Old Grey Matter article for Saturday 30th March 2019 EADT

Women's Pension Gap

The National Pensioners' Convention (NPC) has just published a campaign briefing, 'Understanding Women's Pension Inequality', that shows pensions remains one of the key battlegrounds in the fight for equality. It makes pertinent reading and can be obtained online at [www.npcuk.org](http://www.npcuk.org/) The paper states that growing older may be something we prefer not to think about, particularly if we are worried about the atate of our finances and how we can survive on a pension. Poverty blights the lives of many of today's older women, limiting what they can afford to do and isolating them socially. Remember that around two thirds of all pensioners living in poverty are women.

Although men and women are equal in employment law, it is still much harder for women to obtain a decent pension. Many women have working lives that are interrupted by periods of full time and part time (unpaid) family caring. At any point in time, roughly a third of women work full time, a third part time and a third not in paid employment. Thus women, especially those raising a family, are less likely than men to have full time continuous employment, while simultaneously earning less per hour than men in most cases.

Despite more than 30 years equal pay legislation, there is still a marked gender gap between earnings. In 2018 the Office for National Statistics gave an average full-time hourly rate of £9.36 for women and £14.31 for men. Because the average earnings for women over their working life are smaller than men's, so are their earnings- related pensions.

On average, pensioner women receive 25% less state pension than men. In November 2017, the average weekly amount of state pension received by women was £126.45 a week compared to £153.99 for men. The report continues with many facts and figures and concludes by stating it is not acceptable that women are condemned to less comfortable retirements due to inherent unfairness in the labour market and pensions system. All women (and men) need a decent state pension set at 70% Real Living Wage (£200 a week) and the NPC seeks support from the general public in this campaign.

Christopher J. Brooks, Chair,

Suffolk & Anglia Regions

Pensioners Associations (NPC)