

# Women's Network Exchange

NPC Women's Working Party  
Issue 53 May 2021

We feature the latest pensions scandal, make the case for post-Covid investment in care, and examine how secure one may feel when retiring to a care home.

*Rosie MacGregor*

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## The Scandal of Women's Pension Underpayments

**The Government has announced up to £3 billion total, repayment to thousands of women and some men who were underpaid their state pensions.**

**Which? estimates it will take 6 years to repay all those affected. It was allegedly due to a computer glitch.**

**We hear rather too much about computer glitches from this government!!**



The majority of those affected will receive an automatic backdated payment which could be in the £1,000s (the average payment will be £13,500 but could be potentially far more) but others will need to make a claim and will need to check their pension entitlement.

Those who are due an automatic payment should receive a letter but due to the complexity of the cases some may not, and others may just slip through the net.

Those affected will need to check but as pension payments are a very complex issue and vary for each individual, they should contact DWP if they fall into any of the categories overleaf on 0800 731 0469. Someone should then be able to check their individual entitlement.

As always with Government telephone lines it is likely to be very busy!

Tens of thousands, possibly as many as 200,000 women, are affected and it could boost their pension payments by up to 60%.

**Check on page 2 . You may be one of those women affected.**

## Has your state pension been underpaid?

Are you one of those women affected?

If you reached SPA before April 2016 and fall into any of the categories below it is possible that you have been underpaid your state pension:

- If you are married, reached state pension age before April 2016, your husband reached 65 on or before 17 March 2008 and your state pension is less than 60% of your husband's basic pension.
- If you are a widow and your pension did not increase after your husband died or you were underpaid when he was still alive.
- If you are divorced and got divorced after you retired, you may be eligible for a full state pension.
- If you are aged 80+ and aren't receiving at least £80.45 per week in state pension irrespective of your marital status.

An heir of a deceased underpaid woman may claim her repayment. Widowers and heirs of married women, where the woman has now died, but who were potentially underpaid the state pension during her life, especially where her husband turned 65 after 17 March 2008, should also look to see if they can make a claim.

Anyone who thinks they may be affected should contact the DWP.

Further information is available on <https://www.gov.uk/contact-pension-service>  
<https://www.which.co.uk/news/2021/03/women-owed-3bn-in-underpaid-state-pension-are-you-eligible-to-claim/>

*Rosie MacGregor*

## A Care-Led Recovery from Coronavirus

The Women's Budget Group published an analysis in June 2020 that is even more significant now. They put the case for investment in care as a better post-pandemic economic stimulus than investment in construction.

Their evidence shows that, in addition to raising standards in the care industry, national investment in care would significantly raise employment levels. The increase would be three times greater than achieved by an equivalent investment in construction. Such investment would reduce the gender employment gap and produce many knock-on benefits to the economy. [www.wbg.org.uk/commission/](http://www.wbg.org.uk/commission/)

*Janet Shapiro*

### Key points from the report written by Dr Jerome De Henau and Professor Susan Himmelweit

- \* Currently, UK parents pay the highest childcare costs in Europe and the second highest in the world, and 1.4 million older people have unmet care needs. The Covid-19 pandemic has exposed and exacerbated the UK's crisis in care.
- \* Investment in care is not only needed to transform our broken social care system, it is an excellent way to stimulate employment, reduce the gender employment gap and counter the inevitable economic recession as the UK comes out of lockdown.
- \* Any investment in care in the UK would produce 2.7 times as many jobs as an equivalent investment in construction: 6.3 times as many jobs for women and 10% more for men.
- \* Investment in care is greener than in construction and more of its costs would be recouped in increased income tax and National Insurance contributions.
- \* A better care system requires a greater proportion of total employment working in the care sector. If, like some Scandinavian countries, the UK had 10% of its employment in care, a net annual spending of 1.9% of GDP would be required and would generate nearly 2 million jobs in the economy as a whole, raise the overall employment rate by 5 percentage points and reduce the gender employment gap by 4 percentage points.
- \* A better care system also requires that care workers are better trained and paid. Paying all care workers the national living wage and, as training and qualifications improved, subsequently raising pay would increase the net cost, eventually to 2.7% of GDP, but still generate more than twice as many jobs as the same net spending on construction.
- \* Investing in care is economically sound not only because it generates employment but also because it helps create a healthier, better educated and more productive population.

## Women's TUC 2021: 'OUR FUTURE OUR FIGHT'

This was the strap line for this year's online conference. It certainly brought home to me how much more the pandemic impacted on women than on men.

Sue Ferris, the chair of the Women's committee said that two thirds of women key workers earned less than £10 an hour so were not entitled to sick pay. She called for an impact assessment. We then heard from several trade unionists during the conference with quotes such as:

- 1 in 6 women have had to reduce their working hours or quit their job altogether because of home schooling. Women are doing three times more caring for children than men. Many mothers asking for furlough were turned down. Some were told to take annual unpaid leave. Women bear the burden of flexible working with children at home needing help with school work
- Pregnant women, (1in4) are more likely to have lost their jobs or been furloughed rather than men. 75,000 have been discriminated against. Some were made to go back to work despite fear for their safety. They are seen as a burden in the workplace.
- Domestic Violence has increased because of lockdown. 1 in 5 women had to take time off due to this. Millions of women are abused each year but only 40% seek help. 44% under 30 have been harassed and 3 women are killed every day in the UK.
- Black women are 1.6 times more likely to die because of covid and pregnant black women more likely to be admitted to hospital with Covid.
- Disabled women are at a disadvantage at work and still have no effective voice. They are 1.3 times more likely to get Covid.
- Harassment at work must be tackled. Need to look at programmes in other countries e.g. New Zealand. Online abuse of journalists is seen as part of the job.
- 8.5 million women will never see equal pay in their lives because the gap is so big. Three quarters of homecare workers earn less than the minimum wage.
- Many child care workers have gone bust.
- Covid was found to be higher in countries with high inequalities.

This is just a snapshot of some excellent sessions plus fringe meetings

*Marion Wilson*

### **NPC 'Virtual' Annual Convention 2021**

The 2021 NPC Annual Convention will be defying the pandemic and going ahead as a 'virtual' event online this June.

Sadly Covid-19 is preventing our much anticipated annual gathering in person for a second year, so we have decided to hold a series of four webinars over each week in June. The dates have to be finalised, but each session will be free to view and feature guests speakers discussing issues of concern to older people across the UK.

We will be publishing full details shortly on our website - [www.npcuk.org](http://www.npcuk.org) – as well as writing and emailing members with information on how you can view and participate in the online sessions. There will also be written reports of the sessions distributed afterwards for those who cannot go online. We hope you can support these events, and better still, that we can all be together in person next year.

*Bev Morrison, NPC Campaign Officer*

## Rosalind Franklin: her work helps SARS-Covid-2 research

Willesden Cemetery is one of London's most prestigious Jewish Cemeteries. It was opened in 1873 on a 20 acre site and designated a World Heritage site on 4th September 2017. It is open to the public. Many prestigious people have been buried there including Rosalind Franklin, who was featured in Exchange 51.

There is now a new "House of Life" visitor experience. Officially opened on 7th September 2020, it shares stories of the people buried there through videos and webinars. (There is also an exhibition at Willesden Library) Open Monday-Thursday 10am-1pm and 10am-4pm on Sundays, the cemetery is to be found in Beaconsfield Road NW10 2JE. The cemetery is designated a Grade II on Historic England's Register of Historic Parks and Gardens.

Rosalind Franklin (1920-1958) is arguably one of the most famous people buried in Willesden Cemetery. Born locally in Notting Hill, she died aged 37 years from ovarian cancer in Chelsea. She is best known for her work on the X-ray diffraction images of DNA, particularly Photo 51, whilst at King's College London, which led to the discovery of the DNA double helix.

Francis Crick, James Watson and Maurice Wilkins shared the Nobel Prize in Physiology or Medicine in 1962 yet she was never nominated for a share of the Nobel Prize because they were not generally awarded posthumously.

On her gravestone is the word "Scientist" followed by the inscription "Her research and discoveries on viruses remain of lasting benefit to mankind". It is notably her research that has enabled researchers today to investigate viruses such as SARS-CoV-2. Yet how many people have heard her name?

*Verena Beane*

10:53 Mon 20 Jul



The Royal Mint's new 50p coin commemorates Rosalind Franklin, whose work in x-ray crystallography was crucial to finding the structure of DNA but went unrecognised  
ALAMY

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## Members of the Women's Working Party reminisce.

Members of the Women's Working Party on International Women's Day 2021 recorded their experiences of leaving school and finding their way into what was then a man's world and a less than hospitable workplace.

The majority experienced sexism, harassment and pay differentials between themselves and their male colleagues.

The recordings have now been made into a video of approximately 20 minutes in length as a testimony of what working life was like for young women half a century ago.

It was an environment where the expectation was that they would not pursue a career but rather

undertake the traditional role of becoming a wife and mother. However, by the late 1960s the world was beginning to change with feminism on the rise and more girls leaving school to go into higher education thereby gaining greater independence and financial security.

But there were still obstacles, not least from parents and schools, who often encouraged them to go to teacher training college rather than university.

Even today a good education and equality of opportunity are goals that not everyone can achieve or think to aspire.

The video will be available on the NPC website and we hope it will be widely used and circulated.

Rosie MacGregor

## The People's Covid Inquiry

On February 9<sup>th</sup> 2021, Jan Shortt, NPC General Secretary, wrote to the Prime Minister.

Her letter began:

*The National Pensioners Convention (NPC) is calling on you and the Secretary of State for Health & Social Care to establish an independent public inquiry into the 100,000 (and rising) deaths from COVID-19 in the UK. The citizens of the UK are entitled to understand the missed opportunities, delays, poor decision-making, confusing messages and lessons not learned, that have contributed to this staggering figure of losses.*

It continued to list the foundations of the NPC demand. For full text see <https://www.npcuk.org>

The government has not responded but we do have **The People's Covid Inquiry** hosted by **KEEP OUR NHS PUBLIC** <https://keepournhspublic.com>.

The NPC gave evidence at Session 2 on March 10<sup>th</sup>.

KONP announce that they are holding 'our People's Covid Inquiry' now because they don't think it's too soon to start learning lessons about this crisis, especially while so many people are still dying from Covid-19.

KONP believe this level of deaths was avoidable. We all deserve to know how and why this happened.

*The People's Covid Inquiry is important because over 100,000 lives have been lost, many families left struggling and bereft, and honest answers are needed to understand why this tragedy has occurred'*  
Professor Neena Modi

The Inquiry is chaired by Michael Mansfield QC, with panel members Professor Neena Modi, Dr. Tolullah Oni and Dr. Jacky Davis. Lorna Hackett Barrister is Counsel to the Inquiry.

The timetable of eight sessions is listed below. Documented evidence and any sessions you have missed can be viewed from the website <https://www.peoplescovidinquiry.com>.

SESSION 1 COVID-19: How well prepared was the NHS? [Wed. 24 February](#)

SESSION 2 How did the Government respond? [Wednesday 10 March](#)

SESSION 3 Did the Government adopt the right public health strategy? [Wed. 24 March](#)

SESSION 4 Impact on the population (1 of 2) Disability and social care in the pandemic. [Wed April 7<sup>th</sup>](#)

SESSION 5 Impacts on frontline staff and key workers. [Wed. 21 April](#)

SESSION 6 Inequalities and discrimination [Wed. 5 May](#)

SESSION 7 Privatisation of the public's health. [Wed. 19 May](#)

SESSION 8 Impact on the population (2 of 2) \_Mental health and impacts on schools, children and young people. [Wed. 2 June.](#)

Janet Shapiro

## Broadband—Smart phones—are we getting good service?

Jan Shortt, NPC General Secretary has written to Rt. Hon. Oliver Dowden CBE MP

Secretary of State for Digital, Culture, Media & Sport [Digital Inclusion and Exclusion \(npcuk.org\)](https://www.npcuk.org)

### Lorene asks whether 'Customer Care by Phone' works.

My mobile packed up at the end of last year. I thought enough is enough and decided to upgrade my contract and purchase a brand new all singing all dancing Samsung Android phone which appeared to do everything I needed. When negotiating this transaction, I was told by the person at Virgin that it would be easy to set up and transfer data from my old mobile. All I had to do was transfer the sim card to my new mobile. I would have no problem with this and would be up and running within five minutes. You will be 'Good to Go' were the actual words they used. Yes you've got it of course—I had problems.

When I rang Customer Care they were unable to help me transfer data over and I was advised to go to Carphone Warehouse who would help. Well that would be good if I lived near a Carphone Warehouse or indeed if they were even open. Sometime later and after a lot of advice from friends I rang Customer Care again and after telling them they could have the phone back and a long conversation with a Customer Care worker, the problem was fixed and I was eventually 'Good to Go'.

This frustrating period lasted just over three weeks. I cannot believe I am the only one who knows nothing about the inner workings of a mobile. I want to go into a shop, buy a product and more importantly be instructed on the use of this product. Surely you wouldn't buy a washing machine to be told if it breaks down 'Get your spanner and I will tell you how to fix this over the phone'. We quite rightly complain that post offices are shutting down far too many of their outlets. We complain that banks are making it harder for us to get money out of our accounts because they are closing cash points. Surely we should now be saying that an organisation should not be able to sell you a product without advising you that they will only consider repairing it or replacing it via a phone call. Alternatively, should they not have to offer you face to face assistance within a reasonable distance from your home? Is it just me ?

What do you think ?

*Lorene Fabian, Unite Retired Members*

### Marion is amazed at the irony of it

Our Digital Working Party are trying to help older people come to grips with modern IT but have recognised we need to protect those who do not have internet access.

So as a protest, (however silent) I decided to ask for a paper copy for my census by phoning their free help line

And guess what. In order to do that I had to go online to their website!

How crazy can you get?

*Marion Wilson*

See <https://www.npcuk.org>

### Janet scoffs at IT communications.

Two months ago I wanted to update my Virgin 'pay-as-you-go' mobile, I did not want to change my mobile number.

I found that my mobile was not registered. I tried to register it but had forgotten the password set 20 years ago, so I wrote a letter, having found the address, and gave all the necessary details.

The response was a series of text messages from a call centre, each asking for the same basic information with no reference to my letter. Many of these 'helpers' appeared to have no experience. What happened to my original letter? Eventually, with the help of my son, I abandoned Virgin and took up another contract. I found a way to transfer my old number.

Problem still not solved! I now have to manage using a smart phone. I preferred the old one.

*Janet Shapiro*

## Security of tenure in care homes

Fear of eviction is not something we want to face in our old age. Yet it is a reality for residents at Mary Feilding Care Home, now Highgate Care Home, who must move out by the end of May. There will be other older people throughout the UK facing such insecurity. The Mary Feilding Guild Care Home is not the only one to be sold to a new owner and then closed, but this is a much loved home in my area.

This is where Hetty Bower, the founding member of Hornsey Pensioners Action Group and Britain's oldest anti-war campaigner, died aged 108 in 2013. The home was also featured in a BBC film, 'The Time of their lives'. This can still be viewed at

<https://www.youtube.com/watch?v=2D46IWmyfTI>

(With a combined age of almost 300, Hetty, Rose and Alison live in a home for the active elderly and .....)

Some of the present residents are over 100 years old and have just 3 months to find a new home. Our MP, Catherine West, has launched a petition at [www.catherinewest.org.uk/save-mary-feilding-guild](http://www.catherinewest.org.uk/save-mary-feilding-guild) to halt the plans.

Jan Shortt, NPC General Secretary, wrote to Haringey Councillors on 29th March, that included the demand:

*'We urge you now as a matter of extreme urgency to pause the evictions whilst you investigate the concerns we (and others) have raised. In the event that you find the process of due diligence has failed, then the local authority should be given responsibility to find an owner with the same principles, aims and objectives as the contracts of the incumbent residents. Those residents who have been forced to leave should, if they so wish, be allowed to return on similar terms and conditions.'*

Cllr Sarah James responded on 31st March assuring us of the protection assured under the Mental Capacity Act, and that the council is taking due care for residents faced with eviction.

This correspondence can be found at [www.hornseypag.org.uk](http://www.hornseypag.org.uk).

Since then the press has given good coverage for the residents, <https://www.hamhigh.co.uk/news/mary-feilding-residents-rally-against-care-home-closure-7862572> and more recently for the new owner.

Our group continues in support of the Mary Feilding Guild residents. However, I fear that this home, that I admired and could have considered for myself, may now not be an option.

We must demand is that the government takes proper responsibility for care and produces policy fit for the 21st century.

Janet Shapiro

### **National Pensioners Convention — Women's Working Party — Exchange newsletter**

We welcome articles and reports by women members, regions and affiliates about issues and events affecting women for inclusion in future Exchange newsletters.

Please submit these c/o NPC, requesting that they are forwarded to the Editor— by email to [info@npcuk.org](mailto:info@npcuk.org) or by post

to NPC, Marchmont Community Centre, Marchmont Street, WC1N 1AB understanding that we cannot guarantee inclusion, and they may need to be edited, but we will reply to you.