

Deputation from Elaine Davenport

Make Fair Transitional State Pension Arrangements for 1950's Women

Thank you for allowing time today to debate the motion, proposed by Councillor David Keast.

I am making this deputation on behalf of Women Against State Pension Inequality (WASPI), Solent Supporters' Group and myself as one of the women badly affected by the rise in State Pension Age (SPA) I hope you will support the WASPI motion calling on the Government to make fair transitional arrangements for women affected.

This is very much a national and a local issue affecting nearly 8,000 Havant women and their families. In addition, the rise in SPA has financial implications for local authorities with extra demand on your services and benefit claims. Many other councils have debated the issue and over 80 have agreed to write to the Government to support the motion.

In September, the Isle of Wight became one of them. Leader of the Council, Jonathan Bacon, fully supported the motion – which received cross-party support - and said he didn't understand why anyone wouldn't. Neither do I. On 16th November, Southampton City Council unanimously approved a similar motion.

There have been a number of misunderstandings about the increase in women's SPA. It has been said we were given 20 years' notice of this change. We weren't. I expected to receive my pension in 2014, when I was 60. The first time I heard that I wouldn't was in 2010 when I requested a State Pension Forecast from the Department of Work and Pensions. At that point I discovered my SPA had increased to 63 years and 9 months as a result of the legislation passed in 1995. That was a huge shock to me. I have not worked in high pay environments – a great deal of my working life has been spent in the charitable sector - but had done my best to plan as well as I could for retirement at 60.

Then, in 2011, I received another shock. Despite a government promise of no further increases, another 18 months was added to my SPA. It was only then that the DWP wrote to me for the first time about any changes. So in total my SPA rose from 60 to 65 years and 6 months with very little notice – in fact, without the statutory notice the DWP itself has set for notification of any major changes like this. In 2002 the Turner Commission recommended at least a 10 year notification period, a view shared by respected pensions expert Paul Lewis and SAGA.

I thought I was entering into a contract to provide dignity in my older age. It's a contract I have fulfilled by working and paying into the system but which the State has reneged on. As former Pensions Minister Ros Altmann noted, 'the goalposts have been moved and we have had the rug pulled from under us.' Not only that, but the qualifying years have been increased from 30 to 35.

Baroness Altmann also pointed out, many women have taken career breaks to raise families and have returned to part-time work, so have been unable to build up their pension pots in the same way as men. In fact, many women, of my age, were denied access to an occupational pension for many years, when we were working.

Despite promises of a better state pension in the future under the new flat-rate system, it now turns out that far fewer people will be eligible than we have been led to believe.

Women who are fighting this injustice have been dismissed and told "you wanted equality, now get on with it". Although there were good cultural and social reasons for originally setting the SPA for men at 65 and women at 60, times have moved on and I don't know of any woman in my situation

who objects to its equalisation now. The problem is the manner and speed of its implementation. As awareness has been raised through the efforts of individuals and the campaign group Women Against State Pension Inequality (WASPI), more and more influential people have spoken out against the injustice that's been done to us. The government have set up an 'All-Party Parliamentary Group (co-chaired by Conservative MP Tim Loughton) which has over 140 MPs from all parties looking into this issue. There have been 5 debates in the House of Commons and on 11th October 2016, MPs presented an unprecedented number of petitions to the House of Commons signed by tens of thousands of people who recognise the injustice we have been done. To date, the government has not responded favourably to any of these efforts.

Many women, born in the 50's, will have to rely entirely on their state pension. They have worked and contributed to their country from the age of 15 or 16 – some even earlier than that - paying tax and national insurance and believing they would have at least some small measure of financial security when they reached the age of 60. Now many are facing poverty and real hardship. Some have had to sell their family homes. Some are single with no other household income. Some are divorced women whose settlements were based on a retirement age of 60. Some, like myself, are women whose partners have died and will be penalised because the new state pension takes little account of their deceased partner's earnings and contributions. All are subject to age discrimination as they struggle to find work and are humiliated by the benefits system as they try to claim JSA and ESA. And not only do they have to work longer; they are also still expected to look after grandchildren and older relatives. We also lose out on age-related benefits, including the winter fuel allowance and the bus pass. In addition, those who have managed to save are forced to fall back on money saved for retirement because they have been denied their pensions.

The Government argues that it has already made transitional arrangements for us. It hasn't. Not going as far as you wanted when renegeing on a promise not to raise the SPA further is not a transitional arrangement. It is yet another blow to women already struggling to cope.

This isn't a party political issue. It's a fairness and justice issue. Supporting this motion would not commit Havant Borough City Council to any financial or legal liability. It would simply require you to write to the Government – as, I am sure, you have done on a number of other issues – asking for fair transitional arrangements to help us cope with the changes that have been so harshly imposed on us.

We are not asking for special treatment but for fair treatment. The Prime Minister has said she wants to put fairness at the centre of her government. You could ask her to demonstrate this by implementing transition payments to help the women who are affected by the unfair increase in women's state pension age.

Thank you and I hope we will have your support.

Elaine Davenport
Date of birth 14th January 1954

28th November 2016