

Dear Professor Alston

Backto60.com has a Judicial Review lined up at the Royal Courts of Justice and Background Papers are being prepared: our evidence provided for your investigation is part of a #Backto60 for #50sWomen initiative @2020Comms and Facebook/backto60group and a legal challenge led by Michael Mansfield QC.

Please kindly facilitate our submission, as requested below.

With grateful thanks

Joanne Welch
Campaign Director
BackTo60.com

Dear Professor Alston

On behalf of Backto60 which represents nearly 4 million women and their families in the UK who have been adversely affected by the changes in the State Pension Age (SPA) I attach a paper on 'Extreme Poverty' which addresses your concerns re austerity since 2010 (item 8) and the Government's failure to take account of the impact of legislation on vulnerable groups (item 9). Even Steven Webb, the former Pensions Minister, has gone on record as saying that the Government had no idea what the implications of the changes made in 2011 would be.

Backto60 have requested a Judicial Review into the way the Pension Legislation which has had such a devastating effect on women born in the 1950's was brought in .In effect,it was brought in by stealth.at breakneck speed,without impact statements,without consultation of the stakeholder groups and without the legal notification period to allow those affected to make appropriate adjustments.

Backto 60 are currently collecting hundreds of impact statements from women and a selection are attached.They have also surveyed over 20,500 women to see the effects not just on their finances but also on their physical and mental health. The shocking results of this survey are in our report .

On 23rd July I represented Backto60 at the CEDAW meeting at the UN. It is clear that the UK is in breach of the Convention and I attach a copy of the speech I made and the background papers.

Representatives from Backto60 would very much like to meet with you during your visit to the UK 5th-16th Nov. Whilst we would prefer to meet in London , we are happy to fit into your schedule and could arrange to meet you anywhere at your convenience.

We wish our submission to be published on your website and look forward to meeting you in November.

Yours sincerely

Dr Davina Lloyd.

EXTREME POVERTY

Report by backto60 on how changes in the State Pension age (SPA) have affected women born in the 1950's. August 2018

It is widely acknowledged that the UK Government's austerity measures have had a greater adverse effect on women than men. The fact that women born in the 1950's have also had their pensions taken away has added to the problem. Many women have reported being made homeless and feeling suicidal.

<https://www.youtube.com/watch?v=l7w7KtJgMxY> (Michael Mansfield QC explains the current situation)

<https://www.youtube.com/embed/aMfGMkQlvnQ> Yvette Greenway explains the results of a survey of over 20,500 women born in the 1950's who have been affected by the change in State Pension Age (SPA). The survey was released on 8th March 2018- International Women's Day and showed that 88% of respondents had had their retirement plans negatively affected by the change in SPA and 83% had been very negatively affected financially. A large percentage also said there had been a negative effect on their mental health.

Backto60 have asked for a Judicial Review into the Pension Scandal and are currently collecting hundreds of examples of cases of hardship and illness caused by the financial difficulties these women are experiencing due to the lack of the pensions they were expecting at the age of 60. Other women's groups are also working with backto60 as 'One Voice'

<https://wepaidinyoupayout.wordpress.com/>

Backto60 also took their case to the CEDAW working group at the UN on 23rd July 2018 after receiving support from David Issacs at EHRC. Since then they have collaborated with other women's groups to right this injustice and help the thousands of women currently suffering due to the impact of the Pensions legislation.

Below is the text of the speech given at the CEDAW meeting at the UN on 23rd July 2018 by Dr Davina Lloyd on behalf of Backto60 urging support for the nearly 4 million women in the UK adversely affected by changes in SPA (State Pension Age);

Good morning. My name is Dr Davina Lloyd and I am representing Backto60. I have fought for women's rights and equality my entire life. As a young married woman in the early 1970's, I was outraged that I was denied the right to free Higher Education because of my gender so I protested and campaigned and with the help of Roy Jenkins MP who got a Private Members Bill passed giving equal rights to HE for married women, the Sex Discrimination Act came into force in 1975- 4 years before CEDAW was formed.

Over 40 years later, I am equally outraged that the UK Government, which is a CEDAW signatory, continues to discriminate against women in violation of Article 1 of the code in that in 2011 it brought in legislation that targeted women's pensions in an unlawful and unjust manner. More specifically the 2011 legislation, which adversely affected approx. 3.9 million women born in the 1950's, was brought in by stealth at breakneck speed without impact statements and without consultation of stakeholder groups (as all laws going through Parliament should do) and without the legal notification period to allow those affected to make appropriate adjustments. The proposed 'Transitional Arrangements' mean that no woman will get the Pension she was promised has paid into and is entitled to and in fact amounts to mere 'crumbs' when in fact, as you can see from our document £271 billion was stolen and is owed!

Other European Parliaments e.g. Poland, have recognised that their Pension policies have discriminated against women and have gone back on their pension changes. The UK Government has also not followed EU guidelines because it has not brought in the changes slowly for women but has accelerated them so that a difference of a day in one's birthday can mean the difference in waiting 18 months for one's pension or 6 years. It has not done this for men!

Back to60 is the biggest organisation in the UK working to help women in their retirement reclaim their earned dues. Many women have been made homeless, ill and suicidal over the past few years because of the Government's refusal to pay them their pension. All of them have lost out financially even though we can prove, as in our paper, that the Government's arguments for not paying out do

not hold and that the Government does have the money to put this right if they chose to or were made to!

Backto60 have 735,000 supporters and other groups such as 'WASPI', '63 is the new 60', and 'We paid in, you pay out' wish to collaborate with us under 'ONE VOICE' to highlight this injustice. We have had invaluable support and advice, from EHRC and the Fawcett Society and pro bono help from a UN Diplomat's advisor. In addition, we are supported by Michael Mansfield QC of Nexus Chambers who is helping us prepare to take the UK Government to Court because of its illegal and discriminatory actions. If we could add the support of the UN through CEDAW this would enhance our case even further.

In summary: The UK Government is not upholding Article 1. They have treated women in a way they have not treated men. Women have been disadvantaged because of their gender.

We cannot allow this to happen to nearly 4 million women. CEDAW cannot let the UK Government get away with this.

In the light of our Statement, including the most welcome fact that EHRC advised b260 that they would be raising our issue, themselves, here, today, we suggest that this issue is accordingly prioritised for transit within the Treaty to dovetail with our imminent Legal Challenge in the High Court led by Michael Mansfield QC.

Paper for CEDAW Pre -Sessional WG 72nd session 23rd July 2018

Presented by Dr Davina Lloyd (drdlloyd54@gmail.com) on behalf of Backto60

Research by David Hencke

50s Women: A guide to sources

The issue of restoring pensions to women at 60 is fraught with contradictory statements and claim and counter claim over the facts. This is a guide to distinguish between myth and fact – challenging conventional wisdom.

1. Number of Women affected. 3.9 million.

This includes women who would now have received a pension but after 60. The details and links are in this blog.

<https://davidhencke.com/2018/01/29/how-angry-50s-women-deprived-of-a-pension-can-boot-their-mp-out-of-a-job/>

The source for numbers of women affected in each constituency is a House of Commons library research paper, Increases in the State Pension age for women born in the 1950s published on 26 June 2018

The link is <http://researchbriefings.parliament.uk/ResearchBriefing/Summary/CBP-7405> . The information is available in the supporting document called constituency estimates where the totals for each constituency are listed from the combined effect of a series of decisions to raise the pension age.

2. The money saved and the money lost

The cost of reintroducing the pension age at 60 for women has been estimated by the government to be £77 billion – the sum frequently used by Philip Oppenham, the pension minister to explain why ministers will not contemplate any change. See <https://hansard.parliament.uk/Commons/2018-02-08/debates/5DB1E4AA-31EF-443C-9557-E5ED4968B8DC/StatePensionAge>

As he says here: “Had we not equalised the state pension, women would be expected to spend over 40% of their adult lives in retirement, a proportion which would only continue to increase. This situation is not sustainable for any Government and means increasing taxes for the working population. Going as far as some campaigners have urged and revoking the 1995 Act would represent a loss of over £70 billion to the public purse.”

However decisions in the past have robbed the National Insurance Fund of billions of pounds. As my blog <https://davidhencke.com/2018/06/05/the-downing-street-state-pension-robbery/> says the biggest decision taken to remove money from the fund took place in 1989 when John Moore, then secretary of state for social security, took away the Treasury supplement – an annual contribution to cover unemployment, sickness and maternity pay which was also paid out by the fund.

The decision covered in the House of Commons library report, National Insurance Fund 1975-2014 <http://researchbriefings.parliament.uk/ResearchBriefing/Summary/SN00797> had drastic consequences.

The paper shows “the balance fell from a peak of £11.8bn in April 1991 to just £3.4bn in April 1993. In response, a Treasury Grant was introduced by the Social Security Act 1993.”

But again this was never used and the fund was not topped up so long as the fund had a working balance of 16.7 per cent. The charts in the library report show that from 2007 to 2012 the fund was again depleted by more money being paid out than being paid in. This has continued until 2016 -17 when it was back in balance – thanks to the government’s decision to raise the pension age for 50s women. Pensions account for 91 per cent of the fund.

A report for the National Pensioners Convention by social security expert Tony Lynes - see <http://www.singernet.info/southwarktv/spag/spagNIFund.asp> - estimates that the failure to put the full Treasury contribution into the fund between 1990 and 2014 cost the fund £11.3 billion a year.

THAT MEANS AT THE VERY LEAST THE FUND WAS ROBBED OF £271.2 billion – more than enough to pay the 50s women all the money they lost and more – and that is a conservative estimate.

There were also smaller scale robberies – notably by Tony Blair in 2003 to fund the NHS – cost the fund £1 billion a year according to Tony Lynes.

3. LONGEVITY

The government claims that people are going to continue to live longer which is its main reason for raising the pension age. The latest annual Department of Work and Pensions annual report for 2017-18 see <https://www.gov.uk/government/publications/dwp-annual-report-and-accounts-2016-to-2017> says: "Overall, more than two-thirds of benefit spending went to pensioners, with the State Pension, at £93.8 billion, accounting for more than half of all spending. "

The government now argue that looking at long term trends by 2066 the average life expectancy for women will reach 98 and men, 96.

The annual report says :

"A girl born in 1951 in the UK was expected to live to 81.6 years and a boy born in 1951 to 77 years. By 2018 these figures have increased by over 10 years for newly born girls who can now expect to live to 92.2 years and by over 12 years for newly born boys who can now expect to live to 89.6 years.

Furthermore increases in life expectancy for both sexes are expected to continue. By 2066 life expectancy at birth is expected to rise by almost 6 years for women and over 6 years for men compared to 2018. This is an increase of a little over one year for every 9 years for women and a little over one year for every 8 years for men, with a baby girl expected to live until 98.1 years and a baby boy to 96.1 years.

And as a result of these and other demographic changes, the number of people over State Pension age in the UK is expected to grow by around a third (33.9%) over the next 25 years, from 12.3 million in 2018 to 16.4 million in 2043 – an increase of 4.16 million."

However the effect at the moment of raising the state pension age for women has actually seen A DROP this year in the number of pensioners, according to the report:

"Equalising the State Pension age meant that the number of people receiving a State Pension was down slightly this year at around 12.8 million. However, uprating of the basic State Pension in line with the "triple lock" at 2.5%, and additional pension in line with the Consumer Prices Index at 1.0% meant spending was higher,"

As I say in my blog

<https://davidhencke.com/2018/04/22/britain-sleep-walking-into-the-valley-of-death/>

" Between 1961 and 2011 both the crude death rate(number of deaths per 1000 people) fell every year.

Since 2011, both the number of deaths and the crude death rate have increased. The number of deaths has increased more than the crude death rate, as some of the increase in the number of deaths was due to population growth.

Provisional figures on the number of weekly deaths indicate that winter mortality was higher than usual in early 2015, 2017 and 2018.

Improvements to life expectancy have slowed in recent years for both men and women, but estimates of life expectancy have not fallen compared with earlier periods.

Among the countries and regions of the UK, in the period 2014-16 life expectancy at birth and at age 65 was highest for women in London and for men in the South East. It was lowest for both women and men in Scotland.

This winter Theresa May presided over the largest number of deaths in recent years. The report reveals that during the first twelve weeks of 2018 the figure reached 154,684 and exceeded the 149,978 equivalent figure for 2015 – when it was known there was a serious winter flu epidemic.”

The latest figures showing the slow down are in this report: <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/lifeexpectancies/bulletins/nationallifetablesunitedkingdom/2014to2016>

Please find below a selection of hardship cases , out of the hundreds we have available .detailing how women and their families have been adversely impacted by the change sin State Pension Age.

Aileen Barnard's Story

I was born in November 1954, attended Grammar School then university, and on leaving university I had hoped to go on to do Town Planning, but it wasn't to be. Instead, I had to stay at home to look after my mother, who had MS, while helping my father with our small farm, as well as doing a part-time job at a plant nursery. My grandmother also needed help at the same time.

I married in 1983 and both my mother and grandmother died in 1984. We bought a house to live in while we built another and I did a lot of work on that such as the electricity fitting, decorating and landscaping. I had my first child in 1986 and twins in 1988, but my husband was a merchant navy officer and was away at sea for 4 months at a time, so I didn't have much help or sleep for several years.

He was made redundant and became self-employed so I did the book-keeping and answered the phone while continuing to care for my children. We moved several times and then bought a house which needed knocking down and rebuilding, so we lived in a caravan while doing that, and again I did a lot of work on that house. In 1997 I started a part-time job which went on to become full-time.

In 2003 I was divorced. The mediator never mentioned details of pension age changes, only that things were altering but she didn't know any details!! However, she said I would get a widows' pension!!! All I got was an endowment policy and the caravan, while he kept all of his pensions.

My daughters came to live with me so I had enough money to buy a house again. I then started working at B & Q but minimum wage was barely enough to live on! So, after 4 years I became self-employed as a gardener and artist - my father began needing help around the house as he had difficulty walking, so it was simpler to be self employed and then I could help him whenever he needed it. However, I was not entitled to carers allowance for him as the rules had changed! So, I did his shopping, gardening, house maintenance and drove him wherever he needed to go, while still having to earn a living.

I am still gardening now but whereas initially I could work 5 days a week doing at least 6 or 7 gardens every day, 10 years on at almost 64 years old, I am down to working 3 days a week with only 4 or 5 gardens a day and I experience a lot of pain.... When I get home I can't move and getting out of bed in the morning is a steady process! If I had received my pension when I was 60 I wouldn't need to do this heavy physical work.

I will have to give up gardening after this year but I still have another two years to wait for my state pension; I will therefore have to live off my savings, which I didn't want to do as I was hoping to use them to supplement my state pension when I can finally claim it. I will try and find a part time job but don't have high hopes of getting one at my age! Or I will paint pictures again and hope to make ends meet that way. I have never had the opportunity to build either a career or a private pension.

I have never had any information from the government about the pension age changes. although they have written to me regularly about everything else!! I wasn't offered any pension info at B & Q as I wasn't working there long enough. It wasn't until 2013 when a friend told me to look on the government website (which I didn't know about) that I discovered I couldn't retire until age 66 in 2020. I should have known, I read newspapers, but not the right ones it seems and I have had computers since they first came out.

12th August 2018

Back to 60 arguments

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I was planning and had expected to retire on my 65th birthday. However, my wife is now not due to receive her State Pension until she is 66, which means that we will have another three years to wait. She has already been obliged to continue part-time teaching work, beyond her previously advised retirement date of 60, to provide income to bridge the gap until she receives her state pension. She is now unable to continue beyond her 63rd birthday because of failing eyesight.

I have now decided that I cannot afford to retire completely when I am 65, because payment of my wife's pension has been changed from 60 to 66, with insufficient notice, leaving us with a shortfall in income. I am therefore intending to work part time, three days per week, for up to a year, to build up some money to help us with the three-year shortfall, at a time when I had anticipated that I would be fully retired.

We are also trying to sell our home, to buy another, so that we can release some capital, and generate some income to help fill the gap.

Charles Collins

Christine Orley Story

I give you explicit permission to use my story

My dob: 02/06/56

I live in Co Cleveland in the North East of England.

I started working August 1972, married in 1978 and paid full NIC all my life because we never had children so I did not have a career break. My husband, dob: 27/09/1955, paid NIC since he was 15. He sadly passed away in 1999, age 44 and I was left widowed at 42; however, I was told I was "too young" for a widow's pension so missed out on that too!

I was a widow for 14 years until I remarried in 2013. I suffered with depression throughout my widowed years but continued to work full time until I was made redundant in 2010, since when I haven't worked.

I remarried in 2013. My present husband, dob 29/01/57, was also made redundant in 2010 from British Steel in Redcar. He has a work pension which we both live on; he shares that with me. We get by, JUST. We cannot even have free bus travel.

Jobs here in the north east are notably few and far between even for young people, never mind for us in our 60's! What more is there to say? It's a struggle daily. Bills, etc and four more years to wait..will we even get there? Who knows?

I am 62 he is 61 we should have had my SPA two years ago to make our lives better and less stressful. We have worked and paid into the system and we are angry and depressed

Liz Marchant's Story

As briefly as possible this is my story.

In relation to my future SP I was disadvantaged in my early 20's in comparison with men my age as I had children five years prior to home protection being introduced in 1978, so I lost 5 years of NI contributions for a start.

I had four children and when they were young I worked as a Home Carer, employed by Wiltshire County Council. These were zero hours contracts ie if a client was admitted to hospital we lost the pay for the time they were not at home; we did not get sick pay either. I do not drive so I cycled between clients, some several miles apart. I was paid 2 pence a mile for this effort. Looking back, we were an exploited work force providing a vital service to the community but with no income security whatsoever. However, our wages were not just "pin money", they were an important part of the money needed to cloth and feed our children.

I have worked as a personal carer all my life, starting in my teens in a Council run Care Home for the elderly. The latter part of my working life I spent ten years caring specifically for clients with differing forms of Dementia followed by ten years employed as a HCSW on an acute admissions, adults of working age NHS Psychiatric Ward. I also provided support when needed

in the intensive care ward. This type of work is judged to be high risk because it was not uncommon for staff to sustain injuries when containing violent or potentially violent situations.

Missing out on Home Protection in my early life I had always intended to defer claiming my pension for a couple of years to improve it. I had believed, based on a pension forecast I requested in 2009 that I was not going to be affected by SPA increase. It wasn't until 2011 that the DWP informed me that my pension age had been increased to 62 and 7 months. Some time after this I also realized that my cohort of women wouldn't be getting the new state pension, even though I had enough years of NI to claim it.

Deferring my SPA I had to work until I was almost 65. I worked with a Staff Nurse who would have been in my year group at school, so was affected by the 2011 Act, but because she was born a few months after me, she was able to retire just prior to her 64th birthday and could claim the New SPA!! To try and maintain some financial equality with my peer group I had kept going, retiring at 64 years and 10 months. If I had claimed my SP at 62 and 7 months I would have received £129 a week - the additional pension I thought I would get for additional years I had worked were lost because I had paid into a small NHS pension.

I find keeping going a struggle, I have Hasimoto's Disease, Pernicious Anaemia, Type 2 Diabetes, Osteoarthritis, COPD and mobility problems, and the last two years at work I was finding walking continually extremely painful.

My husband was born in 1950 and was able to claim his pension at 65 but he is a self employed Luthier/Musician and his SP is even worse than mine! He continues to work because if he didn't our combined pensions would not cover our living expenses. Should he become unable to work I don't know what we will do as we have to keep a car on the road because we live in a village with no public transport.

My health and wellbeing have been detrimentally affected by the Pensions Legislation, as is the case with 3.8 million other 1950's women.

My name is Mary Hooker and I was born on 11th July 1955.

I left school at 15 and went straight into employment for which I was paid £5 per week; from that I paid my train fares to work and money to my parents for my keep. There was not much left over to put aside for the future - you paid NI and that was it.

I worked until I had my first child at 22, followed by two more children, and it was the norm back then for mothers to stay at home and take care of the family while husbands went out to work to provide. But money was very tight so there was nothing spare to save for retirement; we survived on my husband's wages and Child Benefit.

We almost lost out home after our third child was born due to rising interest rates, but despite being taken to court three times by the mortgage company, we held on to it because I went back to work rather than claim benefits. And when my husband got a new job I continued to work evenings and weekends to make ends meet. However, there was never any spare money to save for our retirement on top of the State Pension, even if I was aware of the pension changes!

I did start paying into a company pension around 1994 but that was the first time I was ever offered the opportunity to do so. At no point did I get any notifications of changes to my State Pension, so I assumed once I reached 60 I would receive what I was entitled to.

By 1997 I was working full time & I worked extra hours when my husband was again made redundant. Again, we never claimed any benefits.

However, my job was very stressful and in 2014 I was rushed to hospital with chest pains, although thankfully I was discharged 3 days later. I continued to work until 2017, despite the stress causing sleepless nights and further bouts of illness including shingles. However, I felt I just couldn't go on working full time in this job, so at the age of 62 I had to retire, without my State Pension.

Fortunately, my 65 year old husband is in good health and is happy to continue working, although I'm not sure he can continue for a further 4 years.... indeed, why should he have to?!!

I should have my own pension and we should both be retired and enjoying life!

My name is Carol Fenemore and I am one of the affected ladies born in 1956 ie. I will get no pension until I'm 66.

I worked in the NHS as a nurse as well as caring for my elderly mother and I was planning at last to be able to relax a little instead of tearing around looking after family and doing 12 hour shifts at work! I still retired at 60 as I was so run down as well as feeling physically and mentally exhausted. However, I can't claim any benefits as my husband, who is over 65 and receiving his state pension, is still working 2 days a week to help with my lost pension!

I'm now living off my savings which is both sad and worrying as that was saved for my safety net and as an inheritance for my children.

I feel tired, betrayed and so vulnerable in society now, and I don't feel valued at all; I can't believe we are being treated so appallingly! I spent my life balancing my family with working for the NHS, and this is the thanks I get; it sucks!

Any private company would have been taken to the courts by now as it's a criminal offence to steal other peoples' money; so how come our government can treat us as second-class citizens and think they can get away with it? They seriously don't care about our welfare at all.

I had one letter only from the DWP about the change in my retirement age, and that was a mere 14 months before I was due to retire at 60!! Certainly not enough time to make any changes!

TONY'S STORY

Tony Smith (D.o.b 20.10.1954)

Wife (D.o.b 24.06.58)

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My wife turned 60 this June and her State Pension Age was moved up to 66. I will be 64 in a couple of months. My retirement age was also recently moved to 66. My wife should have now been retired and receiving her SPA, with me to follow in just over one year's time, aged 65. Under the present system, I will now be 70 before my wife retires and receives her State Pension, and increase of 5 years!

My wife is a mobile hairdresser and is self-employed. Having stood on her feet for many years, aches and pains are now part of her everyday life. It will be impossible for her to continue that work for a further 6 years and that begs the question "Where will her income come from if she has to give up working?" We have both paid our way in life. I do not recall ever claiming any benefit. We chose not to be a burden on anyone and this is our reward.

We are both self-employed. We are not well paid, nor do we have the luxury of Company Pensions. In fact, we will RELY on the State Pension in our retirement. Governments do not understand that not all people have Private Pensions to cash in! They set the rules according to their cosy positions, which we pay for.

To say I am annoyed would be an understatement!!

I give you explicit permission to use my story.

- Pauline born 28/06/1957
- After Higher Education employed by Inland Revenue from 1977 -82 when left to have first baby
- Not allowed to work part time so it was intolerable to have a small baby and not be able to work part time
- Advised to cash in occupational pension since I would not be able to work back with that employer and it would be worth nothing 35 years later
- Did work for another employer and eventually was given job back in Inland Revenue in 1985 as government lost battle against a discrimination case for not allowing those who had new babies or looked after elderly relatives to work part time
- I worked until 1990 when I had to leave the demanding role because my family life dictated that I did, for the good of my marriage and children – husband's job demanding too and someone needed to be more at home to look after everyone's needs.
- I left to take up less demanding part time and occasional jobs but also worked hard in the community building up the good for society (in charities, schools, clubs etc etc – all unpaid but vital). My lesser jobs and unpaid work actually were much more important to the family and the whole of society than was a prestigious well paid job

- As a woman I am equal in dignity and value to a man but I am not the same. I fulfil a vital role in the upbringing of children and in caring for the elderly and our society and have needed to sacrifice myself to that end – a sacrifice I gladly did.
- I always considered women to have pension at 60 and men at 65 to be just and fair, taking into account their position in society (as aforementioned) and the fact that men are stronger and fitter than women and men can physically work longer and harder than women. Also woman getting a pension at 60 helps her husband a lot when he might be struggling to earn at the later stage of his working life. To treat different people the same is synonymous with injustice. Men and women are different people and shouldn't necessarily always be treated the same – this is not the same as giving equal opportunities
- I understand that the increase in pension age was brought in under the guise of equality but I think that is subterfuge because it sounds good – my favourite quote from George Bernard Shaw is 'there's the good reasons and then there's the real reason'. Equality might sound like a good reason but the real reason is so the government can spend money it hasn't got by negating on a promise and commitment and the government can continue not to have to live in 'reality land' of making ends meet but can spend what it doesn't have, by raiding the pension fund and raising the pension age
- It does this without ANY regard for its citizens and the impact it has on them. Perhaps all the MP's are so comfortable, all with private pensions and investments, that actually, the small government pension is not so important to them. This 'let them eat cake' attitude is quite damning and shows too many cabinet ministers are too engrossed in doing high powered important jobs that they have forgotten what they are doing it for – to be of service to the citizens of this country – those that voted them in and also those who didn't and especially those who are vulnerable and have little or no voice.
- I think it is shocking that my 2 daughters and everybody else's will have to work or depend on someone else (ie their husband) until they are 67 or 68 as well as my sons having to work beyond 65 – is the government's plan to kill us all off before we can claim any state pension. Just because we are living longer doesn't mean we can work longer – the only thing that will happen is that people will start to die earlier again as happened years ago
- At least now, people know they have to try and depend on themselves more and make sure they take out private pensions etc but that wasn't the case for us ladies born in the 1950's – private and occupational pensions were not the norm when I started work or for a lot of my working years
- My husband was made redundant in his mid/late 50's and was lucky to receive some redundancy coupled with the fact that our mortgage was coming to an end. He also receives a very small private pension – unfortunately, he was with Equitable Life and lost a big percentage of his pension after the fiasco. After the redundancy, we worked out we could JUST about hang on until I got my pension (at 60) and a few years later he would get his (at 65). Neither of us is getting that, (I have to wait 6/7 years – I actually still don't know for sure!! And he has to wait until he is virtually 66, so one year

longer) even though we both have enough years of contribution as we have always worked (me in-between children etc).

- We have now had to spend every penny of the redundancy money just to survive (eat, clothing, transport etc) and received no help at any time because we had that money. My husband's small pension JUST pays the bills with NOTHING left over. We have generous children and have 2/3 living with us who pay rent which allows us to eat etc. Otherwise we would have to sell the house to realise some money or take in lodgers which would be good because there is more chance of earning money that way than in trying to get any paid employment at our ages. We did manage to find some work as carers for a while but it is very draining physically and no one wants the responsibility of hiring people in their 60's
- We don't actually have any money to bury each other – we had a little money set aside to cover that, but that is now gone.
- I have never received any notice that I wasn't going to get my pension nor had any chance of redress. I had thought I heard at some point that the government was making contingency plans for those people who would suffer hardship as a consequence of their actions (changing age etc) but that seems to have been abandoned.
- If a pension company behaved the way the government has just behaved, I would have hoped that the Government would have stepped in to stop them from this fraudulent, underhand, neglectful and bullying way of operating.
- I feel we have been left in the lurch and couldn't think how I could ever have recourse to redress. Since I have joined the campaign and have become more aware – I have also become aware of the thousands of women who also are left in the lurch with no voice what so ever. When I have told them about the campaign they have all been so very very happy – there are thousands really struggling – so many friends selling houses, moving to cheaper areas, becoming ill.
- The women it is affecting are being responsible and are dealing with the hardships valiantly, they are not inclined to complain but this is too much for most and so dastardly of the government. It is so important that the media do make this known – the real truth of the matter needs to be known – not just news speak, not just the 'good reasons' but the real, shocking and treacherous reason.
- We, personally, have been really really lucky to have just about survived – so far – but we still have years to go and I am really fearful as to what to do as we have now used up even our funeral money! Are we so worthless and valued so little that it doesn't matter? To this government anyhow. How did that happen? My sisters, who are older than me, did receive their pensions and actually laugh when I say I am lucky to have been able to have used up every penny of our savings and not to have had to sell the house so far – they have to remind me that that is not lucky – but I still consider that I am compared to what some poor woman have had to put up with – all because the various chancellors wanted to look good at having so much money to spend – at these women's expense

KG's story

I started my working career for Manchester City Council in April 1972 aged 15. I met the man who much later became my husband. He was my rock, I had to grow up quickly at 16 as I lost my Brother, much loved Grandfather and Grandmother in one year. We married in 1977, had our first child in 1980, our second in 1981. After several years for bringing our children up, I took a post as a part-time secretary at the University of Manchester. Full time posts were scarce for women with children.

My husband was forced to work abroad as there was little work for Design Engineers in the Thatcher years. I kept our family secure, worked and managed all aspects of family life while my husband was away. He missed us dreadfully but to finance our futures it was necessary. I also cared for my parents through illness. We worked hard to provide for our family without debt. We worked for the security of our family.

In 2010 my husband suffered a severe stroke and was very disabled, could no longer speak, he was unable to work. I worked two days per week and cared for my husband day and night. Our children covered one day each while I was at work. Sadly my husband lost his battle in 2012. I have struggled to adapt to my life without him. We made such plans for our retirement. My husband was determined we would enjoy our retirement without financial worries.

2010 brought sadness and financial hardship. I had to use our retirement savings when my husband could no longer work – the money ran out early in 2018. We invested in our younger life with Equitable Life, Standard Life and Scottish Widows – all companies failed our investments. I will now have to sell our family home.

All we wanted from life was to be self-sufficient, financially independent. Having had my pension stolen from me has taken away my independence. The fact I received no notification is unbelievably cruel. No thought was given to changing circumstances or 1950's women who were totally vulnerabl and suffering great hardship. I can only assume the lack of notification was due to the fact it was wholly unfair.

I am unfit to work due to my deteriorating health yet have no option. I'm sick of being blamed for taking work young people want, they can have my job, give me my pension. They accuse us of being irresponsible, we're not. My husband and I worked all our lives, paid our contributions. Where did my husband's contributions go and his employer's contributions? I received no widow's pension. My pension was stolen – no one cared how I would manage, no one asked. I never thought me and my family would suffer such hardship at the hands of our own governments who I trusted would honour our contract, I did but they let me down sorely.

In these years I should be enjoying my family, no money and ill health limit that. I have to budget for gifts and small celebrations. I now care for my elderly parents, work 2 days, am worn out. Keeping my home warm is a luxury I cannot enjoy and dread the winter months. I'm 62 and have another 4 years to wait, will I survive? I have considered suicide but the only reason I haven't taken that option is my children are devastated at the loss of their Father; I could not inflict more heartache on them.

My husband would be heartbroken to know how the late years of my life have deteriorated at the hands of people we trusted. Uncaring governments who have cheated us, millions of us.

Lizzie's Story

I did everything right....I worked. I paid my taxes. I paid my NI. I loved and raised my family. I looked after my Darlin' Dad and my ex-Mother-In-Law, for 18 years in total, at the end of their lives, saving my country a £fortune along the way in Care Home Fees. I did EVERYTHING RIGHT.

Then....when I was 56 I wrote to The DWP to find out how many years of NI I had, having divorced....They replied, by letter....but...at the end of that letter they stated that my State Pension date would be 2020, when all my working life I'd KNOWN it would be 2015. I, like every other woman, had KNOWN my State Pension age was 60 and that men's SP age was 65. The men's age hadn't changed, but ours HAD, by FIVE years. We had NOT been informed...and even if we had, most women had no way on earth of ever making up the circa £50,000 that was taken from us....when, in 2011 they added yet another year to our age, now making us 66!

I fell into deep depression, tried to find a job, could not, ending up being put on JSA, which blew me apart, so many rules and regulations to it, the never-ending job search for jobs that didn't exist when you are 61 years old and have been caring for Nanny for the past 15 years...I became so ill, ended up on ESA, reliant on food banks at one point, feeling degraded and tortured.

Tortured, for doing everything RIGHT.

Tortured, for keeping my side of the contract I'd had with every government of every Party since I had started work at 17 years old.

Tortured, by being assessed like a slave, to see whether I was worthy of the £10 a day they were expecting me to live on when first I was sent to this hell.

I had to fight for my very life to get them to re-asses their assessment of me, became suicidal, could not see the point of living any longer, destroyed by endless governments who'd known about this yet had said nothing, for decades, each passing The Women's Pension AgeTimebomb to the other in the hope it wouldn't go off on their 'watch'.

Every day now I feel abused. abused emotionally, abused financially.

I don't go out much at all....no money for a real 'life'.

You become fearful of everything, of spending money, of unexpected bills, of credit card bills rising ever higher...of The Letters From The DWP, which make your tremble in case they've just stopped your money...of Council Tax, having to be Means Tested, writing down every penny that comes in and every penny that goes out! Tested, examined, watched, never left alone, not even to live your life of No Life At All.

No bus passes either, for they took these from us too, linking them to the new State Pension age of 66. Thus, tens of thousands of women can go nowhere, can't afford the ever-increasing bus fares, walking everywhere they can, if they are well enough to walk long distances, so many are not. No visits to relatives, no days out around the country, no holidays, no weekends away, no overnight stays. Funerals missed, parties missed, families missed.....lives....missed.

All is gone when there is no money to do anything with, the normal, simple things which make a life A Life.

We freeze in Winter, scared of turning the heating on, no Winter Fuel Payments for us..just a choice, for so many, of Heat Or Eat.

I'm angry, all the time, so often feeling hopeless, filled with hatred for those who've done this to us, who laugh at us now, telling us to take up apprenticeships (!) or to live on Benefits in their grossly cruel and stressful Welfare State, deliberately designed to cause as much anguish as possible.

I DESPISE those within the private pensions sector and financial world who DARE to blame this on *us*, who harrass us on the internet, who call us 'greedy, grasping bitches' (!!!). Who say these terribly things about us, for expecting our State Pensions at the age we were always told, since 1940, that we'd get them, that age being 60. That Legal Expectation, to which we had lived our lives, just as all men had too, with their SP age of 65. We all knew and had NO reason whatsoever to check, none.

I will never trust ANY politician again, none of them. Not ever. They have made themselves ever richer, ever wealthier, whilst we are sent to hell, told to get on with it, or offered contemptible help by Labour, of FOUR extra years, and if we DARE to take our State Pensions (the worst in the WORLD, by the way) at 64, then Labour will also ensure we have to live on a Reduced State Pension For LIFE. This is AS bad as The Tories and their 6 YEARS of HELL. It means that both Parties want to keep every penny of our stolen State Pensions.

Every day the money for OUR pensions rolls in from those behind us, yet it is diverted away, siphoned off, leaving us in hell, in poverty, in anger, in anguish and confusion.

We either lose our homes entirely, or we have to watch them falling apart, no money to keep up repairs, nor to keep them homely....

We cannot treat our children, Birthdays and Christmases become a nightmare of worry, not Days of Love and Happiness.

We are left in limbo, not able to make Happy Memories, not able to enjoy the Autumn of our Lives...each year that passes filled with nothing but frustration, hurt and anger....

I'm 63 now, half way through my sentence, another 3 years of this prison hell to endure.

Yet, *I* am NOT the one who has committed this CRIME!
I am NOT the one who swindled me out of my State Pension!
I am NOT the one who defrauded me of over £50,000!
I am NOT the one who has taken my life from me!

The ones who DID this, the REAL criminals, are the POLITICIANS! These people whose VAST salaries WE all pay, whose VAST PENSIONS we all pay, whose VAST expenses we all pay! The people who wine and dine at OUR expense, with their subsidized bars and restaurants, with their £400 a month FOOD expenses alone!

They HAVE lives!
They HAVE freedom!
They HAVE hope!

WE are left to ring food banks, to beg, to beseech, to explain, to say "I'm sorry, I cannot pay this bill for weeks, as the government have taken my State Pension!"

WE are left to lie awake at night, worrying, crying, raging, becoming more and more ill and more depressed.

Many of us have died already, many are still suicidal, everything lost, sofa-surfing, of No Fixed Abode, invisible, unwanted, uncared for....

Both my Darlin' Dad and Nanny were born in 1914, during The First World War....I thank God that neither is here now to see this Third World War, of governments at war with their own People, treating them as Hitler treated the Jews...for we are The New Jews, you see, blamed for everything, the young being turned against us.

'Betrayed' does not even start to even vaguely suggest how I feel about what's been done to us all, 60s and 70s women too, also raised to know their SP age was 60. Most of the time, even now, I'm in shock...perhaps to the point of PTSD at times, because that's how it gets you, where you just need to curl up in a ball of fear and shiver and shake and cry...wishing you were dead already, wishing you were out of this terrible, awful dark, black pain, a pain that won't go away.

Scarred is a better word.

Yes, scarred....scarred to the depth of my soul...

Tattooed....for the rest of my life, until my Dying Day...

'Betrayed'
'Tortured'
'Unwanted'

But somewhere, deep, DEEP down, there is another tattoo upon me...and THAT is

'Courageous'
'Determined'
'Raging'

and....
'Victory'

for Victory we WILL have over all these evil people who have done this to us, willingly, knowingly, deliberately...

We 1950s women will NEVER give in...

We will NEVER give up...

We will NEVER rest, not until we have got every penny of OUR State Pensions back, safe with us....

Not until we have overthrown every vicious, lying politician who has been a part of this.

Our Tattooes will remain upon us forever though, as will our Scars...and only we understand this, only those who've been put through this truly understand.

We fight now, not just for us, but for ALL of you too, to raise awareness, to get you to think, to awaken, to see, to rage, to REFUSE to Accept The UNacceptable.

I did EVERYTHING RIGHT.....

I will CONTINUE to do everything right...and THAT is why I fight SO hard for Justice, for Truth, for Honour, for Integrity.

Like many other women born in the 1950s, I fully expected to retire and receive my State Pension at the age of 60, which I reached in 2015. Three years before this, in October 2012, I asked for a state pension forecast from the DWP and discovered that my new retirement age would be 66. I would not have known unless I had asked.

There simply was not time to allow me, and many others like me, to save enough to bridge the gap between the expected retirement age of 60 and the revised one of 66. In 2013 I had a letter from DWP informing me of the change. We are talking about two years official notification of a change which significantly affected my financial position. This is wrong.

These changes needed to be gradual, not sudden changes of this speed and magnitude. I also think it is inappropriate to focus on the equality this is supposed to create while the gender pay gap persists. This needs to be sorted first. We did not have equality in our lifetime and to say that the removal of what amounts to some £48,000 State Pension is equality is absolute nonsense. It is well known that most women have much smaller pension pots than men.

My husband, who is two years older than me, will retire at his original State Pension age of 65, whereas I will retire six years after my anticipated pension age. In fact, he is having to continue working to bridge the gap in our finances, directly created by the lack of my state pension.

These changes have had a huge impact on me and on my family. Like many women of my generation, I stayed at home to look after my children till the youngest was 11: we simply could not afford childcare. My job was not held open for me. There were no nursery vouchers. We could not afford childcare and my parents lived too far away to help. During that time, my career as a translator was on hold. On one salary and with three children, saving for a private pension was unthinkable.

Till I returned to work, I was a volunteer helper at the playgroup my children attended. I was also unpaid Treasurer of that group. When my children started school, I continued the voluntary work there, first listening to reading and helping on outings, then serving on the Governing Body as Chair of the Curriculum Committee and Vice Chair of the Governing Body. I was paid for none of this. I built up no occupational pension. I first had an opportunity to join an occupational pension scheme in 2000.

When I returned to work, I had to re-train at the age of 44. This meant a year of expenses as I did my PGCE, training to be a teacher, initially of Modern Foreign languages in a comprehensive and then as a primary school teacher. I built up some teachers' pension, but it was very much reduced by my late start and by the fact that some of the time I could only do supply work to fit round family and ageing parents. For this I had no pension contributions.

I had also had a long history of severe depression, culminating in a breakdown following my divorce in 2006, when my anxiety levels and panic attacks made it impossible to hold down my teaching job. I had to find retail work to bridge the gap and ended up in debt, as my basic outgoings left me no money for food.

I gradually got back into teaching via supply teaching and tuition work, following my first hip replacement in 2008.

In 2013, at 58, I had to retire early from teaching due to arthritis, which had necessitated another hip replacement. I was still on mood balancing medication. Primary teaching is an intensely physical job: going up ladders to put up displays, sitting on minute chairs, working incredibly long hours all

become increasingly difficult with arthritis. It is also a very stressful job, not ideal if, like me, you suffer from anxiety, panic attacks and depression. Increasing the pension age simply does not take account of the physical ailments that accompany ageing and make some jobs no longer viable.

I now am self-employed as a tutor. I pay tax and National Insurance but get no sickness benefit. I earn substantially less than I did as a full-time teacher. I have arthritis in my hands, especially in my right hand, which makes teaching hard. However, I cannot have the operation I need on my right hand: I can't afford to take off the time I need for the operation and the post-operative recovery period. Yet I have over 3 more years to work. I also have age-related macular degeneration and cataracts, which are making teaching increasingly challenging.

I believe there is a huge negative implication for Society as a whole as a result of the change in the pension age. Women of my age traditionally would 'retire' and look after their ageing parents and/or grandchildren to allow their children to return to work. I have three grandchildren, but I am not in a position to help as I would like, just as I was not in a position to look after my parents in their last days: I had to, and still have to, continue to work. Society expects women to care for children and parents and then penalises them financially when they do so. We suffer first from gender pension inequality, then from gender pension wealth gap.

This state pension injustice is having a devastating effect on individual women and a detrimental effect on society as a whole. We have been let down by government and have been told we are to blame for not knowing that state pension age had been raised in 1995. We were too busy juggling family and work to look for newspaper articles, telling us of changes to state pension age; we did not have smart phones and WIFI access to internet and social media. Freedom of information requests have confirmed there was no television advertising. I know of no one who received letters in the nineties and few who received them before 2011. Indeed, many have never been notified.

I think the Government has discriminated in targeting 1950s women to bear the brunt of changes to SPA and it has failed in the negligent way it implemented the changes without giving women adequate notice.

Nicolette Collins

Sheila's story

I give express permission for you to use it in publications, media and legal for one voice and back to 60 campaign.

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 had accepted being twice hiked thinking there was nothing I could do (pathetic really).

Then I found the B260 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.

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 if 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.

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 have had two half knee replacements and 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 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. What has happened to all that money?

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. Lol

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 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. This is a wrong that needs to be righted for all 1950's born women, period.

Sheila Jones

TERRY'S STORY

I was born in 1950. I started work at 15 in 1965 and always knew my anticipated State Pension Age would be 65. I received my State Pension, as agreed, at 65.

My wife is 7 years younger than me and we had always planned that we would "manage" for the 2 years from 2015, which was my State Pension Age and June 2017 which was my Wife's Anticipated and agreed State Pension Date. She started work at 16 in 1973 and has worked ever since, with NO BREAKS. Her anticipated State Pension Age, 60 in June 2017 was the date we always planned that we would retire TOGETHER.

When my wife was 58 or 59, she "discovered" quite by chance, that her State Pension Age had been increased by 6 YEARS to 66. She has received NO NOTIFICATION, NO LETTER, to inform her of this 6 YEARS INCREASE in her State Pension Age. 6 years at the current State Pension of £164.35 multiplied by 6 years is a MASSIVE £50k LOSS, which will never be recovered. That is without mentioning the 6 x £200 Winter Fuel Allowances she will miss out on, or the Bus Pass.

This has left our PLANNED Retirement in ruins. We are both devastated. We were so looking forward to spending time together, without the RESTRICTIONS we have had for the whole of our working lives. We have worked and PAID IN for a total of 96 years between us.

We were looking forward to the "simple pleasures", the occasional meal out, the occasional weekend away, things most people take for granted.

We are now left to "scrape by" on MY State Pension. We are simply "juggling" finances to keep the bills paid. This is not LIVING, it is merely EXISTING. We dread an unexpected bill, such as household appliances breaking down as we will struggle to pay for repairs or replacement. Dentist bills are not cheap and have to be paid for.

The stress of this situation is awful. I feel that the stress of this contributed to my recent heart attack. I have never suffered ill health. We have worked all our lives and we should now be enjoying our well earned Retirement TOGETHER. We did nothing wrong. We Worked and We Paid In.

It was not unreasonable to expect my wife's State Pension at 60. This was always the case and had not been changed for many years. Why should it change for women who were nearing the END of their working lives? Why should my wife work 1 year longer than me to get her State Pension? It all seems very unfair to me.

My d.o.b: 6.7.1950

Location: Staffordshire

I give you explicit permission to use my story.