



*Rodney Bickerstaffe addresses a pensioners' protest in London*

# Pensions justice for all

Pensioner and trade union movements must continue to work together to defend existing pension schemes and promote a credible alternative to the current crisis, says Rodney Bickerstaffe, President of the National Pensioners Convention

OVER the last 12 months the issue of pensions has risen up the political agenda and captured the headlines. Even the most cautious commentator now accepts that pensions are in crisis – and apart from ‘gold-plating’ their own pension arrangements – politicians have so far done very little to effectively tackle the problem.

The recent interim report from the Pensions Commission laid out in stark terms the scale of the problem.

Britain has one of the least generous state pension systems in the developed world and 75 per cent of workers currently paying into a defined contribution occupational pension scheme will not receive big enough payouts in retirement to escape means-tested benefits.

But despite the issue of pensions only now beginning to make the front pages, the root of the problem goes back a long way.

On coming to power in 1997, ministers announced their intention to reverse the ratio of existing pension provision of 60% state and 40% private and put their faith in an industry which has been dogged by corruption, scandal and mis-management.

At the same time, those with an occupational pension now find that their final salary schemes are also under threat. Millions of public sector workers – including those in the fire service – are facing changes in their pension schemes and retirement ages, and the prospect of a two-tier pension system in the future is looming large.

For millions of other workers, particularly women and the low paid, having an occupational pension of any description is pure fantasy.

The pensioners of tomorrow are therefore being

forced to gamble their hard earned retirement on a system based on the economics of the casino.

That is why the pensioner and trade union movements must continue to work together to defend existing pension schemes and promote a credible alternative to the current crisis.

For millions of today's pensioners and future generations, the state pension provides the most effective way of delivering financial security and dignity to all in retirement.

It must be substantially raised, linked to average earnings and paid to all, to ensure that pensioners get to share in the growing prosperity of the nation that they helped to create.

More must also be done to make entitlement to a full state pension easier for women, part-time workers and the low paid to achieve, by relaxing the current rules on qualifying years, caring for dependents and national insurance credits.

But fundamentally, we must also have a debate about how society prepares for and funds its retirement. There has to be a clear rejection of the idea that we cannot afford to pay for an ageing population. With the fourth strongest economy in the world, Britain can certainly do better than the pitiful weekly state pension it currently offers of less than £80 a week.

In the coming general election, we will be asking all candidates to support our Pensioners' Manifesto and the policies that can give everyone a decent income in their later years. FBU members can help by pledging their support by visiting [www.pensionersmanifesto.co.uk](http://www.pensionersmanifesto.co.uk) and getting involved in the campaign.