

State pension age changes: Same-sex couples hit with a 'double whammy'

Former pensions minister Ros Altmann says issue of state pension age changes for same-sex couples has not yet received much attention



By **Serina Sandhu**

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Sandra Morris (L) and Pamela Shallcrass (R) have both been affected by the state pension age changes (Photo: Sandra Morris)

A same-sex couple who have been affected by the **state pension age** increases for women are calling on the Government to compensate them for the money they have lost out on.

Sandra Morris and Pamela Shallcrass, who have been together for 18 years, said they were "gobsmacked" when they found out they both would have to wait until the age of 66, rather than 60, to access their **pension**.

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They said they had been hit with a "double whammy" and that little attention had been paid to the impact the Government's changes would have on same-sex couples like them.

"All the coverage I have seen has been about straight couples or women on their own. We've got a real double whammy here... Financially, it feels so unfair," Ms Morris, 61, told [i](#).

'Double blow'

Former pensions minister and Conservative peer Ros Altmann said the issues of state pension age changes and same-sex couples had not yet received much attention.

"But of course it can be a double blow to women who were never told that their state pension age would not be 60. If both partners in a same-sex couple had been expecting to receive their state pension at age 60, and neither has another pension from an employer or privately, then they may well struggle to make ends meet without continuing to work.

"For those in good health, that may not be such a problem, but women who are ill or infirm and not able to carry on easily, or those who are impacted by the ongoing age discrimination that sadly still permeates the labour market, their expectations of being able to live at least on their state pension will be disappointed," she added.

'No letter from the DWP'

The couple, who are civil partners, said they only found out about the state pension age increases when Ms Shallcrass, 65, decided to get a pension forecast at the age of 56 – four years before she expected to get her state pension. They, like many other affected women, claim they never received a letter from the [Department for Work and Pensions](#).

But the Government has always maintained the changes were "clearly communicated".

Together they are set to lose out on more than £100,000 in state pension payments at today's rate and will both have to continue working to get by financially.

The Government's decision to increase the state pension age for women, in line with men's, has meant women are having to wait years after they expected to retire for their state pension.

It has already equalised to 65 but the state pension age is in the process of increasing to 66 for both men and women. Further increases are planned for the coming decades.

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'Faced inequality throughout our lives'

The generation of women who were born in the 1950s and therefore affected by the changes had been "hammered," said Ms Morris, who runs her own miniature artisan business.

"Successive governments have not even considered the impact these changes would have on women. We've faced inequality throughout our lives. I think they just thought we were an easy target - we would just roll over and take it.

"The assumption [is that] most women are married, their husbands will have good pensions. I think there have been all sorts of assumptions... no thought was given to the actual reality of what women's lives who have grown up in that time frame were actually like."

Ms Morris has multiple sclerosis, as well as other chronic conditions, and is already finding continuing to work difficult. She does not think she will be able to carry on working for five more years until she gets her state pension.



Some women say their finances have been hit by the state pension age changes (Photo: PA)

No letter from the DWP

Ms Shallcrass added: "I found it unbelievable the Government could do such a cruel thing to women just coming up to retirement age."

She too works for the miniature artisan business in an administrative position. While her state pension, which Ms Shallcrass will get in September 2020, will ease some of the burden for the couple, it will not be enough to allow them to step back from work completely.

"There's a lot of stress and anxiety in making ends meet. We should both

actually be having our state pension. It would make a huge difference," said Ms Morris.

The couple have no issue with state pension age equalisation but are angry about the way it has been handled.

Referring to the amount they are set to lose and the lack of notice, Ms Morris said it would have been "impossible" for them to prepare for the financial hit.

"What we and, I think, most other 1950s women would like the Government to do is implement a programme of complete restitution - the restoration of the money we have lost and recompense for women who have already had to wait for the additional six years," she added.

The DWP said: "The Government decided more than 20 years ago that it was going to make the state pension age the same for men and women as a long-overdue move towards gender equality, and this has been clearly communicated. We need to raise the age at which all of us can draw a state pension so it is sustainable now and for future generations."