

Dear Professor Philip Alston

I hope you will be afforded the opportunity to read this email to you, written in honest thought on the subject of the poverty timebomb plight of women approaching pension age in the UK.

I read the Call for Written Submissions for the visit to the UK because I have some deep concerns regarding the future of retired women, many already in poverty, but even greater numbers hanging on by a thread and who at any time could suffer a change a circumstances that could throw them over the cliff edge too.

I am not certain that I meet the criteria to make a submission, I am not an organisation and can't answer a lot of the criteria questions which appear to be required to make entry.

However I am hoping that my views might be thought a worthy point and be passed to Professor Philip Alston for consideration during his assessment of the state of affairs in connection with Human Rights and Poverty in the UK.

The situation on the low level of pensions and in particular the pensions women might receive has not been heavily reported in the media, but has widely discussed by those affected and a few good reporters.

Investigations and Freedom of Information Requests have exposed a wide range of changes that have occurred to the National Insurance fund over the last 40 years or so. It has been shocking to discover how many of these changes were stacked against women, who entered the working market in time of complete inequality in the work place. We were not educated to have careers, the majority of us had schooling that concentrated on subjects such as domestic science, needlework and how to run a house and look after your husband and family. As my headmistress quoted to my parents "I am not in the business of developing the most intelligent girls, I am in the business of turning out groups of young women all fit for being wives and mothers" (1970). Work normally commenced at 15 or 16, low paid with limited expectations. Shop work, factory work, or if you were lucky a nurse or office worker! We lost our jobs when got married or fell pregnant. There was no company pension options for us, nor were we expected to have private pensions as we had no money of our own, it all belong to husband and family. Men got the tax allowance and in many cases family allowance! We spent our lives giving everything we had to our family.

For myself (born in 1956), it was around 2008 before my child was through schooling having ensured he went to university to ensure he had a better future than my generation. Around that time we hit the banking crisis and 10 years of Austerity Britain finishing any hopes I had of then making progress on my future needs for myself. I struggled all my life working hard, supporting myself and my family, with sacrifices, few holidays, old bangers of cars, not to mention a period of working 3 jobs. I wore myself out and I wonder why I bothered as this government and society will seek to take everything from me.

As a young person entering the work market all those years ago believing women were heading for a better future I like many, opted to pay full NI contributions after getting married, rather than paying a reduced married women's rate. That contract was signed stating full pensions in our own right at 60 and we women took comfort in that. That is now ignored, as too is that fact that a man was awarded NI contributions based on a calculation sum that used £7.50 as a bar when women had to earn £9 for the same allocation due to the fact that they would retire at 60. We were discriminated against, that is now ignored and therefore money stolen from us.

Over the years schemes changed, we had add-ons to our NI, Graduated Pension and SERPS, earning us small extra over and above sums, I took great satisfaction from discovering in my pension forecast 10 years ago that I would get around £10 per week over the basic. It was reward for all my hard work and effort and some compensation and replacement for missing out on the new approach of private pensions.

But any and all of these schemes have for most women been wiped out in the new calculation of FLAT RATE. We didn't earn enough to get over an arbitrary calculation bar as at a date in 2016 (most men calculated above the bar due to higher earnings in their lifetime and so keep their additional add on over and above their flat rate). Our small additional contributions over and above base stolen from us, like they never existed.

The list is almost endless on matters that have impacted on women at each and every turn and I am sure many other submissions have involved subjects like widows pensions, divorce settlements and universal credit or other benefit options.

What matters more here is the situation women "of a certain age" newly pensioned or approaching it, find themselves in today.

The ones already in dire straits, excluded or with no funds, already selling their homes or begging from friends and family will be on the submission sheets.

But consider please the rest, most of us living in utter fear of what the future will bring. We may at present have partners or husbands and be surviving ok if modestly, but we live with the fear that should our partner die before us we will be unable to go on. An example: take simply electricity, heat and council tax costs, over £5,000 per year on my very ordinary home, it is more than half of the ordinary flat rate pension (around £8,500 at present). That takes no account of any maintenance and upkeep, travel, or anything else. It is unsustainable. Should my partner die first I will immediately be thrown into despair and panic as I will have to sell and try and find another solution.

I live in rural Scotland, the to move to the town is more expensive, new retirement builds anywhere start a prices higher than the value of the home I live in and management contributions push such places out of reach for many.

Not for me the retirement of my forebears, my elderly aunts who had a little bungalow by the sea, or a little chalet in a rural clearing somewhere. No such places exist anymore, land gets snapped up by developers building 5 bed luxury homes!

I have no idea what my solution will be, come the day when fate intervenes with the devil at the junction of 50-50 chance!

ALMOST ALL women I would guess in the age range of 65 and below to as young as maybe 50 or 45, be are sitting with this ticking time bomb situation. Our lives are full of fear and dread and depression that for us the future, if we don't die first, is going to be a sudden decline into poverty and despair. There is no hope only depression, no salvation unless we win the lottery, no care or concern from our society or government, we are unwanted, un-respected, considered a burden and feel we have no place left in society.

All this after almost 50 years of a working life in the UK, a country once at the top of world league.

It is not right and not humane.

I would be most grateful if Professor Philip Alston could at get a chance to read this and we aware of my these future concerns for the women resident under UK law.

Thank you.

Diana E Carmody