

This is my story regarding the lack of notice of state pension age changes and the poverty I live in.

The first I knew of my pension age changing from 2017 to 2023 was in July 2013.

I decided to leave London in 2006 based on being able to retire at 60.

Nobody I spoke to ever suggested that this would not be 60.

I figured I could just about handle 10 years and I understood that I might struggle as jobs & wages are less abundant in the north and wages are lower.

I took voluntary redundancy from Lewisham Council in London in September 2006. I would not have made this decision if I had understood my retirement age to be 2023.

I relocated back to Wirral, where I was born in 1957. I had lived in London since 1979 where I was always able to find work. Although I have a job now, I struggle each month to make ends meet and I cannot afford a holiday or to run a car.

I work 30 hours a week, I have suffered bouts of serious illness and I have the BRCA1 gene predisposing me to breast and ovarian cancer. I was terrified I would not make 60, let alone 66 as I have had breast cancer twice and elected to have risk reducing surgery twice.

My mother died of ovarian cancer, as did two of my sisters, last year I lost my niece to breast cancer and a cousin has died of this. None of these women reached state pension age, far from it.

I feel trapped in a low paid job, and the team I work in, face pressures every day to hit targets and get people out of hospital, even though there is clearly not enough capacity in the care system. The requests are literally endless and what little job satisfaction one gains is quickly replaced by the next days' increasing demand. I must stick with the job as most people seem to agree that finding work at the age of 61 is a tough call, I hear women in their 60's constantly saying, 'who is going to employ me at my age'. I have had my pension stolen by my own government. This has had a negative impact on my mental health and general wellbeing.

I am now forced to consider taking my 7-year pension from Lewisham early, so that I can afford a holiday whilst I still have my health, there will be a financial penalty for this.

I grew up in poverty, I still live in social housing, I am singles and I have no children. I live in relative poverty.

I suffer from Osteopenia due to cancer treatment at the age of 40 this induced an early menopause, the biggest risk factor for this condition. I have high blood pressure among other conditions, my immune system has been compromised and I recently had shingles. My employers told me they cannot sustain this level of sickness.

Universal Credit is completely disrespectful of individual circumstances and is no safety net for poor people. They lose personal information and do not return documents even when you abide by their rules to the letter.

It is getting increasingly hard to think about the future in the current climate, I estimate the government has stolen in the region of £48,500 off me personally.