



Campaigning for the rights of older people

NEWS – IMMEDIATE RELEASE

MPs call for national strategy to tackle pensioner poverty

NPC calls for simplified, fair, state pension system to ensure every pensioner lives with dignity and respect

The National Pensioners Convention (NPC) has urged the Government to create a fairer, simpler state pension system that ensures every pensioner can live with dignity and respect. The call comes as the Work and Pensions Committee's *Pensioner Poverty: challenges and mitigations* report* warns that too many older people are struggling to make ends meet.

The report calls for the Government to decide on and ensure a minimum level of retirement income, that provides the amount needed for a 'minimum, dignified, socially acceptable standard of living, as well as a call for a Commissioner for Older People in England, a boost to benefits uptake and a taper to Pension Credit.

Jan Shortt NPC General Secretary said "It is time to rethink how the state pension functions and to ask fundamental questions about fairness, adequacy, and sustainability. NPC is actively exploring the concept of a *Living State Pension* —a secure, guaranteed income in later life that would end the need for cruel and complex means-tested top-up benefits. The NPC campaign for a decent state pension for all, set at 70% of the National Living Wage. For 2025/26, this would equate to £299.15 per week."

However, NPC urge the government and media outlets to stop focusing solely on the uplift to the new state pension. This skews public understanding of pensioner incomes and ignores the reality facing those still on the lower basic state pension. The NPC speaks in *pounds in people's pockets*, not misleading percentages that give the impression all pensioners are receiving a comfortable income. That is simply not the case.

Means-tested benefits also expose the fundamental flaws in the system. They create a harsh and divisive “cliff edge,” where a modest rise in income can result in a significant and unfair loss of support. This creates an arbitrary divide between those just above and just below eligibility thresholds, and often leaves people on the margins struggling without a safety net. The system is also bureaucratic and costly to administer, requiring intrusive assessments and complex monitoring. Instead of creating fairness, means-testing deepens inequality and public mistrust.

Raising the state pension age is not an economically sound solution. It forces older people into the harsh realities of the Universal Credit system, where ageism in the labour market remains widespread. Many are left juggling insecure work, poor health, and rising living costs. Working longer increases strain on physical and mental health and shifts the burden onto the NHS and other public services. This is not a sustainable or humane approach to later life.

NPC welcome the report's recommendation for a Commissioner for Older People in England. We need structural change. An independent Commissioner for Older People and Ageing in England as well as Scotland — as already exists in Wales and Northern Ireland - is essential. Older people contribute immensely to society through work, volunteering, care-giving, and lived experience, yet their voices are often missing from policy discussions. A dedicated Commissioner would champion their rights, hold decision-makers accountable, and challenge the ageism and structural barriers that too often define policy on ageing and limit opportunities in later life. Without this role,

there is a real risk that older people's needs will remain fragmented across departments and de-prioritised, undermining both their well-being and the social and economic potential of an ageing population.

That is why NPC will continue our engagement with the Work and Pensions Committee, policy makers and stakeholders in the hope of bringing about real reform. Our goal is a system that is simplified, fair, and designed to ensure every pensioner can live later life with dignity and respect—now and in the future.

*Pensioner Poverty: challenges and mitigations report -
<https://publications.parliament.uk/pa/cm5901/cmselect/cmworpen/465/report.html>

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