

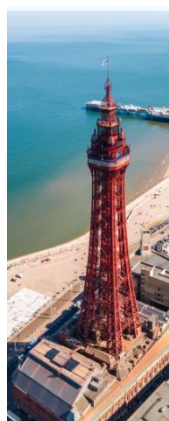


NEGES Y DDRAIG DRAGONSPEECH

**THE NEWSLETTER OF NPC WALES
CYLCHLYTHYR CPC CYMRU**

***Rhifyn 10 Hydref Issue 10 Winter 2023/24
A Review of 2023 and what's to come in 2024.***

NPC Returned to Blackpool



The NPC Annual Convention 2023 heard calls for young and older people to work together to ensure that everyone can have a decent quality of life as they age. It also had a session on the

role of a Commissioner for Older People.

NPC Wales supported the campaign to get an Older People's Commissioner for older people and ageing in England. It was supported by the NPC, Independent Age, the Centre for Ageing Better, Age UK, and over 70 organisations.

Our Chair Dereck Roberts took part in a Parliamentary lobby with NPC and Independent Age to support the campaign.

NPC President Rosie MacGregor, Older People's Commissioner for Wales Helena Herklots and Rt Hon Lord George Foulkes spoke at the 2022 NPC Convention

starting that campaign.



**Older
People's
Commissioner
for Wales**

(OPCW).

Helena Herklots the current Commissioner for Wales' term of office ends in 2024. Welsh Government have a process to **appoint the next OPCW** who will serve for a seven-year term of office.

That will take place during January – March 2024.

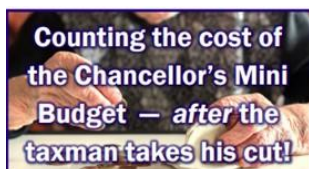
NPC Wales will be involved in that process. Chair Dereck Roberts and Secretary Louisa St Bartholomew-Brown Morgan have been appointed, by Welsh Government, to the **Older People's Interview Panel**. The panel will recommend candidate/s to be appointed as the new OPCW.

They will then be interviewed by a Senedd All Party panel who will recommend an appointee.

The final decision and formal sign off will be made by the First Minister – Mark Drakeford or his successor.

Pensions and Tax

Yes the NPC Campaign to maintain the State Pension Triple Lock was successful.



From 8th April 2024 the full basic state pension will

rise in line with average earnings by £13.30 a week to £169.50. The full new state pension will rise by £17.35 a week to £221.20.

But the government did not increase the tax thresholds in line with inflation. Many older people will now pay income tax as their earnings exceed the £12,750 tax threshold.

The Office of Budget Responsibility said that UK living standards are forecast to be 3½ per cent lower in 2024-25 than pre-pandemic.

The future of the State Pension and the Age at which you qualify to receive the State Pension remain as major issues and are being used by some to stir up intergenerational conflict.

The Organisation for Economic Co-operation & Development (OECD) (a rich country club) is one of many “think tanks” urging the UK government to reform the ‘costly’ triple lock to “improve” UK finances.

Improve for whom we ask?



So the NPC Wales will continue

to campaign to get a decent State Pension for future generations.

The NPC Wales will campaign against any increase in the State Pension Age for future pensioners. 68 is too late!

The basic state pension should be set at 70% of the living wage (outside London rate) and above the official poverty level. The living wage is currently £10.42 per hour in 2023-24. Based on 70% of that and a 35-hour week that is equivalent to £255 per week, £13,275 per year.

This should be paid to all men and women, regardless of their National Insurance contributions.

Every year the state pension (basic, second and State Earnings Related Pension Scheme SERPS) should rise in line with the best of earnings, the Consumer Price Index, the Retail Price Index or 2.5%.

Towards a National Care and Support Service.



We have now had two expert reports on how to sort out Health and Care Services

here in Wales. In June 2018:

Paying for Social Care

An independent report commissioned by the Welsh Government by Professor Gerald Holtham.

In 2023 we had :The report from another expert panel:

Towards a National Care and Support Service for Wales Initial Implementation Plan

NPC Wales have been involved in the process of getting there through our meetings with Welsh Government but also we asked key speakers to come to our Full Council meeting to talk about how much progress has been made.

We asked Mark Turner from Unison who was a member of the expert panel. He reported that the care system is now in crisis. Unfortunately, governments have been ignoring it for some time.

The lack of capacity in care is having an effect on the NHS. The bar to qualify for home care has been raised so high, only those with severe needs can receive it.

Care is most likely to be delivered by the private

sector, with different care workers attending at different times of the day, often at inconvenient times. It isn't the workers' fault. In most cases, they work in their own time to afford the dignity and humanity to their clients that the market doesn't recognise.

There was a complete market failure during the pandemic.



The Welsh Government is committed to addressing those issues – ministers are promoting a national care service, publicly delivered and free at the point of need. It is needed, but very difficult to achieve with delivery from the private sector because the economics of social care are hopelessly tangled with the economics of capital value.

Welsh Government recently released their 2024 Budget and it is dominated by the needs of the Welsh NHS.

Is care going to get “kicked down the road again”?

NPC Wales will be campaigning to keep care, free at the point of need on the top of the agenda!



2024 is the 3rd anniversary of the start of our Connections for All Campaign.

The pace of change is accelerating especially now that Artificial Intelligence (AI) is starting to become commonly used. For older people that means that access to services, news, travel information, you name it is becoming more dependent on being able to use the internet, and having a smartphone or another means of using broadband.

The NPC Digital Working party is chaired by Jenny Sims, a member of the NPC Wales, Committee. They publish a newsletter which you can access on line via: **npcuk connections-for-all-8**



The NPC Digital Working Party submitted evidence along with other Charities and Organisations to the Westminster Government on the issue of digital exclusion.

In April 2023 The Communications regulator (Ofcom) confirmed that almost one in three people had difficulty affording internet services.

The Westminster Government is hoping to persuade internet providers to offer so called “social tariffs” to reduce costs but even those are too expensive and rely on the providers willingness to offer them.

Access to Broadband as a Human Right.

In late 2021 The Older People’s Commissioner for Wales issued statutory guidance to Health Boards and Local Authorities in Wales:

Ensuring access to information and services in a digital age. NPC Wales were involved in developing that guidance.

In reviewing progress in 2002 and 2023 the Commissioner was very clear: **The right to access information is a key element of the broader right to freedom of expression and is protected across several human rights instruments, including the UN International Covenant on Civil and Political Rights, the European Convention on Human Rights, and the Human Rights Act 1998.**

The Guidance is that any move to digital services must be accompanied by measures to **ensure that the human rights of older people are protected** and that they can get access information and the services they need by offline channels, or should they

choose, are supported to gain skills to be able to get online. That is at the core of our NPC Wales Connections for All Campaign. **A lot of progress has been made in Wales with access and support now widely available online via: [Welsh government how-help-someone-you-know-get-online](#)**



The UN has called for universal

access to the internet by 2030. There is growing international support for such an approach.

NPC supports calls for universal internet access to be recognised as a human right.

Because of the cost-of-living crisis, around 1 million people have cancelled their broadband subscriptions this year. So NPC is going to start a new campaign:

Free internet access package for pensioners.

- **NPC Wales will be supporting that campaign so keep an eye out for future events and news.**

Access to Cash

We also face the withdrawal of banking services from communities. Cash remains particularly important for consumers with vulnerable characteristics and small businesses.

NPC Wales had a very good meeting with Hannah Blythyn MS the Deputy Minister for Social Partnership whose brief includes Digital Exclusion and access to cash. She followed up on issues raised about access to cash with **LINK the cashpoint supplier.**

LINK is a not-for-profit public interest company. They maintain the **free-to-use ATM network and will guarantee that there is free access to cash through either a free-to-use ATM or Post Office within 1km of any high street with at least five relevant retailers who accept cash.** NPC Wales will follow that up on the response from LINK.

The Financial Conduct Authority (FCA) are also proposing a new regulatory regime, which would require banks and building societies to assess and fill gaps, in cash access provision that significantly impacts consumers and businesses.

The FCA need comments by 8 February 2024.
Online: [FCA CP23/29 response form](#)

Or in writing to:
Retail Banking
Financial Conduct Authority
12 Endeavour Square London
E20 1JN
Telephone:
020 7066 1000
E-mail: cp23-29@fca.org.uk



Scams and fraud

Worried about scams? Age Cymru can help you spot and avoid the latest scams online via: **Scams and Fraud Age Cymru**

Who can I talk to if I've been scammed?

ActionFraud

National Fraud & Cyber Crime Reporting Centre

0300 123 2040

The police: If you feel threatened or if you're in immediate danger, call 999. If it's not an emergency, call 101.

Your bank: If you've noticed any unusual activity with your bank account, call the centralised number 159 or the phone number on the back of your bank card.

TRANSPORT



As we all know bus services have been slashed in Wales (and England). Many of our members have raised concerns about services where they live.

In Wales we still await the Bus Bill. Will the new Bus Bill solve the problem?

The Welsh Senedd have just published (December 2023) a Senedd Research Paper: **Bus services on life support: can franchising deliver for Wales?**

The idea for the new Bus Bill was to propose:

- 1) Bus franchising throughout Wales.
- 2) Permitting local authorities to establish new municipal bus companies.
- 3) Relaxing restrictions on existing municipal bus companies; and improve passenger information and ticketing.
- 4) Proposing to give the public sector control through a single mandatory scheme, franchising.

It would be based on Local Government, Transport for Wales and the Welsh Government working together to design bus networks and services which best meet people's and communities' needs **within the funding available.**

Therein lies the rub – is there any funding available to make it work we ask?

NPC National Newsletter
npcuk.org/post/better-living



Your Shout:

If you have a story you would like to share or have any comments on our newsletter, please contact us:

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Wales

E mail info@npcwales.org

By Post: NPC Wales
c/o Age Cymru
Ground Floor, Mariners House
Trident Court
East Moors Road
Cardiff, CF24 STD

Why not Join National Pensioners Convention Wales/ Confensiwn Pensiynwyr Cenedlaethol Cymru known as NPC Wales?

We are a voluntary organisation. We are a non-party political campaigning organisation that seeks to improve the living standards and welfare of all pensioners and future pensioners in Wales.

Our Full Council meets, normally, 4 times a year.

Our elected volunteer Officers and Committee Members meet regularly with the Welsh Government and the Older People's Commissioner for Wales.

Our current key campaigns are for:

- **The recovery of the NHS in Wales**
- and the development of a fully **integrated Social Care service, free at the point of need**, as its first priority.
- **The Cost-of-Living Crisis.**
 - **Decent State Pensions - maintain the triple lock**
 - **68 is too late – against increasing the State Pension Age**
 - **Energy For All - Say NO to Heat or Eat**
 - **Cold Homes Kill - Insulate our homes NOW!**
 - **Digital Connections for All**

We also believe that traditional forms of communication and services such as face to face, over the telephone, via post and using cash must remain in place.

- **Public Transport**

Buses and the Welsh Bus Bill ? Bus services are in deep crisis. Routes are at-risk all over Wales.

- **Housing Care and Repair** There are 13 Care & Repair Agencies in Wales, each covering a different region. We want far more adaptations to be carried out.



**If you are a member of an organisation
your organisation can affiliate to NPC
Wales please contact:**

E-Mail affiliation@npcwales.org

Or by post to:
NPC Wales
c/o Age Cymru
Mariners House
Trident Court
East Moors Road
Cardiff
CF24 STD

You can join NPC Wales as an individual member.

If you do you can attend our meetings, vote and receive our newsletters.

I wish to join NPC Wales as an individual member

E-Mail affiliation@npcwales.org or send by post to the address below.

Your Full Name

Address

Post Code

Home Telephone

Mobile Number

E mail address

Payment of affiliation fees: £10:00 per year

To Pay by BACS : Please pay to:

Lloyds Bank, NPC Wales No.2 Account

Sort Code 309995 Account Number 01236708

If paying via BACS please ensure that you include a reference identifying your name.

Or pay by cheque payable to NPC Wales and return to:

NPC Wales, c/o Age Cymru, Mariners House, Trident Court, East Moors Road, Cardiff CF24 STD

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