My speech to the National Pensioner's Convention today

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I'm speaking to the National Pensioner's Convention today at Blackpool.

It's a long way to go from Norfolk to make a speech, but pensioners matter, so it's worth it.

And this is what I'll say, near enough (as I have a habit of not quite keeping to script):

"Thank you for inviting me to speak today.

When I told my sons that I was coming here today the first thing that they wanted to do was come with me. Sun, sea, sand and trams mix pretty well when you're 10 and eight.

When I told them who I was meeting they weren't quite so sure about making the trip but had some careful words of advice. "You'll fit in well Dad — your hairs the right colour".

Oh for the over confidence, the arrogance, and the assuredness of youth. I can tell you, I'm very happy to have left it behind.

Maybe though you, like me, look at what's going on in the world around you and say "What the heck?" Or something like that. I do.

And I do so for good reason. I am perplexed by what our government are doing. Although to say perplexed might understate things. I admit that I am angry at what our government is doing. And I'm as angry about the reasons they offer for it.

Lets not beat around the bush: I know, you know, the government knows, and everyone else knows that we have an economic crisis in this country.

And again, I know, you know, the government knows and everyone else knows that just about everybody except bankers, large company directors, and the very wealthy are having a really tough time as a result.

So lets agree on those facts.

Lets also agree on two other things. The first is that when you're in a mess it's best to be honest about it. The second is that seeking to clear it up is even more important still. I am of an age, and you are almost all even more of an age, where the wisdom of both of those statements is glaringly obvious.

The trouble is we have a government that is run by what seems to me to be a bunch of boys. I say boys very particularly: this lot doesn't seem to want women to join in the game.

And those boys, and David Cameron, George Osborne, Nick Clegg and Danny Alexander in particular, are doing two things.

The first is they're not telling the truth about what's going on. There are three issues in particular where they're telling you a pile of porkies.

First of all, they say that the mess we're in was all Labour's fault. Well of course Labour had a hand in it. They were the last government. No one can excuse them from some blame. But to pretend this was all Labour's fault when it was actually the fault of our banks is ridiculous. As ridiculous as it is to ignore the fact that throughout the years leading up to the crash the Conservatives demanded less regulation of banks. The crisis would have been much, much worse of they'd been in charge.

Second, they claim that the deficit is so big, and growing so fast, that it will still be there for our grandchildren. Piffle, I say! It's smaller than it was in percentage terms during most of your lifetimes and during 200 of the last 250 years. Sure it's an issue, but let's not talk it out of proportion. That turns molehills into mountains, as we all know. And anyway, it's an issue Osborne is refusing to address, as I'll explain.

And third when it comes to talking out of proportion they say that unless we slash government spending then we'll end up like Greece. Well, we can't, because Greece hasn't got it's own currency, has an economy where most people seem not to pay tax, and had lots of short term debt when most of ours isn't due for repayment for 14 years.

And yet, I have to say there is a reason why the UK could end up like Greece. The austerity programme in Greece is destroying growth. It's throwing people out of jobs. It's resulting in the threat of privatization. It means a cut in pensions and other benefits. And it's creating mass unemployment amongst the young.

That's where we're like Greece. Our austerity programme, a programme we don't need because our crisis is nothing at all like Greece's, is doing the same things.

Our growth has collapsed. It was rising under Labour. Now it's stopped, altogether. We might even be in recession again right now. That's George Osborne's fault.

Over half a million civil servants are going to lose their jobs as a direct result of George Osborne’s decision to slash government spending. And as every economist knows, that means at least another half a million people will lose their jobs in the private sector as well. That’s just like Greece George.

And we have the threat of privatization. Have no mistake about it. What is happening in the NHS is privatization.That is George Osborne's fault.

And as for young people, one in five of your grandchildren are out of work. That is not their fault. That’s the banker’s fault. That is George Osborne’s fault. It’s his choice that they should have their working lives blighted by no one wanting to use their skills.

But let’s turn to a matter that really concerns you, and which is certainly on my horizon. And that is pensions. You worked, I’ve worked, and millions in this country have worked on the basis of the promise of a fair pension as a result of the contributions that we have made in National Insurance, in tax and in our hard work. George Osborne is taking that promise away.

George Osborne is delaying when pensions are paid. He is reducing the amount by which they increase each year by changing his inflation measure. He’s going to force many to join private pension schemes that are wholly inappropriate for their needs. And George Osborne has the nerve to say that’s our fault. We had too few children and we’re living too long he says.

Let me tell you, that is nonsense.

Let me tell you why it’s nonsense. A few years ago I began to work on something called the tax gap. No one had heard of it in this country until I began to talk about it. Now, apparently, it’s the number one priority of HM Revenue & Customs. Well I’m pleased about that, except, as ever, we’re not being told the truth.

The tax gap is the difference between the tax that should be paid in this country and the tax that is actually paid. I say that figure is £120 billion. Now, admittedly, £25 billion of that is tax paid late, so we can only get that back once. But the rest, which is £95 billion is an annual figure. We lose it each and every year. £25 billion is made up of tax avoidance and £70 billion is made up of tax evasion.

Tax avoidance happens when wealthy people and large companies employ accountants, people like me, except I don’t do it, to get their way round the tax law. That’s what you do when you avoid something. You get round it. That’s what they do. You know the names of these companies. They’re called Barclay and Google. They’re called Top Shop and yes some say they’re called Boots the Chemist.

Oh, and they’re also the rich people who put their money offshore, who use tax havens, and they’re the oligarchs who use this country as if it were a tax haven. All of them helped, inevitably, by bankers, lawyers and accountants. Well-known bankers, lawyers and accountants, I'd add.

You lose your pension because these people work out ways round the law and so don't pay tax.

And you also lose your pension because whilst even HM Revenue & Customs agree that there might be £35 billion of tax evasion in this country, a figure half of my estimate, and which is so ludicrously low that they're claiming that this is the most honest country in the world and by a long way: whilst they agree that there is a problem of that scale they are cutting their staff.

In 2005 there were 100,000 people working at HM Revenue & Customs. By 2015 there will be 50,000. And I'll tell you something very simple, very straightforward, and obvious to anyone.

You don't catch tax cheats with a computer.

You don't catch tax cheats by sending a letter and asking them to send a cheque by return.

You trap tax cheats by hard work, by real people, using real skills, to ensure that the tax that is owing, the tax that is paying your pensions, is collected.

And the last government to its shame, and the current government to its discredit, have chosen to cut the number of people at HM Revenue & Customs doing just that.

Well I can forgive Labour, a bit. They put the policy in place when the economy was booming, when tax revenues were rising, when it seemed there was no economic problem, when the studies of the scale of the tax gap had not been made, before I drew attention to it.

But now we know: we know there is a tax gap. We now know we lose almost two thirds of the deficit Osborne keeps talking about each year to tax avoidance and tax cheats. Yes that much.

But we know something else much more important. We know that although the government knows this they have decided to cut the resources available to collect this money. They don't want this tax. They would rather the tax cheats had this money than the government had it.

They have made a choice. They have decided to reward dishonesty instead of paying decent pensions.

They want people to take cash in hand instead of providing proper jobs to young people.

They'll let people cheat instead of providing a proper health service for us all.

They duck and dive like the accountants, lawyers and bankers that so many of them are instead of clearing the deficit.

So, if anyone is to blame for leaving that deficit to future generations it will be George Osborne.

If anyone is to blame for the fact that your pension won't keep up with the cost of living it is George Osborne.

If your grandchildren's school is suffering, that George Osborne's fault.

And when you can't get the healthcare you need, blame George Osborne. He decided to do that.

And the next time he says he has to cut, that he has to slash, that he has to destroy people's lives, and that he has to even take away our healthcare just to keep some bankers happy, well you know now: you know he's not telling the truth.

George Osborne has a choice. He could employ another 20,000 or more people at HM Revenue & Customs. It would cost £1 billion a year. But I think it would raise at least £20 billion a year in tax, and maybe more. But he's chosen not to do that.

He says there are no options. He's wrong. You now know he's wrong. There is a Plan B. We can have the healthcare, the education, the pensions, the public services, the bus passes, and all that we want if only we had a government committed to collecting the tax that is due to it. Surely that's not much to ask, is it?

I don't think so.

I hope you agree.

Please join with me and say to our government that there is a choice:

You can close the tax gap;

You can deliver the public services we want.

And we expect you to do it.

Thank you."