

# Women's Network Exchange

NPC Women's Working Party  
Issue 36: December 2015

Welcome to the latest edition of Women's Network Exchange. You will find some interesting articles including a report on a pensions meeting at the House of Commons which identified numerous areas where women in particular are disadvantaged and will continue to be treated unfairly by the State Pension. As a result the NPC has taken the lead in establishing a Pension Justice Coalition. We must continue to fight to ensure that the state pension will meet the needs, not just of current pensioners, but future generations.

*Rosie MacGregor*

[apurshouse@npcuk.org](mailto:apurshouse@npcuk.org)

Walkden House, 10 Melton Street, London NW1 2EJ

## The NPC at the House of Commons.

The Trade Union Bill is not only a spiteful attack on worker's rights but on democracy. It threatens the right to strike and will have a harmful impact on industrial relations. The Lobby of Parliament on **Monday 2 November** may not have been successful in persuading the Government to drop the Trade Union Bill but at least there were some voices of dissent even amongst some Tory MPs when it was debated in the Commons on 11 November.

The Lobby was a great day out, the sun shone and thousands of trade union members from across the country had travelled to take part. Despite their anger there was an almost festive mood with Trade Union banners radiant in the sun outside the rally in Methodist Central Hall Westminster. It featured stirring speeches from a furious TUC General Secretary Francis O'Grady who called the bill a 'shambles' and Shami Chakrabarti from Liberty who reminded us all that divide and rule is the oldest trick in the book. She made the point very effectively that government rhetoric is setting the public against trade unionists and said 'Who are trade unionists if not the public? Liz Snape TUC President and Assistant General Secretary of my own union UNISON was equally hard hitting.

The queues to lobby individual MPs were long and sent a clear message that members of trade unions oppose this draconian attempt to silence our voices. And we are not alone – opposition is growing amongst employers, academics, voluntary organisations and others who recognise the importance of good industrial relations.

Rosie MacGregor

## WWP membership

in alphabetical order:

Jackie Burns,  
Lorene Fabian,  
Arlene Hansell,  
Susan Howe,  
Katherine Kirby,  
Ellen Lebethe,  
Rosie MacGregor (Chair),  
Meg MacDonald,  
Janet Shapiro (Vice-chair and Exchange editor),  
Louisa St Bartholomew Brown Morgan.  
Marion Wilson sits on the committee as one of NPC's National Vice-Presidents.

**All WWP members are elected as individuals with skills and knowledge that will assist the NPC in its campaigning. Members do not represent any particular group or nominating body.**

## More from the House of Commons

- Rosie MacGregor reports on the September 8th meeting at the House of Commons to discuss women's pensions.
- Lorene Fabian reports on the NPC Rally and Lobby of Parliament on November 4th

# Pension Inequality raised at Parliament

## Notes of a meeting to discuss pension inequality at House of Commons Tuesday 8 September 2015

The meeting was arranged by the National Pensioner Convention to meet with members of Parliament to discuss the injustices within the pension system specifically affecting women.

Shadow Equalities Minister, Sharon Hodgson MP, chaired the meeting. Also present were Fiona McTaggart MP who has done a large amount of work on pensions and women, Ruth Cadbury MP, who is a member of the Women and Equalities Committee, and Kelvin Hopkins MP – they are all Labour MPs. Two NPC Vice-Presidents Jan Shortt (a UNISON member from NE Region) and Norman Jemison (UCU) were present together with representatives from UCU, RCN, Prospect, NASUWT and NUT and I was there as Chair of NPC Women's Working Party but also representing UNISON retired members.

Despite the introduction of a new single tier state pension the manner in which it is being introduced and the scheme itself will remain discriminatory, against women in particular, and will continue to lead to greater pensioner poverty.

Jan Shortt very effectively set out the issues surrounding inequality for women in pensions. She explained that it was generally impossible for women to accrue the same occupational pensions as men as a result of low pay, part-time working, time off for childcare and caring for elderly relatives. This is compounded by the fact that many don't get a full state pension having relied on their husband's contributions and this leaves women frequently forced to rely on their husband's pension income in retirement. She stated that 'women are right at the back of the pension queue' and that a 'whole generation is living in poverty as a result of not having a pension of their own'. Three quarters of women pensioners live on or just below the poverty line. Jan painted a bleak picture of how women have not been treated as equally as their male counterparts not just historically both within the workplace and in retirement but that it continues to this day. All women born on or after 6 April 1953

will receive the new pension but not those women born after 6 April 1951 despite a man born within those dates being eligible. This discrimination is a result of the earlier legislation to equalise pension age for men and women.

The proposed increase to 35 contributory years to achieve a full state pension will also have an adverse impact. The effect of austerity has meant that many of those who are low paid are on zero-hours contracts where many are treated as self-employed, meaning their employer does not have to pay National Insurance on their behalf and most are unable to afford to pay into any form of pension scheme. The introduction of auto-enrolment and the new pension freedoms all pose challenges. It is a fact that low pay translates into a low pension in retirement. The Joseph Rowntree Foundation has estimated that £193 is required for a minimum stand of living whereas the basic state pension falls far short of that at £115 currently.

Jan spelt out NPC policy of a basic state pension for all regardless of contributions set at 70% of the living wage.

Fiona McTaggart was equally hard-hitting. She spelt it out that only 48% of women get a full state pension compared to 80% of men. What's more with life expectancy increasing it means that the longer you live the poorer you will become. Matters can only get worse and she stated that there seems to be 'gender blindness in current government policy'.

The discussion was opened to the floor and after a short debate it was agreed that a joint submission to a potential Select Committee on Pensions would be the most effective way forward and that a request for this might best come through the House of Lords by working closely with new Shadow Pensions Minister and Baroness Hollis. Any submission should include older women's pensions, the impact of austerity on all pensions and same sex partnerships and pensions/survivors pensions. It was considered that NPC would be the most appropriate organisation to pull this together with the help of the various trade unions.

*Rosie MacGregor*

## Women's Working Party banner at the Lobby of Parliament on November 4th



The NPC's annual Lobby of Parliament on 4<sup>th</sup> November began with the usual photo shoot with many banners. The rally was booked in committee room 14 booked by Kelvin Hopkins, MP for Luton North, friend, supporter and associate of the NPC. There was an air of anticipation, with hope for the future but dread of the worsening austerity.

The Shadow Minister for Pensions **Nick Symonds**, spoke first. He is newly promoted by the Labour Leader Jeremy Corbyn. He outlined the massive challenges that would face a future Labour Government which included social care. The new strand of concern was the so called freedom to deregulate private pensions, rather than a plan for life which would spread out a person's pension entitlement over his/hers remaining years. To be able to have all or most of the entitlement up front would lead to massive problems. 1 in 7 new pensioners have been targeted by newly formed financial organisations. Even the Government's Works and Pensions select committee are issuing warnings. In addition to that, the advice offered by the official

website is not too good. As for State Pensions, it was reported that 700,000 people will not be entitled to the new state pension. Jeremy Corbyn has announced that he intends to set up an Older People's Commission, to which the NPC has already been invited.

**Neel Radia**, Chair of the National Care Catering Association spoke about the Meals on Wheels campaign. He gave an alarming report which highlighted the fact that more people in the UK suffer from and are consequently treated by the NHS for malnutrition rather than obesity.

He ended his contribution by highlighting their 3 national aims:

- To encourage the Government to make 'Meals on Wheels' a statutory protected service.
- To call on the Government and councils to recognise the real value of adult social care services
- For the Government to safeguard existing meals on wheels service to ensure that older and vulnerable people have access to nutritious meals that can be delivered to the home in a safe way

During the question and answer session Neel said that it was continued funding cuts that led local councils to cut or reduce 'meals and wheels services'.

A sobering thought is that the average cost of a meal per day is £3.55 but a hospital bed costs

on average £300 per day.

Prevention of malnutrition will save the NHS money

**Jan Shortt**, Vice President of the NPC, focussed on the question of social care, a commitment since 1948, which was needed as much now as then. We have witnessed the introduction of the private sector and the 'profits before people' philosophy that is slavishly followed leads to the introduction of zero hour contracts and undertrained staff

**Mark Serwotka** General Secretary of the PCS made a passionate heart felt speech, made even more relevant by the fact that he was holding his life saving heart pump in his hand. This is supplied by the NHS, and without it his life would come to an end.

He described his operation that was attended by around a dozen staff most of them immigrants. In his opening remarks he said that it is clear that the Politics of Austerity cannot be accepted.

This current Tory Government wants us, the working people, to fall out among ourselves. We have the age old practice of 'divide and rule' with a cabinet full of millionaires sitting back and laughing at us. Billions of pounds of tax annually are either not being collected, avoided or evaded.

Meanwhile his members are facing redundancies and added cuts. Quite clearly a false economy to make the very people that are needed to collect taxes redundant

**Continued overleaf**

## November 4th Lobby of Parliament continued

**Dot Gibson**, General Secretary NPC echoed Mark's comments regarding the need to 'fight as a united body', not to be fragmented.

Dot highlighted her concerns regarding the forthcoming autumn statement. There is a clear view that the cuts would be devastating for working people and the poorest in society, including pensioners who were already on one of the lowest pensions in Europe.

Dot also made the point that some people are critical of the NPC leadership for being too political. Well how can that be?

It's the politics of Government that determines the wellbeing of its people. It's Government that decides how to allocate national income according to political bias. It is only a political decision that will change and shape the future for pensioners, the old and vulnerable, the young and needy.

The rally was a clear success - we had a warm reception from the Labour Leadership. We also witnessed the vigorous students' lobby; they warned of the ill-consequences of extortionate student fees.

Young and old together at the House of Commons!

*Lorene Fabian*

**Text abbreviated by editor. Lorene's full report is available on request.**

## NPC at the TUC Manchester demonstration



Many groups from NPC joined the TUC national demonstration in Manchester on October 4<sup>th</sup>. Our General Secretary was there, but it was huge, at over 60,000, and we were scattered.

The message was 'No to Austerity and to the Trade Union Bill', the demonstration timed to coincide with the Conservative Party Conference.

Our group was from Greater London Region NPC. Four of us, Meg McDonald, Shirley Murgraff, Janet Shapiro and Barry Todman travelled from London with the NPC banner.

The Manchester Police were very helpful - posted at junctions to help us find the way. Apparently their forces are being cut by 50% from 8,000 to 4,000. On arrival we followed the crowds to the start of

the march at the main stage area of All Saints Park along the Oxford Road. This was cramped, but by squeezing and cajoling, we managed to end up at the front of the demonstration. We were near the stage with our banner unfurled along with the workers of the Redcar ICI plant who were given priority of place throughout the march. Our banner was photographed and a couple of us interviewed in the sunshine.

We were near enough to hear the speeches that started the rally, ending up with songs from Billy Bragg.

Len McClusky, UNITE General Secretary addressed us saying that "the rally was a clear message to the government".

Frances O' Grady, TUC General Secretary told us how huge the march was, and still growing.

Paul Novak, Assistant General Secretary of the TUC said that "the government is driving through tens of billions of pounds worth of cuts to public services and are trying to gag the ability of the unions to protest when trying to defend those services. 6.5 million people are members of unions and the government is forcing through an anti-democratic bill putting

limitations on the "right to strike and protest".

Billy Bragg's last song was "there is power in the union" but he changed the lyric to add "take the money from Trident and spend it on the NHS". The march set off at about 1.30, down Oxford Street, through the city and encircling the Conservative conference centre, ending up at Deansgate on Whitworth Street for more entertainment and speeches.

There were spectacular banners - from UNITE, UNISON, NUT, GMB, USDAW, RMT, FBU and other protest groups, many dressed up as pigs. It was a mixed crowd - young people, families others in wheelchairs. The Conservative conference centre was apparently well sealed off, but as we passed near, sounds of whistles and horns filled the air.

Minor incidents were reported, but the march was very good natured with only four arrests. Unfortunately we could not stay at Deansgate for the final rally speeches, but made our way back to Piccadilly station, calling in for a well-deserved drink. Then along with many of our comrades we caught the 4.30 train home.

*Meg McDonald*

## The Real Extra Cost of Living Alone

Although living alone is not confined to pensioners it is unfortunate that, as people get older, they often live alone, find life more expensive than as one of a couple and become more isolated. Women are more likely than men to fall in this group, as they generally live longer.

Apart from those who receive a council tax rebate, others living alone have a 25% reduction. Therefore the cost per person is 50% higher than in a 2-person household.

Many other household expenses are the same for a single person as for two or more. Some examples are as follows:

- TV licence (just over £12 per month for those under 75 years)
- Landline telephone rental
- Heating
- House/contents insurance

- House maintenance and repairs
- Personal alarm (about £14 per month + VAT where applicable)

Other possible expenses are rent or mortgage payments and chiropody for those unable to cut their own toe-nails. (This costs about £30 per month – more if a home visit is needed). Also some pensioners need to run a car.

As some of the above are variable amounts, according to the individual's circumstances, it is impossible to say exactly how much extra a single person would pay compared with half that of a couple.

However, if anyone is interested, my own monthly extra expense as a single householder, without a car, is about 20.5% of my state pension.

*Arlene Hansell*

## Personal Alarms

If you are living alone, even if you are normally fit and well, it is a good idea to equip yourself with a mobile phone and keep it on you so that you can summon help if needed. If you have any health problems we recommend that you enquire about getting a personal alarm. One of our Women's Working Party, regularly travelled to meetings in London, had a bad experience. One night she fell, could not get up and was unable to reach her phone. She lay there for many hours; when found she was suffering from dehydration and needed hospital treatment. Fortunately she recovered.

From time to time we hear of people found weeks or even months after having died, perhaps of stroke or heart attack. Arlene read of an extreme, but true, story about a couple who lived in west Kent. The wife was bedridden and her husband was her sole carer. One day he had a heart attack

and died. She was unable to get to the telephone. When eventually the postman realised that was something was wrong and raised the alarm, the wife too was dead.

There are many firms providing personal alarms: most work by alerting nominated friends or relatives. While relatives want to know if there is a crisis, they may not live near enough to assess whether it is serious and what to do. Some schemes provide additional help. Costs vary but are generally at least £15 per month before VAT. Many health conditions will make you VAT exempt.

But older people often do not admit needing an alarm and begrudge the cost; I am following up the case of one of my neighbours who should have a personal alarm. She rejected the installation as it caused her problems. Certainly personal alarms are too expensive for those on low incomes and there is a case for a subsidy.

Having enquired in my local borough I find that Haringey has

an extensive community alarm and telecare/telehealth service. Over 5,000 people have this service. Services extend beyond just a community alarm which can be a pendant or wristband, whichever preferred; these could include sensor pads put in strategic points in a property, dotted about the floor etc. in case the person tends to fall or wander.

Age UK has a personal alarm service, and commercial firms Telecare24 and SureSafe advertise a variety of services. For instance a safe store for the house keys can be installed, necessary to enable those wanting to help get in?

What is the situation in your locality? Is it working well? If personal alarms are offered, are they efficient, easy to use and not beyond the means of a person on a small income?

[www.ageuk.org.uk/products](http://www.ageuk.org.uk/products)

[www.telecare24.co.uk](http://www.telecare24.co.uk)

[www.personalalarms.org](http://www.personalalarms.org)

(SureSafe24/7)

*Janet Shapiro*

## Women in the media

'**Servants: The True Story of Life Below Stairs**', the series of three programmes on BBC4 by Dr Pamela Cox dispelled the cosy image of women in service. Being a great granddaughter of servants Dr Cox had a personal interest.

In 1901, one in four of the population (1.5 million) were in service, most of them women. What it was like for them is mainly found in stories embedded in family records. Servants commonly worked 7 days a week from 5am to 10pm. Life for servants in late Victorian and early Georgian times was brutal; no rights and little respect for maid-servants.

At the outbreak of WWI some women took up employment in factories but by 1917 there were still 1.25 million women in service. Jessie Stephen, a young Glaswegian maid, badly treated then sacked, became an activist in the 'Domestic Workers Union'. Julia Varley set up a Domestic Servants Club in Birmingham in 1929. She issued a charter of appropriate conditions of work that covered: hours, time off, a minimum wage, a bedroom of her own, uniform to be supplied, to be called by her own name. Getting employers to comply with the charter proved to be difficult.

It was economic change and other employment opportunities that created a shortage of servants and enhanced their bargaining power. But smaller middle class homes continued to employ a 'maid of all work'. Conditions described by Margaret Powell (author of 'Below Stairs') were miserable.

The introduction of labour saving devices has made hiring servants less necessary, but contemporary domestic workers remain vulnerable through isolation, informal employment, migrant status and lack of English language skills. Lucy Delap points out that the abolition of the Overseas Worker visa in 2011 was a retrograde

## Margaret Owen a barrister defending women

Margaret Owen is a barrister specialising in women's human rights. She has previously worked as an immigration and asylum lawyer, as head of the Law and Policy division of International Planned Parenthood Federation, and as a consultant to various UN organisations.

Following the death of her husband she became acutely aware of the plight of widows overseas, particularly in conflict and AIDS afflicted countries. She founded the first international organisations to address human rights issues in the context of widowhood, and is now the director of WPD, Widows for Peace through Democracy, which is the umbrella for many partner organisations across the world.

step, and that domestic workers are not included in British health & safety legislation that accords protection to other workers.

'**Suffragette**' At last a film about the Suffragette movement, slow to achieve like female suffrage itself. If you have not seen the film, make sure you do!

The making of the film highlights the dearth of women in the film industry. This one was directed by Sarah Gavron, written by Abu Morgan, and produced by Faye Ward, all women! Some filming took place in the palace of Westminster, and old footage was included, that of the funeral of Emily Wilding Davison, the suffragette who died having thrown herself before the king's horse at the Epsom Derby.

Suffragette leader, Emeline Pankhurst, appeared briefly in the film that showed women from all classes working together. The film's main heroine was an ordinary working woman, Maud, drawn into the movement by a fellow worker at the Bethnal Green laundry. We see how women were powerless in so many ways, subject to their husband's command, not even having rights to keep their own child.

Emeline Pankhurst was aristocratic and conservative in her views while her daughter, Sylvia Pankhurst, encouraged working women to organise in the East End of London. Another film is needed to follow these early trade union struggles.

**The Ascent of Woman**, a series presented by Amanda Foreman (BBC Two), was a welcome opportunity to place women, so often invisible, in their rightful place in history. However many of us would question her selection for these four hours.

Many important women were omitted and more broadcasting is needed to celebrate those omitted.

*Janet Shapiro*

She is also a founder member of GAPS- UK (Gender Action on Peace and Security) and is adviser on women and children's rights to the KHRP (Kurdish Human Rights Project.) She is a regular participant at the UN Commission on the Status of Women, and has been the consultant on widowhood to the UN.



Source <http://www.ncwgb.org/> National Council of Women