

Dear Mr Alston,

14/09/2018

Where do I begin with the cruelty this government, Teresa May's government, have inflicted on its people?

From universal credit changes, where people I know have been left without any money for weeks on end whilst the switch takes place...(meanwhile many have no choice but to take a loan from the DWP to be able to pay basic bills but then struggle on as they begin to pay back the loan once their universal credit money starts coming in), to the sickness benefits assessment which is so silly and irrelevant and does not relate to any medical conditions and appears to be assessing stupidity levels not disability, ignoring mental health conditions, to the assessors sent who are not qualified to assess the particular conditions they are sent to assess, the whole system does nothing but undermine people in need, ignore letters from their medical practitioners and is designed to fail and turn people down, no matter what. Disability benefits have also been cut again, leaving many people struggling. Rates of crime, debt and homelessness have increased as people fall behind on their rent and find it difficult to pay bills.

Women in Britain have been left struggling in poverty too as the rug was pulled from right under their feet by the government breaking the verbal retirement agreement that we all planned around, at a very short notice. Most of us women found out that we would have to work on another 6 years only within 1-5 years of what we thought was our retirement age. Any woman older than 40 to be honest would not have been given enough time to change her plans and plan for retirement differently. A retirement takes many years of saving and planning. This is what we were doing by paying in to our government pensions...then the rug was pulled from right under our feet. Women also have had to abandon plans of looking after their elderly relatives, who now have to be put into homes instead. And many who did retire early and were looking after their elderly relatives or their grandchildren for their daughters to go to work, because they thought they only had 1-3 years to go before retirement, found themselves suddenly having to abandon the elderly and the children to look for a job, which is almost impossible to find at our ages...certainly well-paid jobs. Many women are stuck in really stressful and demanding jobs, struggling to do 6 more years because they did not have enough warning and time to plan differently. Young people are crying out for jobs they could have instead of us being made to struggle on in them. Some, like me, who were in bad health approaching 60, were hanging on by a thread till they retire...now another 6 years on top is far too much, at such short notice. Most of us have been plunged into poverty and despair. And single women (and men) are even worse off as they have no-one to share the bills and burdens with...so many women left feeling desperate, broke, fearful of the future and suicidal.

My Situation:

I am finding it hard to accept that at nearing 60, when I should be looking forward to retiring (as planned) and having time to start looking after my health which is fast failing, instead I am struggling and stressing about how I am going to survive another 7.5 years of my circumstances without a pension.

At the age of 45 when I was still really fit and healthy, I did not ever believe that when I reached the latter end of 50 my body would feel so tired and the years of being in a stressful job and my hereditary ailments would have taken their toll on me and affected me so much.

When I started work, I made plans with the knowledge that I would be retiring at 60. I worked hard all my life and paid my taxes and NI. As a supply teacher of the majority of my life, in the last 15 years at least I have been earning very poor daily pay, less than half per day of what I should be earning if I were still being employed through local authorities instead of supply agencies, which were allowed by our government to take over the provision of supply teachers many years ago. Agencies also get away with not paying us pensions or sick pay. Nevertheless, with a husband by my side, I managed to make ends meet and get by.

At the age of 48 I divorced and was forced to move out of my home and rent privately, as I could not afford to buy a house on my own at a time when house prices and mortgage deposits were very high. Also, the council did nothing to help house me and my 16 year old child but then, I thought, 'oh well, best to be independent'. However, shortly after that, I fell ill and knowing I would not be able to work for a couple of years I gave up the opportunity of putting whatever little money I had from the divorce into buying a 25% ownership house (which would have been a better investment for me), because it meant that I would have no money left to support myself through my illness. The thought of claiming ESA (benefits) at the time did not appeal to me as I wanted to be independent and did not want to rely on government benefits, even though I would have been entitled to them, after paying in for many years. So, I used the money I had, to pay my rent, bills, my own way. As far as I was concerned I would be retiring at 60 so hanging on till I got better and then working for a few more years, even if it were to be a struggle, would soon see me to 60.

I did get better and went back to work for a couple of years but sadly my health deteriorated again and I had no choice but to give up work. Then finding myself struggling with several health issues as well as panic attacks, depression, anxiety and even more major stress when I found out that my retirement age had then been moved from 60 to 66...looking forward to an extra 6 years of struggling does nothing for my morale or wellbeing. I am struggling to make the one and a half years to 60, never mind 66!! The shock of it all did not make my circumstances better and the struggle to keep going instead of looking forward to retiring and concentrating on getting myself better has caused me even more issues with worries, fears of being plunged into debt, poverty and homelessness and massive stress, panic attacks and despair. All this added stress and anxiety, over the last few years, I believe now to be the cause of a massive tumour they have recently found which would explain my long-standing abdominal pain. All I have now are operations and treatments to 'look forward to', as well as poverty and being hounded and stressed by the DWP!

My issue is that I will struggle now for the rest of my life, until I reach the new retirement age of 66 (that's if our government doesn't move the age again), because the DWP tend to disregard letters from GPs and specialists and put their own interpretations/even lie on report assessments to make it really difficult for me and many other people to claim sick pay. Recently I was refused extra help which I need, again because the assessor wrote down her own interpretation and misconceptions about what went on in the assessment, which is a very bias assessment anyway. They send people to assess us who have not got any knowledge at all of our medical conditions or any understanding of how they might affect us but carry out a generic and senseless assessment which is very insulting to people but designed to be manipulated and fail everyone. I have been waiting for months for an appeal

to be considered and meanwhile I am due to go in for a massive operation to remove the tumour and will need months of extra help with personal care, cooking etc. I do not know how I will be able to pay anyone to provide these for me. I am already struggling on what little I have.

Life under this government has got harder and harder because they are targeting the sick, the disabled, our pensions and the elderly, whilst they waste so much money on employing even more assessors to fail us all and to reassess cases when they realise they have made a mess of it all. The whole benefits system appears to be corrupt. They waste so much money on silly projects and they seem to be so far removed from how the 'common' people struggle on minimum wages, on sickness and through their austerity...cutting down on school, hospital, police etc services. Meanwhile their wages, expenses and money they waste on hounding people with their injustices and unkindness are not faltering and they let companies like amazon and Starbucks etc get away with paying very little or no taxes in this country when they earn all their millions in this country from the pockets of the British people. Why do they turn a blind eye on these things and insist on hounding the very people they are supposed to serve and look after? Everything in this country has become a struggle and people are very despondent and left in poverty...many using 'food banks', some turning to crime to survive, as mentioned above, or even committing suicide because life has just become too unbearable and hopeless.

Please find below the story of another lady which was posted on the 'We Paid in You Pay Out' group. I have permission to share this story with you which is a classic example of the government's attack on the older generation and the sick and disabled. I wonder sometimes if they give the people they employ at the DWP special training on how to be heartless, disrespectful and judgemental of vulnerable human beings and then to top it all up, how to fabricate their own facts whilst totally ignoring the true evidence that is given to them from Professionals who are treating those poor people, like Specialist Doctors and GPs. There is a rumour going around that people from the DWP and their assessors are paid big bonuses for every person they fail during and following their assessment ...surely this cannot be true because it would mount to deception by encouraging them to bend the truth and ignore the professionals letters/findings so that they could earn extra money...surely this would be an incentive to fail people, making it a very deceptive, unjust and corrupt system. Certainly, I think the following story will not only move you and leave you in disbelief, but will also anger you at the injustice of the whole system, like it did the rest of us.

Rachel's Story (written by her friend):

Rachel's story folks, for those who don't have the book, this lady deserves a mention in all our correspondence, it broke my heart to read this when I was creating the book, I got in touch with her friend who sent in the story and asked if we could use it for our cause and the answer was yes, this lady, Rachel, deserves a place in all our hearts and her memory must not be in vain.

"Here is my friend Rachel Richards' story.

She isn't able to send it herself because she passed away in February 2016, unable to access her desperately needed deferred pension. This is going to be hard to write without breaking down many times. I have been grieving her passing, but I am also saddened, angry and disgusted at this callous government's treatment of her.

When you read Rachel's story, you will also become sad, angry and disgusted.

Rachel (born January 16th 1954) worked as a phlebotomist for the Welsh Blood Service ever since she was 21 years old, that same year she married her husband. They both worked and paid into the system. We all called her "Welshy", she lived in Carmarthen.

Rachel discovered in 2014 that her pension had been deferred and instead of retiring she had to continue working. She was upset and disappointed.

For some time she had been feeling off-colour and had been back and forth to the GP's who initially told her to go home and take paracetamol.

Eventually she was diagnosed with cancer and started chemotherapy and radiotherapy.

This treatment made her feel sick and unwell, her doctor advised her to claim ESA, because she couldn't access her pension and stop working. She filled in the ESA form and had a face-to-face assessment, she said the assessor was highly unsympathetic about her cancer. Following this assessment, the DWP found her "fit for work", despite the cancer and cancer treatment.

So, she continued working as a phlebotomist. She cried to me, saying she was too sick and ill to work, she was shaking and missing patients' veins regularly, this upset her. I told her to appeal the DWP decision. She cried again, saying she was too sick and ill to cope with filing an appeal. She said she couldn't give up work, because without her added income they would lose their house. She was diagnosed as terminal. She was told at work that she simply wasn't well enough to continue her job; she stopped working, no income. Her husband helped her file an appeal against the DWP decision. He gave up his own job to nurse her and spend what little time they had left together, they lived off their meagre savings.

In autumn 2015 they sold everything they possessed on eBay, wedding gifts, presents, jewellery etc just to fund a last holiday together....a weekend for two in a little B&B on the Welsh coast. Rachel went into hospital just before Christmas 2015 and passed away on 10th February 2016. Her DWP appeal was never heard and her claim for ESA terminated because she'd died. She was a lovely, lovely woman. What a terribly, terribly sad end.

Please, please don't let her death pass by barely noticed.....why couldn't her pension have afforded her some end-of-life dignity?"

Do you think Teresa May and her party would even care about what happened to this poor lady?

I have enclosed a link below where more of these heart-breaking stories can be read and shared, if you so wish, so that others can see what this government have done to women in this country by robbing them of their pensions and at such short notice and by hounding them and others who are/have become sick, disabled and are unable to fend for themselves. They use bully tactics, lies, disregard DRs letters and professionals' testimonials and carry on treating us as if we are all criminals.

<https://wepaidinyou payout.wordpress.com/>

In addition, re changing the pension age without informing us, at such short notice and by such a big leap: If the government had been a private pensions company pulling a stunt like this, they would have been called thieves, crooks, called to be made accountable and would be plastered all over the news for their 'crime'; having your savings stolen is absolutely criminal and devastating. So why is the government getting away with it? Probably, because we weren't ripped off by some hard-nosed salesperson, we are being ripped off by our own government and we have no choice but to suffer it.

This government and their blasé, uncaring attitude need to remember that they were voted in to serve the people not to be served by the people and help themselves and their own interests.