**Pensioner Poverty & Women’s Working Party**

**Briefing Paper - September 2022**

**Introduction**

The Women’s Working Party considers issues of importance and concern to older women together with strategies to address such concerns. We develop and maintain contact with older women and regions throughout the NPC and with other relevant organisations. We encourage the participation and involvement of older women within the structures of the NPC.

**Background**

Pensioner Poverty is a major cause for concern not least following the Covid pandemic during which society as a whole and pensioners in particular had to make sacrifices. Not only have we had to battle with the direct effects of the pandemic but as a result are facing rising taxes, reduced benefits, inflation, squeezed pensions and the perils of falling living standards, not least the cost of fuel and food. The price of even the most basic items has increased significantly and the rapid rise in the cost of energy and travel means that most pensioners will have to make major changes in the way they live.

We must ensure that the living standards of older people, especially women, are not the price paid for the cost of the pandemic. Pensioners have already paid disproportionately with mortality rates as a result of Covid. The following issues affect women in particular.

**Inflation**

It is not surprising that two thirds of all pensioners living in poverty are women. Many women struggle with the consequences of debt and poverty compounded by inflation and rising costs of food, gas and electricity and the effects of the pandemic. The choice for many pensioners is between sufficient food on the table or a warm home.

**Pay and Pensions**

* The pay gap between men and women is 17% to the detriment of women and the pension gap is even greater at 40%. Men earn on average more than women and as a result have bigger pensions. Many married women rely on their husband’s pension contributions and widows rely on a percentage of this. Many women have had to sacrifice work for caring responsibilities.
* Single women, especially those who were lone parents, are even more greatly disadvantaged by having taken time out to care for children with reduced or no income.
* A large percentage of women are low paid, in badly paid jobs with poor terms and conditions of service. They rely on the State Pension as they may not have contributed to occupational pensions or private pensions.
* Widows and WASPI women have been mistreated and misinformed or given inadequate information by the Gov’t Pension Service.

**Longevity and Health**

Men die younger than women and this has a significant impact on women’s disposable income in the future and the cost of basic necessities of running a home on their own such as the full cost of heating the house, paying the rent, maintaining and repairing the home, etc. It also impacts on women’s health leading to loneliness and isolation.

Although women live longer than men, overall, their health is poorer as they age compounded by greater disabilities. Single childless people need improved support networks, and all women pensioners need improved care packages in older age. Many women pensioners have no alternative other than to use food banks.

**Prescription Charges**

If the government proposal to start charging for those over 60 until they reach State Pension Age this will have a massive impact on health.

Currently the charge for those under 60 is £9.35 for each item and given that the number of prescription items increases with age this could be a huge burden for pensioners. It could result in difficult choices being made between paying for medication or not which could endanger health. This short-sighted proposal would have an impact on the NHS as people who cannot afford to pay would need more treatment and require hospitalisation The government has already withdrawn 35 medications that can no longer be obtained on prescription.

**Housing**

We are in a housing crisis at a time when the number of sub-standard, poorly maintained, and unsafe homes, evictions, rent arrears, homelessness and social housing waiting lists are all rising at an alarming rate. Many single older women live in rented accommodation. They are often subjected to high rents, threats of eviction and substandard accommodation.

The plight of older widows living in family homes too large for their needs and with heating and maintenance costs they can’t afford is another significant issue. It can be emotionally difficult for those who have memories of living with their partners and families to leave the family home and move elsewhere.

**Digital Inclusion**

Many older women are digitally excluded because they cannot afford the cost of computers or the internet.

They are marginalized in a society that excludes those who are unable to access health care and other essential services, make payments, shop on-line and complete forms to claim benefits. The government must recognize that many older people are excluded if they are unable to access essential services other than by computer.

**Transport**

The whole issue of public transport, or rather lack of it, is a key area for campaigning as it affects older people disproportionately. A shortage of public transport combined with inadequate staffing levels makes travelling impossible for many. This discriminates against pensioners, the disabled, those in poor health and women too, who incidentally make up the majority of bus passengers. It is especially hard to access public transport in rural areas.

We must continue to fight to preserve the bus pass and campaign for an accessible, integrated and affordable transport system that is safe and secure but also convenient.

**Conclusion / Recommendations**

The government’s attack on pensioners’ entitlements continues and threatens the much-needed benefits we currently receive. We need these additional benefits because our state pension is the lowest in Europe. Women are badly let down by the pension system and disposable income is disproportionate to that of men.

The NPC must continue to campaign alongside NPC Working Parties, trade unions and other organisations to ensure:

* that the government recognises that it must change its policies to reduce inflation, maintain the Triple Lock and retain pensioner benefits.
* to preserve the bus pass and campaign for an accessible, integrated and affordable transport system that is safe and secure but also convenient.
* to campaign for improved, affordable and well insulated housing for rent.
* highlight DWP payment errors and campaign for Widows and WASPI women who have been mistreated and misinformed or given inadequate information by the Government Pension Service.
* campaign for the government, retailers and service providers to recognise that many older people are excluded if they are unable to access essential services other than by computer.
* approach Trussell Trust and similar organisations for information and assistance.
* campaign to prevent the government proposal to start charging for prescriptions for those over 60s.
* campaign to close the gender pay and pensions gaps
* encourage women to participate in the NPC

**Further Information / References**

More on the NPC Women's Working Party can be found on:

[www.npcuk.org/womens-working-party](http://www.npcuk.org/womens-working-party)

**National Pensioners Convention**

**Marchmont Community Centre**

**62 Marchmont Street**

**WC1N 1AB**

**London**

[**www.npcuk.org**](http://www.npcuk.org)