16th August 2018

United Nations

Human Rights

UK

Dear Sir / Madam

**Visit by the United Nations Special Rapporteur on extreme poverty and human rights to the United Kingdom of Great Britain and Northern Ireland from 5 to 16 November 2018**

I want to thank you for asking for written submissions from the people of the UK to help in your investigations regarding Poverty and Humans Rights.

Firstly I would like to say I am a woman aged 62, and I expected to retire on 26th February 2016, which was my 60th birthday. I was born in 1956, this country was very different then and women had very few rights, catholic girls like me were still having marriages arranged, divorce was a rare matter and beyond the means of most people so families like mine were expected to endure often serious abuse at the hands of parents who should never have married.

I finished school in 1971 at age 15, the last year of children leaving at that age, we were on low wages in the factory I went to work in and a man doing the same job as me could earn 3 times my wages and on night shift also got a shift premium, women were not allowed to work nights, he was also allowed to join the Occupational Pension Scheme which was not open to women.

I married and divorced by 1978, but at that point I was instructed by my solicitor to change my National Insurance payments to full stamp rather than womens stamp as I could no longer rely on my husbands pension to provide for my retirement as the courts had changed the divorce settlement to final settlements. I went back to work to provide for myself and the children because their father went off to Scotland to live and I could not enforce the maintenance agreement unless I moved to Scotland, so he never provided for the children. I worked hard and bought our home as an investment for my children, when Margaret Thatcher allowed everyone to have a pension in the late 80's I quickly saw the benefits to my future and happily joined, paying in part of my wages every month on the basis that I would be reasonably well off when combined with my state pension, all tied into my 60th birthday.

Then we had the crash and my private pension became 80% less per week than I was told to expect, £100 per week down to £20 yet no one was held responsible, then came SIPP which I have only just found out about and realised that the reason my pension was getting less and less each year was because the very people who were supposed to look after my investment were actually taking more than I was putting in.

I remember hearing stories about the pension age increase so in 2009 when Gordon Brown was Prime Minister I had a meeting with my Financial Advisor and we discussed my retirement age and checked the Government website and it said my retirement age was 60 and I could get my state pension on 26th February 2016. In 2013 I received a letter from our current Government indicating my State Pension Age was now 66, as I said I had already checked this in 2009 and yet this Government are telling me I should have known, well I tried to find out but they never updated their information so how am I supposed to know., and my Financial Advisor was unaware as well.

In August 2009 my Dad came to live with me as he was ill and needed care, so I was working and caring and this has continued until Jan 2018 as he now needs nursing care. He did not live with me throughout the whole of this time but I still provided care as the home he was in was unhelpful.

In June 2015 my husband at age 63 had a stroke and although he tried his best to continue working he had to go on permanent sick in 2016 after developing epilepsy from the stroke. We tried to claim Personal Independence Payment but they made it so hard we gave up, a 2nd journey to a Tribunal was out of the question given how poorly my husband is. The way the assessments for this benefit are carried out are a disgrace and an affront to the disabled. I have 2 complaints current about how my husband and I have been treated in particulat relating to evidence they say they have which is data protected information and we were not asked to give permission for this information to be revealed. In other words they have lied about having this information.

So now I am 62, with a very sick parent and a very sick husband and I am still working because I cannot get my pension until my 66th birthday. The impact on my health from all of my commitments is becoming very worrying, but what is even more worrying is if I look at both my husband and my father neither one of them reached the ages this government are saying we get to after retirement (26 years), my dad had not been retired 8 years when he became sick, my husband had not retired and we had to live on my part time wages and sick pay for the last 8 months of my husbands working life, 2 of my brothers died before pension age.

I cannot carry on for much longer and I know if I give my job up I will be forced to claim Employment Support Allowance, my friend claimed this while she had chemotheraphy and they treated her very badly expecting her to attend interviews during her treatment knowing that an infection could kill her, another friend witnessed a man in a wheelchair explain to the Employment Support Advisor that he had not applied for jobs as he was waiting to go into hospital to have his feet amputated (this is true) and the man was threatened with sanctions.

Many of my friends are paying bedroom tax out of their benefits and can hardly afford food, I know people who have had to go to the Food Bank! These are the things that I have to look forward to if I don't carry on working yet I was not told about my state pension age rise until 2013, 3 years before my expected retirement date, this has left me desperate as I need to be able to be there for my father and husband yet I still have to work an extra 6 years, thats an extra 2190 days or 312 weeks, yet it feels like 100 years.

I have paid in, I was not told about these changes and even when I tried to find out the information was not up to date yet I am being made to pay for this governments mistakes. If I die before I get my pension my husband will not benefit because they have again changed the rules, which I only found out about this week, so all what I have paid in does not reach my family and stays in the government coffers, they have not advertised this so this is the next thing people will not realise.

I will be one of the few who were born in the 50's that will have to work for 51 years before we get our state pension, as we left school at 15, the school leaving age went up to 16 in 1972, yet men and women in my age group are being unfairly treated by the extension to 66, as we left school before 1972 yet we have to wait until 66 for state pension, a period of 51 years. It makes it especially worse when children leaving school today have an expected working life of 50 years as the school leaving age is 18 now and the retirement age is currently 68 for these youngsters.

It appears that this government have chosen to ignore all the facts about people born in the 50's and how women in particular have been effected unfairly by the decisions and how continuing to deny this is denying us our human rights and our right to fair treatment.

This government state we are living longer so the pension age has to increase, yet the facts speak for themselves we are not living longer and there is evidence to prove that since 2010 this has flatlined. Over 40 years ago I had an agreement, I kept my side of the agreement and paid in, now this government needs to keep their side of the agreement and pay out, and if they truly want a fair pension age it should be 63 for both men and women, the men need a break as well.

Then the question arises about the National Insurance contributions that have disappeared, that successive governments have taken and not repaid, resulting in a deficit or so they tell us, which again the 50's born women are having to pay for by not being able to retire at their agreed age of 60.

 You will hear a lot of people say we should stop the billions we send abroad in aid, well the facts are if we cannot look after our own how on earth can we afford to send billions in aid to other countries, I am not against giving aid, but I find it very unjust that we have to forego our pensions because we have a deficit, yet the aid budget stayed the same.

Human Rights in this country do not exist if you are old or disabled, and thats a fact, and the only certainty we have for sure is, if we continue to live we will be kept in poverty one way or another. It makes you feel as though this goverenment want us all to die as quickly as possible so we are no longer a burden

Regards

Mrs Catherine Harris