



VICTORIA BISCHOFF: Let's level up the state pension by playing fair on people who need to retire early

By [VICTORIA BISCHOFF FOR THE DAILY MAIL](#)

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As someone who writes for a living, I find it easy to imagine working long past the official state pension retirement age.

After all, I spend most of my day sitting (and occasionally standing) at a computer, on the phone or in meetings.

But for those with more physically demanding jobs, such as builders, carers and gardeners, this is unlikely to be an option.



Delayed retirements: Currently, 66 is the earliest age you can claim your state pension. This is set to rise to 67 from 2026, and then to 68 from as early as 2039

In fact, they may well need to retire many years earlier, as they are more likely to suffer work-related health issues.

And if they don't have a decent private pension to fall back on which many will not — they will be left struggling to make ends meet.

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Meanwhile, those with serious medical conditions face dying before receiving a penny of their state pension — despite paying decades' worth of National Insurance contributions.

That is why campaigners, including former pensions minister Baroness Altmann, are leading calls for the state pension age to be made more flexible. Currently, 66 is the earliest you can claim your state pension.

This age is set to rise to 67 from 2026, and then to 68 from as early as 2039. Ministers say the increases are necessary because we are living longer.

But we aren't all living longer. The average life expectancy has fallen since Covid.

And the gap between the expected lifespan of those in the wealthiest and poorer areas is widening.



Those who do manual jobs may have to retire much earlier than office workers - and given the rising pension age, they could find they struggle to make ends meet

Boris Johnson pointed this out in his Tory Party Conference speech this month, questioning why the inhabitants of Ribble Valley lived seven years longer than people in Blackpool, which is only 33 miles away.

So it's high time we had a sensible conversation about what could be done to make the state pension system fairer.

At present, if you delay taking your state pension, you will be rewarded with a larger sum.

But this flexibility benefits only the healthy and wealthy.

Some experts suggest allowing early access to those who can no longer work and are in poor health — perhaps at a reduced rate.

“If Boris truly wants to 'level up' the country, we cannot continue to do nothing”

Alternatively, ministers could consider a flexible state pension age, say between 60 and 66, that recognises the vast differences in life expectancy nationally. Or they could close the chasm between the benefits available to those of working age and pensioners.

None of these options is simple, and would need careful consideration as part of a proper review.

But if Boris truly wants to 'level up' the country, we cannot continue to do nothing.

Shameless bank

Last month we told how a vulnerable 82-year-old pensioner, John Wardle, had lost £6,936 to a cruel scam while undergoing cancer treatment.

He was confused about what happened, and only remembered receiving a call from someone claiming to be from his bank who had concerns about his account security.

After taking three months to investigate, Barclays then said it would only repay £1,998.

When Money Mail intervened, the bank admitted it had failed to provide the 'high level of service expected' and gave a full refund.

Barclays added that it now recognised John was a victim of 'sophisticated manipulation'. So I was astounded to learn last week that the bank had dipped into his account to take back £3,000 without so much as a call.

John, who is in the middle of a gruelling radiotherapy programme, was then forced to wait in the cold entrance of his local bank branch, where he was repeatedly denied access to a toilet, in the hope someone would help him. It was not until we intervened again that he was repaid.

This is not only shameful but flies in the face of strict City watchdog rules that require banks to treat vulnerable customers fairly.

As John's fuming son said: 'The fact the money seems to have arrived back in his account without any notification tells me the bank does not care about its customers, only its bottom line.'

A spokesman apologised for the error. But if I were UK chief executive Matt Hammerstein, I'd be asking urgent questions about why my staff thought it was acceptable to treat a customer so despicably — or soon John, who has banked with Barclays for 55 years, won't be the only customer looking to move their money.

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