

DIGNITY AND SECURITY IN OLDER AGE: THE STATE PENSION

1. Introduction

Older people have been badly let down by the Tories. During this year's General Election they wouldn't promise to protect the State Pension Triple Lock and Winter Fuel Payments; they tried to implement a tax upon older people with care needs; and failed to provide transitional protection to women born in the 1950s who have had the increase in their State Pension Age (SPa) accelerated. Most recently the Government announced that they will be accelerating the increase in the SPa to 68, at the same time it was announced that increases in life expectancy have 'ground to a halt'.

This contrasts to the Labour Party's manifesto pledge to retain the Triple Lock and Winter Fuel Payments, as well as provide support for 1950s born women by extending Pension Credit and exploring options for further transitional protections. Labour has also rejected the accelerated increase in the SPa to 68 and will leave the state pension age at 66 while we examine options for a flexible retirement policy.

As part of the Labour Party's commitment to ensuring dignity and security in older age, we are launching a national conversation across the country to discuss how we can best protect and improve the State Pension. This process will complement the Pensions Commission which Labour established at the beginning of 2017.

2. The State Pension Roadshow events

The roadshows have been developed to seek views from audiences across the country on the future of the State Pension with a specific emphasis on:

1. the State Pension age including the Government's proposals to increase it to 68
2. a flexible retirement policy reflecting
 - the contributory nature of the scheme
 - the life expectancy of different groups and regions
 - wide variations in healthy life expectancy
3. the need for further transitional arrangements for 50s born women
4. the potential effect of auto-enrolment on how the state pension develops
5. provision for groups unable to save for a personal pension

The output will inform the Shadow DWP team and National Policy Forum and aid the development of policy proposals.

Attendees

Whoever you are, we want to hear from you. For instance, we want to hear from Labour members and people from pensions groups, trade unions, local authorities, WASPI groups and charities for the events, which include a workshop element facilitated by MPs. They would be sat at tables in groups of six to eight.

Format

- 1 Introductions (5 minutes)
- 2 Presentation by Shadow Minister covering purpose and context of Pensions Roadshow, programme & format (10 minutes)
- 3 Each group to discuss all the issues plus one or two questions allocated to them (75 minutes)
- 4 Feedback session from each group (20 minutes)
- 5 Local host winds up and closes the session (5 minutes)

3. The questions

In advance of each event, please consult the questions below which we would like your input on.

For anyone who would like to submit evidence to the consultation after an event, or cannot attend, you can contribute to the Party's policy making process by emailing your responses to statepensions@labour.org.uk or visit the Labour Policy Forum at <https://www.policyforum.labour.org.uk/agenda-2020/commissions/work-pensions-and-equality> to make a submission.

State Pension experience

1. What is your current experience of the State Pension (SP) and other social security support for pensioners e.g. Winter Fuel Payments, Pension Credit?
 - **Note: Did you know when your State Pension age (Spa) was? Did you receive your SP/additional support when expected? What has been your experience of the Department for Work and Pensions (DWP)?**

State Pension Age

2. What are your views on the current plans to increase the State Pension Age (SPa) to 68?
3. How have you been affected by recent accelerated/increases in the SPa?
 - **Note: 1950s born women (& men), impacts on working longer, out of work support, living standards**
4. Do you support proposals for a more flexible approach to the state pension age, one which recognises the contribution that people have made in their working lives?
 - **Note: Labour's Pensions Commission is looking at a flexible retirement age based on Healthy Life Expectancy, do you have any views on this?**
5. Do you have a view on what a flexible state pension age should look like?

Value of the State Pension

6. What are your views of the value/adequacy of the State Pension? What are your views on the Triple Lock guaranteeing a minimum of 2.5 per cent annual increase to the State Pension, or higher if average earnings of CPI inflation are above 2.5 per cent?

1950s born women

7. What could be reasonable transitional arrangements for 50s born women (& men) who fell victim to the accelerated increase in the SPa and timing of the new State Pension?
 - Points to consider: What mechanisms would be simplest and provide support available to all women?
 - Would you support an earlier but reduced state pension for those affected to ensure they have an improved income despite this Government's changes?
 - How do we take 50s born women with us to achieve a secure and dignified older age for those affected?
 - **Note: Labour has already pledged support for the most vulnerable women by extending Pension Credit**

Related workplace pension issues

8. How do we help low income groups to make higher contributions to an occupational pension to complement their state pension income?
9. How do we extend occupational pension provision to people who are self-employed or who do not earn a wage but make huge sacrifices for society as they fulfil caring and other responsibilities?
 - **Note: Labour is pressuring Tories to extend auto-enrolment to excluded groups including self-employed and other low-paid workers & to get carers' contributions recognised towards their SP.**

Through this consultation we will incorporate your views into evidence-based policies for dignity and security in older age. Together with your help we can transform our state pension system.

Debbie Abrahams MP, Shadow Work & Pensions Secretary
Alex Cunningham MP, Shadow Pensions Minister

August 2017.