

Dear Professor Philip Alston

I am writing to you in the hope that I can highlight the plight of Women born in the 1950's in the UK.

Below in bold, is an excerpt from my recent letter to my MP who I have contacted many times and recently met with, with little effect. Hopefully it outlines my personal case a little and also gives an overview of how the UK government has systematically plunged many 50's women into poverty.

A recent survey of 1,000 50's women undertaken by 'One Voice' indicated that 35% of women surveyed had suicidal thoughts. Please take a look at some of the 50's ladies heartbreaking stories of real poverty <https://www.backto60.com/stories>

In brief my own personal story is ...I was born in March 1959, worked since my teenage years, married, had children and worked part time to make ends meet. Part time work meant I didn't have the privilege of being able to join a workplace pension scheme and any money that wasn't paying bills or for food (which was never very much) was spent on my children's needs.

Divorced in the eighties, at that time there was no recommendation that women could have any claim to any part of their spouses' pension pot, I was certainly never advised I should claim.

I continued to work part time, bring up my children and eventually in the nineties commenced work for the NHS who did by that time offer part time/clerical employees the benefit of joining a workplace pension scheme. I joined and paid in to the scheme the NHS offered, not realising or being told it was in fact a contracted out scheme, as a women who had spent the previous years working part time in a pension less environment I was never given an explanation...but that's another story!!

After 16 years of working for the NHS working part time and then full time whilst also helping to care for my wonderful Mum who lived locally to me, my job was put at risk of redundancy. To cut a very long story short I took redundancy and also decided (as it was now 2012 and I only had a few short years until I received my state pension which I believed I was due to receive in 2019 at 60 years of age) I would also take a lump sum from my pension pot and start drawing my pension. This (I thought) would help me to pay off a few things and lighten the load so I didn't go in to my anticipated 'golden years' of retirement in debt. I would at this point like to add I was never advised of the change in SPA, there was no talk in the media or letters written, there was no mention of 'opting out pension schemes' or trying to 'sell' a product to bridge the ever increasing gap...nothing.

I accepted redundancy, started claiming my pension and immediately got myself another job working slightly reduced hours for a local charity because I felt I could give something back to a good cause in the few working years I thought I had left to do until my SPA. The money was not good but again I felt I was in control of my finances due to the factors detailed above.

Within 6 months of my new role my husband (who was at this time nearly 60), suffered a TIA and although he made a good recovery thank goodness, he was not able to continue working in such a stressful job. He took a job with less responsibilities and less stress for the sake of his wellbeing...of course this also meant less income. Again, at this time we both believed he would receive his state pension and one year later I receive mine.

I have never received a letter from the DWP regarding the increase in SPA and I had not seen any media coverage and in fact only found out by chance on social media when campaigns like WASPI received some media attention. I am a person who is a professional and experienced in good administration practices, I am one who keeps letters, so I can assure you I would know if I had ever been notified. I still have a letter in my possession dated 3 February 2013 from HM Revenue and Customs informing me that I have 37 qualifying years up to 5 April 2012 and I only needed 30! (of course I realise that all changed and then contracting out years were added making it a required 44 years) but my point is..I still have the letter.

I believe we should have received at least 10 years notice for every 1 year increase as outlined for future increases in the Cridland report. I am tired of hearing that no woman has had their pension increased by more than 18 months, this is an unfair and outrageous claim. My SPA has increased by 6 years, that is more than a 10th of my entire life not just my working years, women of my generation have been targeted by more than one piece of legislation and the 18 months claim derives from the 2011 Act only.

Why isn't the government, at the very least, offering retrospectively the notice recommended in the Cridland report?

Whilst people may argue that equalisation of pensions is fairer and I wouldn't necessarily argue with that, (although the reasons why women's SPA was lower than men's was historically because women tended to marry older men and they would reach retirement age at a similar time), the method of carrying this out is the unfair and unequal element. Furthermore, I understand 'ring fencing' of NI contributions was ceased some years back and I would like to know why this was and why we should be the ones to receive the 'fall out' for bad planning and short sightedness on the government/s part.

Had women born in the 50's been given a level playing field to start with this may not have been so catastrophic... Our generation have NOT been offered the opportunities to... earn as much as men (the recent Gender Pay Gap statistics prove this is still not equal), join pension schemes, equal opportunities to progress in education and within the workplace, support with child care, rights to spouses' pensions, even the NI system of contributions itself was not equal. It is all very well saying it is equalisation, but this needs to be introduced when women have been given opportunities to make financial provisions not like this, that is not equalisation how can it be? It is like starting a 100-metre sprint in a lane filled with pot holes and obstructions whilst everyone else has a clear lane.

I remember mentioning to you when we spoke that I was concerned about the impact this would have and the 'knock on' effect of increased benefit claims because women, (not just women as this affects couple's retirement plans too) have had to sell property, live off savings etc. You informed me that an 'impact assessment' would have been carried out before any of these changes became legislation, however a FOI (attached) indicates quite the contrary when it comes to the 95 Act with no impact assessment documented.

Thank you for your time, you have permission to use any part of my letter.

Kind regards

Gill Priest