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### Communist Party of Great Britain (Marxist-Leninist)



# A decent pension is a right for all!

## No pensioner poverty!



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It is often said that you can judge a society by the way it treats its old people. By such a standard, Britain must rank as one of the most uncivilised countries in the world.

While the ruling class likes to perpetuate myths about pensioners being a burden on society and poverty in old age being the fault of the poverty-stricken, the truth is that Britain has more than enough wealth to provide a decent life for all.

#### **Recognising that:**

- The cost of living is not significantly less for retired people than it is for people who work.
- Older people tend to require support from the health and social services.
- Those wholly or partially unable to look after themselves need access to residential care.

#### Our party demands:

- The state should make good the wages of people who are unable to work full-time or at all, including the elderly, up to at least the average wage;
- People should be entitled to reduce their working hours (with loss of earnings made up by the state) from age 40, until at 60 they become entitled to retire completely - but no compulsory retirement by reason of age.
- The NHS and other social services should be funded at a level that will enable them to provide free all the services that are needed to everybody, including the elderly.
- The state should provide free temporary and permanent places in residential homes for all those who need them, the homes themselves to be transformed from underfunded dumps to welcoming havens of comfort and tranquillity.

Some believe 'the country' could not afford this. However, we are only asking for people's basic needs to be met, which is certainly not too much to ask.

We refuse to adopt the values of our capitalist ruling class, who attribute no worth to any but the most productive workers, from whom they extract maximum profit. In their eyes, the rest of the population is just an expensive burden, even if many would, given the opportunity, be able to produce much more than they consume, and others could contribute significantly.

The elderly, the disabled and the unemployed are not useless (the totally incapacitated are a tiny minority, which 'society' could certainly afford to support) - it is only capitalism that declares them to be so. We reject this exploiters' mentality. Everybody has a right to a decent life. Retired people who have worked all their lives have produced far more than they will ever consume, even if they spend their retirement in comfort.

#### Fighting for the social wage

Because we live in a capitalist country, we are constantly having to fight for what should be ours by right. The bourgeois ruling class is always trying to cut down what workers and their families receive in order that its profits should be higher.

While the working class is relatively well organised to resist cuts in the actual pay packet, it is less assiduous in fighting for the 'social wage' - ie, for necessities provided by the bourgeois state to the working class as a whole, as opposed to 'wages', which are necessities provided by individual employers to the individual workers they exploit.

As a result, the social wage has been deteriorating extremely fast ever since the collapse of the Soviet Union made the bour-

geoisie think that they no longer have to fear that the working class will make a revolution if they are badly treated. This explains the current miserly level of the state pension and the atrocious state of welfare facilities for the elderly.

The bourgeoisie aims to stifle outrage at the way thousands of the elderly are suffering (eg, in 2002, no fewer than 22,000 pensioners died of cold-related illnesses) by saying that people ought to have saved for their old age and if they have not, they have only themselves to blame for the penury they suffer.

#### Pensions should not be linked to savings

The assumption that pensions should be saved for is wrong, however. What a pensioner consumes is from net *current* production and, if we weren't saddled with the capitalist system, everybody would share it. Entitlement would in no way be related to savings. Having contributed by one's labour to everybody else's wellbeing in the past, retired people have the right to benefit from the contribution of those currently working.

This is the idea behind the National Insurance scheme, although it is still distorted by the concept of saving for retirement (if you haven't contributed you get no pension). The social concept should be broader: that those who work look after all those who can't, and in return will be looked after themselves when need arises.

For most working class people there is no spare cash available from the wage packet to save for old age. Furthermore, many better-off workers who have saved, particularly through compulsory corporate pension schemes, have been cheated of those savings by companies declaring the schemes bankrupt, and/or by stock exchange falls that rob savings of their value.

In the absence of a living pension we are of course in favour of improvement in the concessions that bourgeois politicians throw old people in the hope of garnering votes at election time - from bus passes to winter fuel allowances. They will not stop us pressing for proper support, however.

#### Profits before people

Although we are constantly told that our country cannot afford to provide a decent life to the working class, this is nonsense -Britain has the productive forces to produce a comfortable existence for all its inhabitants. But being under bourgeois control, maximisation of bourgeois profit is the primary concern, not the well-being of those who produce all the wealth.

In addition, massive waste occurs. What the impoverished masses cannot afford to buy is often destroyed to maintain prices. Production lines are closed down, with thousands of able-bodied workers consigned to uselessness. Millions of pounds worth go up in smoke in the course of wars waged for the sake of imperialists' profits - the cost of which is borne by us. Without this capitalist waste, our country's ability to provide a decent livelihood to all would expand beyond measure.

If the working class ruled this country and ran the economy to produce for need rather than to make profits for the rich, there is no question that the interests of old people would become a major priority, with everybody anxious to provide for them in the way they too would like to be provided for in old age.

We in the CPGB-ML judge the entitlements of old people by the standard of what they would have were we to have communism. They should not be made to suffer just because we continue to be hampered by an out-of-date economic system.

Britain is the fourth richest country in the world - of course it can afford a decent life for the elderly.