Born in the 1950s, I grew up with a post-war work ethic, resilience and resourcefulness which has enabled me to survive - but does that mean I should accept poverty and absence of my human rights?

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Yes, I am fortunate in many respects but I exist today, as do many women, on the poverty line. So I also want to be a voice of the many 1950's, 60s women - and men & women of the future - who, for whatever reason, cannot speak for themselves. Women who are in poverty, and extreme poverty, due to their human rights being ignored.

Women living on the streets; having to sell their homes and belongings; using all their savings in order to survive; not being able to financially support their adult children who cannot earn enough to get on the property market/afford a rental home. Women being made redundant because employers are cutting back; assuming retirement is imminent. Women suddenly finding their State Pension Age has changed by the addition of six further years and then only able to obtain part-time, often menial employment for, ironically, the same reason. Women who are over-qualified/underpaid in these jobs living with the indiginity; and the resentment from the younger generation, in this 21st century age of high unemployment, who perceive them as occupying jobs which should be theirs. Women who have spent 50 yrs and more in the workplace, whilst raising children and caring for eldery parents and grandchildren, planning their well deserved retirement only for it to be stolen from them by the organisation they should be able to trust - the State!

This has been a very personal journey for me so I can only describe my situation and the effects on my human rights; but I know for a fact that my story has many simlarites to hundreds possibly millions more women born in the 1950s/60s and beyond (see attached Book of 1950s Women Personal Testimonies - https://wepaidinyoupayout.wordpress.com/2018/03/04/the-book-of-personal-testimonies-of-50s-women-and-the-affect-the-6-year-pension-age-hike-is-having-on-their-families/ ).

My family placed great importance on learning and education; I was not naturally academic but on leaving college at 18 yrs I found a full-time job with a local, international company and with my first wage packet was entered into a mandatory contract with the UK government to pay National Insurance (NI) contributions in return for free National Health Care and a State Pension (SP) when I was 60 yrs old.

At age 24 my employer told me I had to take on and contribute to a Works Pension; I had no choice. I was told I would be contracted out of SERPS (State Earnings Related Pension Supplement) but my contributions would be lower; my employer would match these and I would be far better off than on SP alone. I married in my mid twenties, had two children by 30; experienced the gradual, unstoppable interest rate hikes in the 80's which meant my return to work when both of my children were very small, and, sadly, the end of my marriage in 1992.

I always did what was considered right; I had always worked to support my family but, although reluctantly, I made the decision to do what was right for my children and moved onto Income Support; which the State told me I was entitled to as I had contributed to the Welfare State for over 20 years. Indeed, whilst caring for my children at home I took what jobs I could, to earn the little bit extra allowed over my benefit entitlement (anthing above £10 was deducted from my benefit) and the State included the years I spent caring for the government's future voters onto my NI contributions. Myself and my children existed on the poverty line for many years, e.g. dragging a heavy trolley, delivering free-papers on cold, wet winter evenings to earn a few pounds, whilst my ex-husband travelled the country dodging his responsibilities.

As soon as my children were both at school I went back to education myself with the intention of returning to work in the occupation I had trained for and; as University Degree criteria had become the norm, I graduated in 1997 with a 2:1 Humanities Degree at age 43. When I considered my children old enough I returned to full time employment; sadly not to my previous employer but a similar large national company and, although the job was 'contracted-out' so not guaranteed, where I felt my prospects and the future for my children looked good. Sadly the health of my parents declined over the following seven years and I put my career on the back-boiler whilst sharing their care with my brother. Even on a full-time salary things were difficult; no luxuries - holidays were odd local, day trips; cars were 'old bangers'; no designer labels for the children for which they endured bullying. But I paid my taxes and NI contributions. My children had to grow up quickly; my daughter left home at 19 and, because I was pressured to move out of the family home and then move nearer to my parents, my son decided to live with his father who was then living locally.

Over the following six years I experienced redundacy twice; luckily my children were not directly affected then as they were not living with me; but I have not been, as all parents would want to be, financially able to support them when they cannot earn enough to get on the property market/afford a rental home. After the first redundancy occasion I decided to take out a Private Pension because my original Works Pension had been frozen and no other company would take it on. I was asked at the time what I wanted for my retirement and I stated I would like to be able to carry on living in the lifestyle I was accustomed to - a small home, a small car, a yearly holiday maybe and to be able to pay the bills. They set my contributions accordingly. Ive recently learnt that private pensions have been hit so badly since the financial crash that my yearly predicted income from March 2019 will now be approx. £800.00 - a far cry from the £8,000.00 I had been led to believe this would bring me! Indeed, I stopped paying into this two years ago as I could not afford to pay £80+ per month when that was the same amount I would be receiving on retirement!!

Unfortunately when I was made redundant a second time in 2012 my health deteriorated further as a consequence. I had been diagnosed with Chronic Fatigue 10 years previously, as a result of stress from divorce, but worked hard to regain my strength to get back to work in 2000. I was also, finally, diagnosed with Fibromyalgia in 2016 which I believe was stress induced from the redundancy and the fact that my State Pension Age had been increased from 60 to 65 yrs, 6 months and 21 days. I had received no notification of this increase, despite the protests of DWP, until I received a letter in Feb 2012 when I had sought out a predicted forecast myself when faced with redundancy in the July. I was 58. Since then I have become aware, through having to do my own research mostly online, that the government has reneged on its agreement with me to pay me my State Pension at 60 yrs and failed to notify or gain my agreement to the 1995 & 2011 Pensions Acts. If I had been aware I would have made different decisions. If a pensions company had acted in the same manner they would be facing legal action. I have done all that was asked of me; I notified the Department for Work and Pensions of any changes of address; indeed I have lived at the same address for 17 years – and HM Revenue & Customs have always managed to find me.

In 2012, at 58 yrs old I had to start looking for another job. I managed on the meagre redundancy and, with the help of my trade union, acquired a job where age was not a barrier; albeit it this was only part-time and low paid. I earn £7.50 per hour on a 15 hour week. To survive, I was forced to draw on my Works Pension, which amounts to £162.00 monthly; again not the final salary figure I understood I would receive. Since then my health meant I had to reduce my hours at work (from 21 hrs to 15 hrs) and apply for Personal Independence Payments of £51.36 a week; which I am now very concerned about as this is due to be replaced by Universal Credit. My circumstances are unlikely to change but this new system is likely to reduce or eliminate the financial safety net I currently receive. I just pray my State Pension Age is not increased further before it is due in September 2019 as I have also just learnt that on Universal Credit people are more likely to be evicted! (https://www.thecanary.co/trending/2018/09/13/a-tory-mp-just-cant-understand-why-the-archbishop-has-slammed-the-dwps-most-disastrous-policy/ ).

I have calculated that from March 2019, if I also claim my Private Pension, I will be in receipt, from the various sources, of approx. £216.89 per week. As a household income this is below 60 percent of the official median income (£27,300 in 2017) as compared to all other incomes in the same year; which means I live in relative poverty according to the State. I also live in Leicestershire, in the East Midlands, and became aware today, from the National ITV News/Local Central News, that, due to the Financial Crash, we are the worst affected region in respect of incomes. The loss of manufacturing industries (600,000 jobs) figuring highly and resulting in lower paid service jobs and high unemployment being the norm.

I have also calculated that the government, by increasing my State Pension Age from 60 to approx 66 years has deprived/stolen from me approx. £46,000.00 in State Pension payments; irrespective of the full-time salary (£16,000.00 pa) I was deprived of when I accepted redundancy from my previous employer who was also of the understanding that I would retire at 60 yrs.

It is far from easy to survive; my current employer is not obliged but gives us a 10% discount on purchases. I am more aware this is not guaranteed as they have just withdrawn their customer price guarantee vouchers. For the rest of my food shop I rely on their reduced price food/goods so what I eat is not what I would necessarily choose, nor is necessarily good for my poor health. I also wait for the sales for any clothes that are necessary and for presents for family. I do not go out frequently and rely on family for days out/holiday if I can afford to contribute. As I sit typing this submission (labouriously and one-handed) I am worrying for my immediate future as I have just had a rotator cuff repair/shoulder surgery after a fall - quite common in elderly people - and understand I do not earn enough to qualify for Statutory Sick Pay! The HMRC website has pointed me in the direction of ESA (Employment & Support Allowance). I need support now; I will be incapacitated for at least 8 weeks and the cupboards are allmost bare. The application for ESA may take months or never materialise as all benefits are being drawn under the umbrella of Universal Credit - which I am informed will reach my area at the end of the year.

I have also recently learnt (see https://davidhencke.com/2018/07/19/revealed-the-271-billion-rape-of-the-national-insurance-fund-that-deprived-50s-women-of-their-state-pension/) that funds within the NI Fund have been misappropriated and, contrary to their stance, the government does hold sufficient funds to recompense all 1950s women deprived of their State Pension. I have worked for approx 50 years; made 47 yrs NI contributions and the State Pension is my entitlement - it is not a 'benefit' as so often mis-described by MPs/the goverment. The final score of my life should be a time for enjoying my retirement not wishing my life away. We are not against equality amongst men and women when it comes to State Pension Age; albeit we see it as more sensible to reduce men's SPA down to 60 yrs so these jobs can start young people out on their careers. We just want what we are entitled to. We Paid In; the government should Pay Out.

There are many women who do not have access to a computer or the Internet - my resources are limited; I do not have up-to-date software - but I know their stories are so similar and more often than not more heart-breaking than mine could ever be; so I want to include these women in my voice to address their poverty issues and their human rights which are being ignored.