

22 Stinford Leys,  
Market Harborough,  
Leicestershire,  
LE16 7XN

10 September 2018

Dear Mr Alston,

I wish to raise two issues  
although there are many more  
examples: I give explicit  
permission for you to publish my  
submission to you on your media  
outlets, web page or any other  
publ

Universal credit from dept of  
works and pensions (DWP)

This is not working . On twitter  
@respectisvital writes a blog of  
his suffering to help others. He is  
disabled with a young autistic  
son. He is dependent on food  
banks to exist. He is  
representative of many in this

flawed system, he is worth your time. Please look at his case.

1950's born women and state pension (#onevoice #backto60)

3.6 million women were targeted to save the government £77 billion pounds by raising pension age to 65. Many, myself included, have had up to 6 years increase squashed into 5 yrs when the recommendation is minimum 10 years notice for every 1 year age increase.

This has meant losing up to £48000 each with no notice and devastating effects on retirement income for many women. Leading to loss of homes, ill health and suicidal thoughts due to stress.

Many will not receive the widely touted new state pension of £164 per week, it is a red herring as around 80% will not receive it and

many will be lucky to get half that amount and many are women.

The government made no contingency for these women to receive any support and they have literally been thrown into a bottomless pit. Many, no jobs, no pension, no benefits; and up to 6 years wait before they receive state pension. Many are destitute, others ill with worry.

The government ministers suggest that at 60+ they get an apprenticeship!!!! The only benefit available is job seekers allowance and there are no jobs. Many have developed age related illnesses e.g arthritis, mobility, lung problems, diabetes and are suffering mentally with depression due to despair. These are women who have worked all their lives contributing to society and raising children who are also now contributing. The

government do not recognise nor value their worth and it is appalling treatment/abuse of our elderly which is only going to get worse.

I have also recently found out that women with a partner already in receipt of retirement pension do not qualify for job seekers allowance even if they are under 65 years of age. So despite being told pensions are equalised to men they have no individual rights as women under this system and are in fact suffering gender discrimination.

I support one voice and back to 60 and Jo Welch twitter @2020comms is our lead. Please contact her through the links below . I will bcc her in this email so she can verify this email.

<https://www.backto60.com/media>

<http://www.backto60.com/stories>

A judicial review has been  
launched

[https://davidhencke.com/  
2018/07/31/judicial-review-of-  
governments-handling-of-50s-  
women-pension-changes-  
lodged-at-high-court/amp/?  
\\_\\_twitter\\_impression=true](https://davidhencke.com/2018/07/31/judicial-review-of-governments-handling-of-50s-women-pension-changes-lodged-at-high-court/amp/?__twitter_impression=true)


Please read how the  
governments have plundered the  
NI Fund

[https://davidhencke.com/  
2018/07/19/revealed-the-271-  
billion-rape-of-the-national-  
insurance-fund-that-  
deprived-50s-women-of-their-  
state-pension/amp/?  
\\_\\_twitter\\_impression=true](https://davidhencke.com/2018/07/19/revealed-the-271-billion-rape-of-the-national-insurance-fund-that-deprived-50s-women-of-their-state-pension/amp/?__twitter_impression=true)

Please support us on your visit in  
November , we are very grateful

for anything you can do to help us.

## MY STORY

I am a woman 1953 born adversely affected by the unfair pension changes brought about by the 1995, 2011 & 2016 acts. My story is below  and I really hope you will support #onevoice #backto60 in their judicial review to take the government to court and refund these stolen pensions.

<https://www.backto60.com/media>

<http://www.backto60.com/stories>

[https://davidhencke.com/2018/07/31/judicial-review-of-governments-handling-of-50s-women-pension-changes-lodged-at-high-court/amp/?\\_\\_twitter\\_impression=true](https://davidhencke.com/2018/07/31/judicial-review-of-governments-handling-of-50s-women-pension-changes-lodged-at-high-court/amp/?__twitter_impression=true)

For me the main issue that got me involved was finding out

about the big lie around the New State Pension, the fact that approx. 80% of people will not receive it (me being one of them). I found out THIS year that i would not be receiving the widely touted new state pension of £164 per week with MONTHS to go to my TWICE HIKED pension age. I rang DWP thinking my pension was incorrect as i had previously had a higher forecast and with 45 years of stamps was told i had more than enough for a FULL Pension. to find that my pension was being reduced for the following reasons:

- I was in an opt out pension , i didn't know what that meant. I am a nurse i took the work pension which was my only option (no choice about it), but was never told about the impact on my state pension.
- The number of qualifying years required had increased from 30

to 35 years

-I had no option to make up missing years even if I worked past 65 as the cut off for increasing contributions was state pension age.

I have since found out that in the 2016 act qualifying years went up and opt out pensions were stopped. However women paid increased NI contributions up to 1975 as they were retiring earlier than men .

I was twice hiked, paid increased NI contributions till 1975 (I worked from age 16 in 1970) , 5 years of increased contributions. Always paid full stamp. 45 years of contributions and i still got a reduced pension ... I was incensed.

My sister 5 years older than me received her State pension at 60 and then reduced her hours, I



was not able to do that.


I had accepted being hiked first finding out 2 years before my 60th birthday that my retirement age was to be 60, because i looked on the HMRC website.

Second finding out a short time later that my pension age would now be 65. I NEVER received a letter EVER about either if these changes and I thought there was nothing I could do about it, so indoctrinated by the system was I (pathetic really).

Then I found the Backto60 pension campaign group. Their ethos matches mine in that every woman needs to be helped to have their pension returned back to 60 as promised all those years ago.

I suddenly found a group of

women with the same experience as me, NOT having been told about the pension age increase.

These incredible women have researched and found evidence to support this many times over see tweet  from womens pension injustice. The government even admit they did not inform us.

Strangely they have been able to find my address now to notify me of my pension becoming due this year. I have worked all my life have an NI number linked to my work so of course they can find my address.....

I am 65 this year and still working full time as I cannot afford to live

on the state pension and my retirement pension. I am incensed also that I will not receive the FULL New State Pension. This was widely touted to be a simplified system yet 80% will not receive it and a large proportion of them are 1950's women. Many in fact will be lucky to receive £80 per week. Yet many men will receive the full £164 per week

Like many women I worked part time and in low paid jobs in order to raise my children and it was better my husband worked as he earned more. I always paid full stamp though from 1970 when i first started working at age 16 i never paid married woman's stamp when i married at age 19. I lost out on my maternity allowance in 1979, as my husband was on strike and the government counted that as income. I have never received any benefits.

I trained to be a nurse when I was aged 41 and my children had grown up a little. I was sitting my finals as one son did GCSE's and the other did A levels. Therefore my nurse pension is not a full one and I don't qualify for the full NSP despite having 45 qualifying years. I worked from 16 and only 2 years out due to having children..

I worked long hours , nights and overtime in order to help my sons through university, my younger son missed out on university grant and had huge student loan when he qualified as an accountant. Both now working in accountancy and one son a partner, and they are now working and contributing to society.

I now am blessed with 4 grandchildren, who I had hoped

to spend more time with but I am still working full time at almost 65 years of age.

I have had two half knee replacements and I suffer from osteoarthritis, my job as a research nurse working with acutely ill patients is demanding and exhausting. I love my job but it would have been better for my health if I could have reduced my hours at 60.

I am single now and have two sons and 4 grandchildren and instead of being able to help out and enjoy this time I find my family constantly worry about me and my health.

I worry about my future and there are still further changes ahead for the pension with NIC's being planned for pensions. This New State Pension seems to be a red herring as any increases that

only a small percentage of pensioners are going to receive are going to be taken off us with tax. This is worrying as i just see a downward spiral into poverty.

This constant moving of the finish line makes it impossible to plan and is worrying and stressful at a time of life when we should be looking forward to kicking back, relaxing and enjoying our time in whichever way works for us be it family, hobbies, charity work or other leisure. It affects our health, worries our families and quite frankly appears to be a ploy to finish us off so that we never claim pension.

Plus there is money available to pay us in full what we are owed, look at David Hencke's blog on the raid of the NI fund.

£275billion pounds NOT paid into the NI Fund by successive governments. What has

happened to all that money?

[https://davidhencke.com/2018/07/19/revealed-the-271-billion-rape-of-the-national-insurance-fund-that-deprived-50s-women-of-their-state-pension/amp/?\\_\\_twitter\\_impression=true](https://davidhencke.com/2018/07/19/revealed-the-271-billion-rape-of-the-national-insurance-fund-that-deprived-50s-women-of-their-state-pension/amp/?__twitter_impression=true)

Since i joined the amazing B260 campaign group, i have learned so much of the history of what has been done to 1950's born women. It is a scandal and a disgrace.

I never thought for one minute that, in my lifetime I would be trawling through a History of the NI FUND in order to find evidence to support our legal claim.

We will not give up this fight for what is rightfully ours; OUR pension, that we worked hard for,

and paid into, with the expectation of being able to claim it at age 60. We even paid a higher stamp for a number of years to cover the fact we would retire earlier than men.

Personally i have lost around £40,000, the impact of this on my life is devastating. I made decisions to sell my house, move out of london where i worked and had many friends, in order to reduce my outgoings as i could not afford to live and work there. I now live in rented accommodation with all the insecurity that it brings. I would not have needed to had I been able to claim my pension. My plans have been completely turned upside down through no fault of my own.

I worked very hard to start my life from scratch at age 41 following my marriage breakdown. Now



successive governments have stolen my planned future.

The stories of some women have me close to tears and I feel very strongly that this injustice need to be fought for ALL women and not just for a select few in order to save the government money.

- Women are DYING, see Silence of Suicide @SOS\_initiatives for stats on this. Many are mothers who have been financially disadvantaged all their lives.


- See world class surfer Kelly Slater's moving tribute to his own mother on raising 3 sons on a single woman's wage. 

image2.png

Thank you for listening to me.

Every woman has an individual story of what this pension theft has done to them.

<http://www.backto60.com/stories>

It is a scandal and an outrage to ALL #1950swomen and perpetuates and validates gender discrimination to ALL WOMEN.

This pension theft is a WRONG that needs to be RIGHTED for all 1950's born women, period.

Sheila Jones  
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Kind regards

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Twitter @tactical\_blonde