

**QUESTION(S) FROM MEMBERS OF THE PUBLIC**  
**Wednesday, 14 September 2016**

**1. QUESTION FROM MS PALETHORPE**  
**Re: State Pension Arrangements**

Would the Cabinet recognise and agree that the unexpected rise in SPA will have a negative impact on Devon's economy with the loss of up to 6 years pension income (an approx. loss of up to £42,000 ) for each of these women?

**REPLY BY COUNCILLOR HART**

The Cabinet will, later in this meeting, consider the Notice of Motion on this topic referred from the last Council meeting in July when a significant number of public and members of the WASPI campaign attended ... and those present today (or watching on the webcast) will no doubt listen intently to these latest discussions.

State Pensions are of course determined and regulated by HM Government and not local Councils who nonetheless, I accept, may also have to deal with the consequences of problems people may face as - exemplified by this and subsequent questioners. While recognising the difficult decisions necessarily made by Governments to address the severe financial problems the country has faced - and continues to face - the Council equally understands the genuine concerns of people at the impact of the change to state pension arrangements made by this and previous Governments and I have already raised these issues, personally, with Devon MPs, when I met them earlier this week in support of the campaign.

In the particular circumstance posited, were an individual receiving no income other than state pension in the intervening period then I can confirm that the 'shortfall' would be in the region of £40,000 per annum but, taking a balanced view, it is equally not possible to say what proportion of those affected would be able, or choose, to continue working and therefore receive an income which would of course would have a positive impact and negate the loss of any pension.

**2. QUESTION FROM MS COLCLOUGH**  
**Re: State Pension Arrangements**

Does Devon County Council recognise and acknowledge the very real difficulties of women in this age range in finding employment?

**REPLY BY COUNCILLOR HART**

I would refer Ms Colclough to the answer I gave to the previous question, recognising the impact of any pension changes on individuals' future employment.

**3. QUESTION FROM MS SALTER**  
**Re: State Pension Arrangements**

Does the Council recognise and agree the negative impact on childcare provision in Devon, of 'granny', not being able to offer family support because she is still working or looking for work?

#### **REPLY BY COUNCILLOR HART**

Again, I would refer Ms Salter to my previous answers on this matter. While I recognise that, undoubtedly, informal childcare arrangements are made with relatives, including grannies, across Devon - the extent of that is unknown. While the County Council has a role to play in actively encouraging providers to expand the number of places available where a need for more childcare places can be demonstrated, it [the Council] has no way of knowing the extent of those existing informal arrangements which also means it is not possible to quantify the impact of such support not being available in future.

All 3 and 4 year olds are entitled to 570 hours a year of funded early education and this will double for working families from September 2017, so that they can access 1140 hours of childcare a year free of charge. This will, I am sure, be welcome news for many families across the county and the Council is planning to ensure that all parents who want childcare can access a place. I understand also that some two year olds may also be eligible for 570 hours of funded early education and those children will be sent a 'Golden Ticket' which they can take to an early years provider to take up a place.

#### **4. QUESTION FROM MS COXON**

**Re: State Pension Arrangements**

Does Devon County Council recognise and acknowledge the negative impact on social housing due to the unexpected rise of SPA?

#### **REPLY BY COUNCILLOR HART**

I would refer Ms Coxon to my previous answers but would also point out in this case that housing is a District Council function to whom the question should perhaps more properly be addressed.

#### **5. QUESTION FROM MS EDWARDS**

**Re: State Pension Arrangements**

It is common practice for voluntary services to support Council or NHS services in key areas such as mental health provision, children, education and learning, does the Council recognise and acknowledge the negative consequences of increases to SPA on voluntary service?

#### **REPLY BY COUNCILLOR HART**

I would refer Ms Edwards to my previous answers and while acknowledging the valuable contribution that volunteers and volunteering makes in and to our communities it is again the case that the neither the Council nor, I suspect, the voluntary sector has any way of quantifying the impact of such support not being available in future.

#### **6. QUESTION FROM MS BROADBENT**

**Re: State Pension Arrangements**

Will the Council support the motion to help Devon's 1950's women by calling upon the government to make fair transitional arrangements to those affected?

#### **REPLY BY COUNCILLOR HART**

I would refer Ms Broadbent to my answer to Question 1 and am confident she will be pleased with the outcome of the debate on the Notice of Motion later in this meeting.

**7. QUESTION FROM HON. ALDERMAN MARSH**  
**Re: Okehampton Railway Line/Station**

Can the Cabinet Member please confirm the County's current policy and position in respect of the £250,000 which was allocated to the development of a new Okehampton East Station (in line with the previous decision of the Cabinet (Minute 480/11 April 2012), reproduced below) and it is hoped that the Cabinet Member would also meet with the OkeRail CIC members to confirm the County Council's continuing support.


**REPLY BY COUNCILLOR LEADBETTER**

I can confirm that the funding remains allocated to the Okehampton East station as part of the Invest in Devon fund. However, a station cannot be built until there is certainty about a future regular rail service through one of the two franchises serving the area. The County Council is a member of the OkeRail group and continues to provide it with technical support and advice. Officers are also liaising with Dartmoor Railway CIC, the current leaseholders of the line, on the technical and operational aspects of the station and the related rail service.

I would be happy to meet with CIC members to offer this reassurance in person, if so desired.

**\*480 Opportunity Okehampton Development and Station (Minute 370/13 July 2011 )**

(Councillors Greenslade, Way and Westlake attended in accordance with Standing Order 25(2) and spoke to this item).

The Cabinet considered the report of the Head of Economy Enterprise (EE/12/6 - [text only](#) | [pdf](#)  EE/12/6) on the pattern of development on the eastern side of Okehampton to promote employment growth and support sustainable transport and seeking approval to the necessary planning consents being sought for those schemes being promoted by the County Council.

It was MOVED by Councillor Mumford, SECONDED by Councillor Hughes, and  
RESOLVED that approval be given to the submission of:

- (a) a revised outline planning application for mixed use commercial development at the Opportunity Okehampton site; and
- (b) a planning application for a new Okehampton East station on the Opportunity Okehampton site together with a pedestrian and footpath link joining the site with Hambledown Road and the provision of an initial station car park.

**[NB: Questioners have provided background information in the form of case studies or personal histories as to how SPA changes may/have affected individuals which are, exceptionally, also circulated as representations made to Cabinet in relation to the Notice of Motion on this topic (to be) considered at today's meeting.**

### **A Personal Story**

*'Over 50,000 women in Devon were born in the 1950's. This is the story of one of them (Mrs B, from West Devon) I understand that you may have received a great deal of information regarding the history of WASPI, however, I thought I would write to let you know how the SPA changes have personally affected me and my family.*

*I was born in July 1954 and worked as a registered nurse for the NHS all my working life in total around 37 years with only two short breaks for maternity leave.*

*In 2009 my husband took early redundancy so with his "works pension" secured we took the opportunity to move to France. I was aware that the women's SPA had changed and was under the impression I would receive my state pension at the age of 62. Of course this loss of my pension was a consideration in our plans but we thought we could manage to plug the gap for 2 years by using our savings.*

*However the second changes made in 2011 to the age I would receive my pension were a much more serious blow to our finances. I was never informed personally of these changes the first information I came across was via the online petition which led to the WASPI campaign. In 2012 I contacted the DWP and received confirmation that this was indeed true my pension age would now be 65.5 years. I was 59 and there was no way I could start a private pension scheme or due to living in France find suitable work.*

*Due to various family circumstances we have now returned to the UK, to Devon.*

*Whilst we are not destitute our finances are tight and our savings are dwindling, this of course affects our spending power and our financial contributions to local shops & charities.*

*I have looked into returning to work as a nurse but as my 'registration' lapsed whilst living in France I find this is not straight forward, it involves a period of study in a university and a long period of supervised practice, which I agree is quite right to ensure good patient safety. However this would not guarantee me a suitable job at the end of this re training compounded by several factors including living in a rural community with no public transport to get me to & fro, my age and my stamina.*

*I have looked at claiming benefits but find I am not eligible for any.*

*Depending on my husband financially has affected my self esteem, for the first time in my adult life I am financially dependent on someone else which is difficult for me as a previously independent woman. It saddens me we can not help our children or grandchildren financially.*

*I truly worry for our health in the future, for example dental and eye care or should we need a care home we will have no savings left to pay for 'them.*

*Thank you for taking time to read "my story".'*

### **The experiences of a Mrs C from South Devon demonstrating how difficult it is to find work when in or approaching your 60's.**

*"For myself and my husband who is approaching his 67th birthday this situation is not what we planned or envisaged.*

*I didn't have the luxury of employment with private pension until my last child became a teenager. This is when I could find employment outside of office cleaner, shop assistant, oven cleaner in superstore etc., and became a Teaching Assistant at a Comprehensive College where the local education authority had a private pension plan.*

*This was something I embraced for 12yrs before leaving in 2012 due to health issues.*

*I was then 58 years and found out my pension age was going to be 65 years 4 months 23 days. I'm a 1954 baby and am appalled at the steep rise in the amount of time added from the previous birth year to wait for my pension.*

*My health issues are, to a degree, being sorted; an MRI in 2012 showed degenerative lower spine that is irritated by walking up stairs, carrying anything over a certain weight. It is something I have to personally manage alongside a degenerative bone in my neck I believed caused by a fall I had at home in 2011. Treatment for neck is ongoing at present, some five years later. I also had minor bowel surgery in 2013.*

*What employer would employ me? I could be retrained I suppose, maybe a receptionist but what about the days I wake up with whiplash headache from the fall I had at home?*

*I'm now 63 years on my next birthday in February! I also help out when I can - being with our grandson, collecting him from nursery (soon to be school this September), while his parents are busy working (thankfully) enabling this country's economy to thrive, and pay their mortgage.*

*Surely paying 1950's ladies their State Pension is socially more prudent than making the young people of this country go onto benefits, take their skills elsewhere or, heaven forbid, feel so worthless that their mental and emotional health becomes a burden to the system."*

### **A Real Life Situation - 'Ms S from South Devon explains how one family's childcare arrangements have been affected by SPA changes**

*'I am 61 years and have now worked for over 45 years, paying National Insurance Contributions.*

*I had hoped to retire at 60 years of age (in 2015) to be able to spend more time with my 3 young grandchildren before they grow up. My granddaughter has just been diagnosed with Type 1 diabetes at 7 so I have tried to help my family as much as I can. I was notified in 2012 by a short letter that I my new State Retirement date has been increased by 6 years. I will now retire in 2021. This also affects my family as grannie to 3 young grandchildren as my children struggle to find childcare during school holidays and I can't help out. I spend all of my work holidays helping out with childcare as it helps my family who have to work.*

*I will explain a little about my circumstances and why I want to be well when I retire, I brought up my two children as a single parent. I worked all through their childhood as I wanted a good future for them, (they are both successful and work full time). I also cared for my mother who had a dense stroke and was in nursing care before she died in 2013.*

*I was diagnosed with a rare type of cancer in 2009 and was very lucky to have fantastic care at my local hospital. I now know to value each day and want to spend time with my family while I am still well and healthy. My health is good at present but I am not sure what is around the corner (my father died at 66 years of age of cancer, a year after receiving his pension).*

*By working another 6 years I will have lost at least £35,000 in pension payments, for someone who has lived on a low income throughout my working life I feel this is unfair treatment. I had hope to retire and take up voluntary work in schools teaching children to read.*

*Mine is one of many stories of how women who have worked hard throughout their life, supported family and continue to support parents, children and grandchildren but now find they have to continue to work for another 6 years before they can retire. I do wonder how many women of my age will not live to receive their pension although they have contributed all their life"*

### **A Mrs H demonstrates how many 1950's women are facing the possibility of selling their homes to live until their SPA is finally reached**

*'This is my story of how the movement of the State Pension Age has drastically affected my life. I was born in 1954 (June). I was medically retired from Royal Mail in 2004, at 50 years of age, with a preserved pension payable from my 60th birthday in 2014.*

*I had received a letter from DWP informing me the state pension age was to be increased, that my pension would commence on 6th September 2018, however in Feb 2012 (just 2 years before I was originally due to retire) I received another letter informing me that I would now not be entitled to my pension until 6th March 2020.*

*In March 2013 my husband was diagnosed with Alzheimer's disease, at the time I was working at a local caravan park where the owners allowed me to bring my husband along to work so that I could keep an eye on him while I worked, I knew though it was only a matter of time before his condition progressed to a level that would mean I would have to give up work , which I did at the end of May 2014.*

*Of course in the expected run of things, I would have now been entitled to begin collecting my state pension, instead I found myself having to give up work to care for my husband with only his state pension, attendance allowance and a small occupational pension my carer's allowance and a small preserved pension. We have just about managed to get by, but this is not how we expected and planned for it to be.*

*This summer we found that my husband's condition had progressed to a level that made it necessary for him to spend 2 days a week in day care at a local care home. We had to have a complete a financial assessment (this was not done until he had been going to day care for 8 weeks) they found that my husband was liable for the whole of his respite care. The unfairness of the assessment and the total disregard for the fact that his income has largely to keep us both (in the absence of my state pension) has meant that we have had to cancel his day care and of course the 'rest days' for me (the first I have had since my husband's diagnosis 3.5 yrs ago).*

*In all probability the time will come when I can no longer manage my husband's care at home and I know that when that happens they will take all his income to pay for his care. With no state pension of my own until 2020, I will no longer be able to afford to stay in our home, or have to rely on benefits or both'.*

**Women in their early 60's often volunteer to help good causes in their communities but have been unable to do so due to the need to work or find work: Mrs S from East Devon says.**

*'The lack of notice of changes to my SPA has caused utter chaos in my life. My dreams for my retirement have crumbled. I am left trying to scrape a living together.*

*It was my intention to spend a lot of my time and energy supporting the Air Ambulance service. I really value the work they do in terms of assisting with emergencies but also the important work they do offering work experience and other community work. I would dearly love to assist their fund raising activities but instead I have to spend my time keeping a roof over my head and food on my table.'*

**The Report of the Works and Pension Committee** concluded  
<http://www.publications.parliament.uk/pa/cm201516/cmselect/cmworpen/899/89902.htm>

*"We will never know how many women did not know, or could not be reasonably expected to know, that their state pension age was increasing. What is apparent with hindsight is that previous governments could have done a lot better in communicating the changes. Well into this decade far too many affected women were unaware of the equalisation of state pension age at 65 legislated for in 1995. While the last and current Governments have done more to communicate state pension age changes than their predecessors, this has been too little too late for many women, especially given increases in the state pension age have been accelerated at relatively short notice. Many thousands of women justifiably feel aggrieved." Communication of state pension age changes. Paragraph 29 (2015)*

*This lack of notice has left 1950's women with no time to prepare for a loss of expected income of up to £40,000. The impact of this is very dependent upon individual and family circumstances but few can stand to lose this amount of income with ease and many are in dire financial circumstances.*

*We appreciate that this is a national issue but one with massive implications at a local level. Fair transitional arrangements would do much to mitigate these implications.*

## **A Personal View**

*I qualified as an Allied Health Professional (AHP) in 1977 and have worked in the Health Service since then except for maternity leave. In all those years I have never claimed sickness benefit or job seekers allowance.*

*I am now 62 and at present working 14.5 hours a week, fixed term contract until November 2016. Prior to December 2015 I was working full time as a specialist AHP in Oncology. My present role is based in the community and involves lifting & transporting heavy equipment, for weighing people in wheelchairs in their own home or in nursing homes. Working as an autonomous practitioner is very stressful job emotionally and physically, involving supporting patients, relatives and carers. This does not only apply to my present post in the community, but also to my previous post in Oncology based in the Acute hospital setting, where in addition to my specialist role, I had team management responsibilities.*

*I have osteoarthritis in my knees & hands and the heavy lifting aggravates these problems. 5 years ago I was unable to walk for 6 weeks and was advised that due to the loss of cartilage in my knee and advancing osteoarthritis (due to my age) I would need a knee replacement in the future. I have through physiotherapy and low impact exercise, mainly swimming, managed to maintain my mobility and avoid surgery so far. I am concerned that continuing with this type of work will affect on my health and my mobility. I have been advised to swim to reduce the need for a knee replacement, following a period of time when I was unable to walk or drive, as stated above. I cannot see how I will be able to afford to continue my regular exercise/swimming when my contract ends.*

*2 years ago I was advised by Occupational Health at work that due to the stress of my job unless the stress levels could be reduced I would "burn" myself out in 6 months. Some changes were made but my health still suffered and I had frequent throat/ chest infections and high blood pressure. Changing my job to the temporary part time post has reduced my blood pressure and I do not have repeated throat infection. I am struggling at work because of ongoing my health problems and this is not helped by the high stress levels both in my job and the stress of not being able to retire when I expected.*

*My husband has taken early retirement due to ill health. So that I can stop work and we can spend some quality time before our health deteriorates further, we have had to take the decision to drawdown extra income from his private pension, alongside my small NHS pension to ensure that we can manage to meet all our financial commitments until we reach State pension age in 2020. The consequences of this will reduce our spending into the local economy and will curtail our hobbies and leisure activities, because we will not be able to afford them. It will also reduce our income long term due to the additional drawdown from my husband's personal pension provision.*

*I worry all the time now how we will be able to manage until I receive my SPA at 65 years and 10 months and 11 days!, however I cannot continue to work in an environment which is causing additional health problem and adversely impacting on our quality of life.*