, campaigning on age discrimination, pensions and benefits, health and social care and many other issues of concern to older people

A Silver Voices Survey of 1000 over-60s found that a large majority had experienced negative ageist attitudes by the public and direct age discrimination by the finance/insurance sectors. Over half had missed out on retail special offers or services because they were unable to pay digitally. The drive by businesses and public bodies to force people to use apps to access services is accentuating the problem. (<https://silvervoices.co.uk/>).



**Anarchist Communist Group**

# Grand Theft Pensions

“You either eat or put your heating on... Freeze to death or starve to death.”

2.1 million pensioners are living in poverty in the UK and the cost of living crisis is making the situation far worse.

More people are living for longer past the retirement age. The provision of pensions will soon be needed to assure the livelihood of around a fifth of the population.

As a result capitalists are constrained in their pursuit of profit. Either they as a class look towards commercialised provision of pensions or their accumulation of investment capital is constrained by the public provision of pensions. The same goes for education and health costs which are also being commercialised and turned into another source of profit.

More and more workers are being encouraged by both bosses and government to buy their forthcoming pensions from a bank and coverage of health costs from an insurance company. Increasingly this is moving towards making this compulsory. This creates more profits for the financial sector.

Retired people need at least 70% of what they previously earned as a waged worker if they want to maintain their standard of living. So a fifth of the population will need around 70% of their former average wages, equalling 14% of Gross Domestic Product (GDP) in the UK. The state pension, the lowest in Europe, accounts for only 4% of GDP, private pensions adding another 4%. So there is a huge gap between the 8% and the required 17%!

Around a million older people, especially women, don't receive a full pension because they or their spouses didn't make the required contributions. Many older women are living on very small pensions as a result and around a half of these don't apply for means-tested help because they consider it demeaning or complicated.

The state pension is only 15% of average earnings, as previously said, the lowest of all developed countries. Only half of those reaching retirement have additional pension coverage, and for many that is inadequate.

These additional, private, pensions, are under threat as many companies are closing these schemes down. Defined benefit schemes, where a pension was linked to previous earnings, are being replaced by defined contribution schemes, which are prey to the stock market. Employers are now contributing 3 or 6% of salaries to these schemes, whereas before it was 12 or 15%.



There is now a strong move to raise the pension age to 70, pushed by the Conservative government and the bosses' organisation the CBI. Part of the reasoning for this, apart from the obvious one of saving money, and of older people dying before that age, is to terrorise people into taking out private pension schemes.

Such a plan discriminates harshly against working class people, who often start work earlier and have a lower life expectancy because of the nature of their work. The average life expectancy for a working class man is just over 70, so despite contributing to a pension all of his life, he would receive little.

What this means is a massive robbery by the State and the boss class.

## France shows the way!



Mel Stride, Secretary of State for Work and Pensions in the Tory government, recently scoffed at the idea that there could be riots on the scale of those that have happened recently in France. There, President Emmanuel Macron faced massive demonstrations when he announced he would raise the pension age.

But the Government has put off the decision to increase the state pension age to 68 until after the next election, for precisely that reason, and because such an unpopular decision would affect the Tories chances of being re-elected. Stride also put out a smokescreen as to when such a plan would be implemented. Previous suggestions from within the government were that the rise would be implemented by 2033, whereas Stride prevaricated that it would come in 2040 'or thereabouts'. Stride stated 'I don't think we're France - that's the first thing,...I don't think it's

in our national psyche to start rioting, burning things over things like the state pension.' This is nonsense, as UK history has been studded with uprisings and riots, including the Poll Tax riots that forced the withdrawal of that ignominious tax and contributed to the fall of Thatcher.

The state pension age stands at 66 for men and women, and will rise to 67 between 2026 and 2028, whilst legislation exists for a further rise to 68 between 2044 and 2046.

John Cridland, a former head of the bosses' organisation the CBI, had previously demanded that a rise to 68 should be brought forward to between 2037 to 2039. There was further speculation that it could be brought forward to the 2030s because of the state of public finances.

Stride said that an independent review by Tory peer Baroness Neville-Rolfe had now recommended it take place between 2041 and 2043, because of changing life expectancies (it's not increasing much because of the impoverished lives many of us now have to live, as well as the effects of Covid).

He went on to say 'You can wait until the first couple of years of the next Parliament to take that decision and still give people 10 years' notice of your decision and make the change at that point...But there is a real tension because if you look at the OBR's (Office for Budget Responsibility) fiscal sustainability reports that they produce, that project for 50 years how fiscally sustainable the economy is - the demographic changes and the cost of pensions is really winding in the wrong direction. So there is a point in time at which the nettle will have to be grasped.'

We have to organise massively against these plans to rob us of our pensions and should look to the French example of huge street protests.

A recent research report from the Institute for Fiscal Studies suggests that raising the state pension age from 65 to 66 led to around a quarter of 65 year-olds ending up in poverty, more than double that of the year before. For those without other resources there is now a big gap in the amount of support to which they are entitled as they move from just below to just above state pension age.

## Ticket office closures



The decision by transport bosses to close nearly 1,000 ticket offices across the UK network would discriminate against older people and those with disabilities and force them to stay in their homes.

The transport bosses claim ticket offices are no longer needed because most passengers buy online, through smartphone apps or at station machines. This discriminates against older people because they are less likely to book online or use apps. They plan on axing ticket offices at 974 stations, nearly everyone in the country, and say staff will be re-deployed to platforms and concourses. This decision follows pressure by the Tory government for rail operators to cut spending after the Covid pandemic led to a drop in passengers.

Over one million people have given up their broadband contracts, most because they cannot afford them, and

so have far less access to online booking.

Older and disabled people rely on staff at ticket offices helping them. Ticket machines do not have a full range of tickets, they do not take cash, and don't always offer a good deal. In addition, ticket office staff have a wide knowledge and experience of travel on the rail network and can find the cheapest and best routes to destinations.

Ticket office sales still stand at 180 million journeys, so the line that ticket offices are no longer being used is tosh. In the drive for everyone to get a smartphone, be online

The drive for everyone to be online, have a smartphone, use AI, marginalises those who cannot afford to do so, or are reluctant or puzzled how to use these technologies.

In the process, older people, disabled people and the impoverished are pushed aside.



## In their own words: Rail firms admit ticket offices discriminate against the old and disabled



### TransPennine Express

"Vulnerable customers can use the Ticket Offices and waiting rooms as a point of safety and refuge. Not having this centralised location or having the opening times of waiting rooms altered may leave some customers feeling anxious about being at the station."

"Disabled customers may potentially be victims of financial extortion if they need to give their bank card to others to assist them with purchasing tickets."

"Older people may be socially isolated, and the Ticket Office offers them the opportunity to have a conversation with other members of their community."

### Northern

"The reduction in the presence of staff may create a perception amongst customers that stations are less safe than they are today. Vacant buildings maybe subject to vandalism, squatters, fires, antisocial behaviour, and general damage if not secured appropriately. This may deter passengers from travelling due to the appearance of an

unsafe environment... There may be blind spots in the station, i.e., no CCTV coverage, which are prone to instances of anti-social behaviour and crime."

"Customers at 131 stations will not be able to use cash to purchase ticket products in or at the station, impacting those who rely on cash as a payment method. This will particularly impact the elderly, and/or communities that are more deprived, as they are more likely to prefer cash as their valued form of money."

### South Western Railway

"Potential of negative impact of Ticket Vending Machines: Not accessible for wheelchair users due to the height of the screen and card reader. No audio available so not accessible for visually impaired customers and customers with reduced literacy levels. For customers with visual impairments the contrast on the TVM screen is a challenge... There is a risk that some customers may feel like children if a member of staff has to push the buttons on [their] behalf."

"With fewer staffing hours available at some station, concerns have been raised about customers who are in a vulnerable state and wish to end their life."



## Chiltern Railways

“With the removal of the ticket office, some customers may be unable to understand, be familiar with, or find it difficult to use technology. These customers would typically use the ticket office facility and may prefer to use cash to purchase tickets. They may not trust the contactless payment system or remember their Chip & Pin code and also prefer the interaction with staff to book and fulfil their travel needs. The ticket office often provides them with confidence that their travel needs will be looked after.”

## Avanti West Coast

“Ticket offices are a known space for passengers to find staff and receive assistance, not just for purchasing tickets. This could result in passengers not receiving the support they need leading to them no longer choosing to travel by rail.”

“Ticket offices have hearing loops installed at counters. If there is a lot of background noise, staff can support customers and take them to a quieter area to communicate.”

## Greater Anglia

“Ticket office reforms will cause anxiety for those customers who are more reliant on human interaction to travel - in general but also at specific times, e.g. during periods of disruption.

“Crime, anti-social behaviour and fear of crime (including hate crime) may increase as ticket offices are closed and static colleague presence reduced.”



## Anarchist Communist Group

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## WHO WE ARE...

The Anarchist Communist Group (ACG) is a revolutionary anarchist communist organisation which is dedicated to seeking a complete transformation of society, and the creation of anarchist communism.

This will mean the working class overthrowing capitalism, abolishing the State, getting rid of exploitation, hierarchies and oppressions, and halting the destruction of the environment. To do this, we believe it is important to be organised.

We are committed to building an effective organisation that works towards the common goal of anarchist communism, in cooperation with other working class organisations and in grass roots campaigns.

We strive to base all our current actions on the principles that will be the basis of the future society: mutual aid, solidarity, collective responsibility, individual freedom and autonomy, free association and federalism.

If you want to join the ACG, then look first at our **Aims & Principles** on our website

[www.anarchistcommunism.org](http://www.anarchistcommunism.org)

You can also drop us a line at [info@anarchistcommunism.org](mailto:info@anarchistcommunism.org)