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Mrs Rosemary Jeeves – My Story

I am now 60 years old. Yes, old pensioner me at 60. Just one thing though – this isn't what I anticipated.

When I was 24 I became ill. I had two young children and was constantly ill. Totally exhausted, all my muscles and joints hurting. This meant that instead of enjoying my family I felt terrible all the time. It took 4 years for numerous specialists to diagnose System Lupus Erythematosus. I'd never heard of it, never mind pronounce it. I was put on hydroxychloroquine when I was 28. Here I am 32 years later still taking the medication. In between times I've had 15 operations. I had a year on steroids when I had a flare of lupus which made me put on loads of weight. In the last two years I've been feeling worse and worse. Having had loads of blood tests and confirmation that my lupus is under control I find I've got fibromyalgia. Brilliant, double whammy. This feels like when I have a lupus flare, but means there is nothing that can be done for it. Basically, I have to put up with massive joint and muscle pain from head to foot. I take 9 tablets per day (not including painkillers), including an antidepressant. The antidepressant was added when I sat in the doctors crying about the fact that despite the fact I am in pain 24/7 (yes, I wake up EVERY time I move because of the pain), suffer fatigue, constant headaches and unbearable neck and shoulder pain, I am forced to still work.

My intention was to retire at 60. I started work at 16. Apart from 4 years off work when I had my two children I have always worked. I have paid in my National Insurance all my working life. I largely had "bit" jobs until the children were old enough to be left on their own. In 1995 I took on a full-time role in the Prison Service where I worked for 19 years. I left the Prison Service when my husband retired at the age of 60 – he was a Prison Officer where you then had to retire at 60. The intention was to move north, him to get a part time job until he got his State Pension and I would take a part time job until I was 60. How life gets in the way exactly a month before my husband retired he was diagnosed with cancer. Instead of being able to go out to work we had a barrage of hospital appointments, invasive tests and the worry of not knowing what we were dealing with. I managed to secure a part time job locally at a doctor's surgery. In the meantime, my husband went into deep depression. With him not being able to work and reaching the point of being suicidal, we were forced to move back down to Leicester so we were nearer our family network and friends. I'm cutting out a lot of years of anguish before this decision was made, but due to dire circumstances we were unable to sell our house and forced to live with my elderly mother for 2 years and lost in total around £70,000. By the time we were sorted out via a Solicitor, we had acquired a £30,000 mortgage, moved from a 4 bed roomed detached bungalow, with no mortgage, to a two bed roomed semi-detached bungalow. We weren't complaining about that because at least we had a roof over our heads again. However, my health has deteriorated and although I now work part time in a care home back in Leicester, I'm struggling with work. I cannot wake up easily in the mornings as I feel poorly every day. I work afternoons. I do one full day per week – which means I go to bed a lot earlier the night before than the rest of the week and feel ill when I return home – often sleeping for the evening.

I am now FORCED to work until I am 66. At one time I had paid in my full requirement of 35 years National Insurance. However, when the age was raised – first to 65 which was horrifying to me, I rechecked my retirement age. I only found out about the increase when slightly older friends started to complain about their pension age rising. I was extremely upset to find the retirement age was now 65. I never received any formal notification of the change, despite the government protesting that they sent everyone letters. I am in various

action groups and we can all confirm that we never received any of the letters they said they sent. However, the only letter I did receive was one informing me that my new pension age was now to be 66!!

I re-checked my National Insurance contributions on line, wondering why I was still continuing to pay National Insurance when I had paid in the full amount required. I then found out that apparently, I hadn't fully paid up – I now needed 41 years and not 35 years as previously confirmed. How can you “suddenly” not have paid in enough when it formally said on a government website that you had paid in the requirement contribution to be entitled to “your State Pension.” The government seem to be above the law completely. The various groups I belong to – WASPI. #WePaidInYouPayOut#, Back to 60; can all confirm that the government have mal-administered our National Insurance Contributions. We are looking to take our case through the Courts. My age group has been appallingly treated and I am one of 3.8 million women affected.

It is worse for me (as well as any other women in this age bracket who are unwell), than for healthy people. It wouldn't have been so bad if the option was there to retire at 60 and take the State Pension, or if you choose to continue to work the pension be deferred until your retired.

Our various groups are desperately trying to bring our plight to the attention of the public as well as people in authority, such as MP's, media and the law. By writing this letter – which is my own individual story, I am hoping that you would be prepared to look carefully at what has happened to our age group. This was not done in the name of equality as we weren't equal at the starting point. Most of the women that I know had poorly paid, part time jobs. We didn't climb the career ladder or earn anything like the money that men were able to earn. It can never be equal for our age group. The lack of notice so any of us could plan was a shock. When you think you are within sight of retirement to find you are forced to work another whole 6 years, the effect is devastating.

I am not considered ill enough to get PIP (personal independent payment), or any other benefit. I had the indignity of an awful meeting with an unqualified “professional” who asked me some horrendously personal questions and failed my application. On this basis I have no choice but to continue working. I do not like my job but haven't managed to secure any interviews for other jobs – even though I have applied for several. I also resent the fact that at a time when I should be at home having worked since I was 16, I feel I am forced to try and find another job. I don't want one! I don't want to be answerable to a 40 something manager ordering me about whilst I do menial administrative tasks. It has been suggested that we can apply for apprenticeships!!!! Laughable – who wants to train for something at 60 – besides most apprenticeships close at 60 we've found out. Even if we did do one, there is no way on earth we would earn enough to bolster up a pension – the average apprentice wage is £3.50 per hour.

The whole hike in pension age needs urgently and seriously addressing for the sake of all 3.8 million of us. We will continue within our various groups until someone acknowledges the disgusting manner in which we have been treated. To make you aware that I am one of many, I am attaching a link to a book put together by Trudy Baddams of WePaidInYouPayOut. These are true stories from people far worse off than myself.

<https://wepaidinyou payout.wordpress.com/>
<https://www.ohchr.org/EN/Issues/Poverty/Pages/CallforinputUK.aspx>

I look forward to your response.

Kind regards

Rose Jeeves