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Pension Credit

By Mal Jacobs

Why is it that we in the UK make a simple thing so complicated?

Against the best advice from the experts (claiming the system is too complicated and unworkable) the new widely criticised Pension Credit scheme is due to arrive in October this year. It goes without saying that we, as mere seniors, never get consulted on any of these issues that concern our welfare.

The main points seem to be as follows:

1). A single person with an income of less than approximately £135 per week (including interest on savings) will be eligible for various savings credits that range from 20p to £13.80 per week.

2). A married couple with a combined income of less than approximately £201 per week (including interest on savings) will be eligible for various savings credits that range from 20p to £18.60 per week.

3). Income from capital below £6,000 is disregarded.

4). The assured rate of interest on savings above £6,000 will be abolished.

5). The £12,000 upper capital limit will be abolished.

6). The Pension Credit is likely to be payable on capital up to £36,000.

7). Those seniors with over £6,000 in savings/capital will benefit more under the Pension Credit scheme than under the current Minimum Income Guarantee scheme.

Too simple?

The new single person pension (including Minimum Income Guarantee) will be £102.10 per week.

The new married couple

pension (including Minimum Income Guarantee) will be £155.80 per week.

For once, this looks like something good for seniors (even though it requires means testing a further five million). Under the current system more than one third of seniors eligible for the Minimum Income Guarantee don't apply for it. That leaves £1.8 billion unclaimed!

Means testing is an extremely unpopular method to use in its present form, and the claim forms are always 'non user friendly', so it's no wonder over one third of eligible seniors don't apply. UK governments have known about this for decades and done nothing about it, so the new Pension Credit is expected to have an even lower take-up figure. You may ask, "So what's new?"

Naturally there are no leaflets available yet to give the necessary details on the new system. It seems that the method used in the USA to raise all the limits considerably and for the government just to pay £1 for every £1 you save is a far simpler method to use, but maybe that's just too simple!



Dunkin' Duncan! Holy Trinity's head gets the wet look. Photo by Lizzie Joyce

Stocking Up

Holy Trinity Primary School's Annual Summer Fair was held on a glorious afternoon last month. The stalls, run by staff and parents, attracted many family members and friends to the playground. Amongst the traditional tombola and other prize winning activities, hair braiding proved to be very popular as did a make-up stall. The children flocked to have their faces painted, but also getting it in the face were head teacher Duncan Mills and head of governors Sheila Duthie.

They were just two of the victims who were willing to be trapped in the stocks and have wet sponges thrown at them for the sake of school funds. It obviously worked, for in just two and a half hours, the Holy Trinity School Association managed to raise a staggering £3,500!

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