

Petitions Committee: The State Pension

Activity

The Petitions Committee ran an online survey to ask petitioners for their views on the state pension rate and retirement age.

The survey was sent to people who signed the following petitions:

- e-petition [617603](#), 'Increase State pensions to £380 a week, and lower retirement age to 60, closed December 2022
- e-petition [581736](#), 'Move the State Pension age back to 60 for both men & women', 89,883 signatures, closed October 2021
- e-petition [609243](#), 'Increase the state pension to £19,760 a year (£380 a week)', 52,774 signatures, closed August 2022
- e-petition [605503](#), 'Increase the basic state pensions by £500 a year as an emergency measure', 22,336 signatures, closed July 2022
- e-petition [591161](#), 'Support the pension triple lock', 16,603 signatures, closed January 2022
- e-petition [587703](#), 'Reduce the state pension age to 63 for all', 13,300 signatures, closed December 2021
- e-petition [620839](#), 'Set a Minimum Pension Guarantee (MPG) of at least £200 pw for state pensioners', 15,780 signatures, closing February 2023

We have summarised the key themes below and illustrated them with quotes from respondents.

Response

There were 21,956 responses to the Committee's survey

Methodology

Nvivo Pro 12 was used to identify and contextualise the most common words and phrases in responses to open questions in the survey. This allowed us to group and summarise recurring themes which were threaded throughout much of the responses.

In addition to this analysis of the data, Committee staff manually reviewed hundreds of individual comments and answers, using both subject searches and randomised selection.

Survey questions which produced statistical results have been included in the summaries of key themes.

Statistical results are presented as an average across all responses, unless otherwise stated.

Notes

We asked people who responded to our survey whether they were retired and claiming the state pension or were professionals working with people who are retired. Throughout this summary we refer to people who told us they were retired and claiming the state pension as 'pensioners', and people who told us they were professionals working with people who are retired as 'professionals'.

About the respondents

- 84% of respondents had signed the petition 'Increase state pensions to £380 a week, and lower retirement age to 60' which is scheduled for debate.
- Among 'other' and 'professional', (70%) were making plans for their retirement.
- 51% said that they were "other"
- 46% of respondents said they are retired and currently claiming the state pension
- 3% said they are professionals working with pensioners who claim the state pension (for example, a carer or charity worker)

Key themes:

Most pensioners said that the state pension was their main source of income.

- 80% of those planning their retirement, said that they think state pension will be their main source of income when they retire.
- 73% of pensioners told us that the State Pension was their main income source

The current rising cost of living has increased financial difficulties for pensioners. Pensioners struggle most with affording bills, food, household goods, transport, and leisure and recreation.

- 89% of professionals working with pensioners who responded to our survey are aware of pensioners experiencing financial hardship. They

saw pensioners struggle with energy bills the most (96%) followed by food (86%). (70%) said that they saw pensioners struggle to afford personal care needs, including support for daily tasks such as washing, dressing and preparing meals and drinks.

- 86% of pensioners said that affording energy bills was 'very difficult' (52%) or 'somewhat difficult' (34%)
 - 75% of pensioners said that affording leisure and recreation activities was 'very difficult' (44%) or 'somewhat difficult' (31%).
 - 75% found affording household goods, including furniture and appliances 'very difficult' (47%) or 'somewhat difficult' (28%).
 - 73% of pensioners said that affording transport, including fuel was 'very difficult' (35%) or 'somewhat difficult' (38%).
 - 73% of respondents said they found affording food 'very difficult' (29%) or 'somewhat difficult' (45%).
 - 69% of pensioners who responded said that affording council tax was 'very difficult' (27%) or 'somewhat difficult' (42%)
 - 69% said that they found affording clothes 'very difficult' (32%) or 'somewhat difficult' (36%).
 - 67% of pensioners said that affording telecommunications (phone or internet access) was 'very difficult' (22%) or 'somewhat difficult' (45%).
 - 57% said they found affording water bills 'very difficult' (19%) or 'somewhat difficult' (39%).
 - 54% found affording healthcare, including prescriptions, over the
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counter mediation and dental treatment 'very difficult' (24%) or 'somewhat difficult' (31%).

- 43% of pensioners who responded said that affording housing, including rent or mortgage costs was 'very' (18%) or 'somewhat' (25%) difficult.
- 25% of pensioners found affording personal care needs, including support for daily tasks 'very difficult' (10%) or 'somewhat difficult' (15%). Of those who answered this question, 48% said that this question was not applicable to them.

An increase in the state pension to £380, as requested in the petition, would significantly help pensioners to afford their bills and food.

- 93% of people said that it would make it 'somewhat easier' or 'much easier' to afford food.
- 92% of respondents said that it would make it 'somewhat easier' or 'much easier' to afford energy bills.
- 89% said it would make it 'somewhat easier' or 'much easier' to afford telecommunications.
- 88% said it would make it 'somewhat easier' or 'much easier' to afford Council Tax.
- 85% said that it would make it 'somewhat easier' or 'much easier' to afford transport, including fuel.
- 85% said that it would make it 'somewhat easier' or 'much easier' to afford clothing.
- 81% said that it would make it 'somewhat easier' or 'much easier' to afford water bills.

- 80% said that it would make it 'somewhat easier' or 'much easier' to afford household goods.
- 80% said that it would make it 'somewhat easier' or 'much easier' to afford leisure and recreation activities.
- 69% said that it would make it 'somewhat easier' or 'much easier' to afford healthcare including prescriptions, over the counter medication and dental treatment.
- 64% of respondents said that an increase in the State Pension to £380 a week would make it 'somewhat easier' or 'much easier' to afford housing, including rent or mortgage costs.
- 36% said that it would make it 'somewhat easier' or 'much' easier to afford personal care needs, including support for daily tasks. (14%) said that it would make no difference. (47%) said that this question was not applicable to them.

When asked what an increase in the State Pension would mean to them, respondents talked about being able to live, eat, and heat their homes. They also talked about the positive impact that it would have on their quality of life and mental health.

Quotes:

- Pensioner: 'I would be able to live a little rather than just exist.'
 - Pensioner: 'I never thought that I would reach the age of 70 and not be able to put the heating on in November.'
 - Pensioner: 'Not having to worry about putting on heating and being able to
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afford proper fresh food. I might even be able to afford to go and visiting friends and relatives which I currently cannot afford to do.'

- Pensioner: 'Being able to eat properly every day, put the heating on a little more, not having to beg to exist, that's all most of us are doing, we are existing not living. Being able to get a prescription when I need it, not when I can afford it.'
- Pensioner: 'I wouldn't have to: eat only one meal per day, have no heating, sparsely use utilities and stay home all day every day because I can't afford one social outing per month.'
- Pensioner: 'It would enable me to live and participate within in UK society rather than be forced to stay at home and really just exist. After working 50 years in the NHS, I think that I deserve more than to sit waiting to die.'
- Pensioner: 'It would mean the world to me. I would hopefully not have panic attacks at the thought of incoming bills, unexpected or not. I'm just over the limit for pension credits. It is hard, but I know there are people worse off. I feel it's hard, when you've struggled all your life in low paid jobs to make ends meet.'
- Pensioner: 'It would give me much less worries and concerns about paying my rent and household bills and food etc, as well as being able to perhaps have a bit of social/recreation time.'
- Pensioner: 'It would mean I could afford to heat my home properly rather than live under a blanket to keep warm, I could afford better

meals, I could visit my family more often and I wouldn't have to worry about rent etc.'

Pensioner: 'It would make me feel more comfortable and stop me worrying about bills and help me to be more sociable being able to go out more. It would also give me a better standing in life. Pensioners should not be made to feel ashamed for years of hard work and live lonely lives by being poor.'

- Pensioner: 'Money doesn't bring happiness but not having enough to live on causes constant anxiety about not being able to afford the essentials for everyday life. Loneliness and isolation are products of poverty and poverty is the life the current pension provides. Poverty brings shame on those who experience poverty and we who rely on the state pension know poverty. This can and should be changed now.'
- Pensioner: 'At the moment I am existing on £704 every 4 weeks, I have no private pension and cannot get any help with anything. I don't have the heating on and rely on a wood burning stove and blankets, this is problematic as I have asthma and it affects my breathing. An increase in pension would mean I could be a bit more comfortable.'
- Pensioner: 'It would remove a huge amount of anxiety and stress, which currently stifle my life in retirement. Money worries now, make me under confident and introverted, not able to fulfil my potential. Despite having served my country for almost all of my

working life, I feel that society sees me as unworthy.'

Disabled pensioners talked about how an increase in the state pension would mean that they could pay for personal care needs.

Quotes:

- Pensioner 'I would be able to heat my house for longer as I suffer from severe rheumatoid arthritis. I could afford better quality of food. I do not buy clothes as cannot afford. I wear old cloths. I would love to pay someone to help me in the house as my movement is restricted. My husband has to do extra shifts even though he is getting frail and is 74 years old"
- Disabled pensioner: 'I would definitely find it easier to cope financially as I have to pay for at least 4 essential medications/vitamins for myself on a regular basis. I also would be able to remain independent with having a car and to maintain it and have at least a long weekend break. I would also try and purchase furniture and eat more healthily.'
- Disabled pensioner: 'I am 68 years old and due to the current inflation and cost of living I have just had to return to work to make ends meet. I am currently working a very busy part time job which I am finding difficult due to long term health problems. But it is the only way I can pay my bills and put food on the table. I have nothing left over for socialising, buying clothes or for gifts for my family. I

rarely go out as I cannot afford it and can only afford to go to work because I have a bus pass.'

There was considerable concern from respondents that pensions did not represent sufficient remuneration for tax obligations throughout working life.

Quotes:

- Pensioner: 'It is too difficult to go to have a decent salary to having half or less of that salary. It's like being punished for being old. (The state pension is half of the average salary for a working class).'
 - Pensioner: 'The state pension of £9627 per annum is currently whilst the living wage is £19000. It is both unrealistic and cruel to expect elderly people to survive on what is almost 50% less than the cost of living. The people currently receiving pensions have worked, contributed to their pension allowances and the UK economy for the majority of their adult lives. The current increases in cost of living are not the fault of pensioners and they should not have to suffer in poverty.'
 - Professional: 'I feel like, you work hard, pay your taxes all your life only to be told you're going have to work longer and have less money to live on, if you live long enough to see retirement. It feels like your being told you will have to work until you drop. Surely forcing people to work into their late 60s or 70s is just wrong. Surely people deserve some quality time at the end of their lives, with a decent amount of money to live on [...].'
 - Professional: 'I think the Government should remain mindful that older
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people have paid their own tax for long periods.'

- Professional: 'It's a disgrace that the government keep pushing back the retirement age when we pay our taxes and should be able to retire at 60 after working so hard all our lives.'

Many of those who said that the State Pension wasn't their main income said that they still faced financial difficulty.

- Some respondents felt that their private pension did not improve their financial stability as it meant that they were unable to access benefits that those claiming the State Pension are entitled to, such as Pension Credit.

Quotes

- Pensioner: 'I have a private pension from working 40 years so can't claim pension credit and have to pay full price for everything.'
- Pensioner: 'I honestly thought that with my pension and my small private pension I would manage. But not now, I'm scared to put the heating on. I'm worried all the time about bills and getting in debt.'

Most people planning for their retirement expected to struggle with most spending categories when they retire.

- 94% expect to find it 'very difficult' or 'somewhat difficult' to afford energy bills.
- 90% said they thought the state pension should be increased beyond current arrangements for increases in

line with inflation and average earnings.

- 86% expect to find it 'very difficult' or 'somewhat difficult' to afford council tax.
- 81% think that the state pension will be their main source of income when they retire.
- 66% of respondents planning for their retirement expect to find it 'very difficult' or 'somewhat difficult' to afford housing.
- Almost half said that they were considering postponing their retirement for financial reasons.

The retirement age

The majority of pensioners who responded would have preferred to retire earlier because they could have enjoyed retirement whilst physically fitter and spent more time with family.

- 67% of respondents said that retiring **at** their pension age had a 'negative' or 'somewhat negative' impact on their financial security.
 - 60% of respondents would have liked to retire earlier than their state pension age.
 - 53% of respondents said that retiring **after** their state pension age had a 'negative' or 'somewhat negative' impact on their ability to participate in leisure and recreation.
 - 51% of respondents said that the state pension rate contributed to their decision to retire later than they would have liked.
 - 45% of respondents said that retiring **after** their state pension age had a 'negative' or 'somewhat negative' impact on their physical health.
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- 41% of respondents said they continued working **after** their state retirement age for financial reasons.

Quotes

- Pensioner: 'It would enable you to still enjoy life while you are fit and able it seems unfair that after 45 or more years working you then find you have still have another 10 years to go. My view is that if more people retired at 60 this would free up jobs down the line. It's seems better to pay out pensions than lots of monies on welfare handouts.'
- Pensioner: 'As I'm not a fit person-I have heart problems and mobility problems—Arthritis. I could have finished work at an earlier age and enjoyed a better lifestyle, instead of having to work through my illnesses.'
- Pensioner: 'With life expectancy as it is, a few years without the daily stresses of work-related grind and being able to happily pursue carefree, creative/physical activities and social/cultural activities before age related issues such as arthritis, dementia, death took hold, would have given me something to look optimistically forward to instead of more of the same drudgery until these problems occurred.'
- Pensioner: 'It would have given me more time to enjoy my life without the additional health problems that working on has now inevitably given me. I would feel that my contribution in life was more meaningful instead of feeling taken advantage of by a system that is working older people to death and poverty.'

- Pensioner: 'Better health, both physical and mental, (through which I continued to work for financial reasons) being able to spend precious time with family, I missed precious family time and grandchildren growing up. It's a disgrace the way state pension age was moved. WASPI women campaigned and ignored. The government took away work life balance. Bring state pension up to the standard and levels with our European neighbours, whose governments look after their elders. The UK is one of the 'richest' counties... be rich in looking after people please.'

People with caring responsibilities said that they struggled financially after having to give up or reduce work earlier than their state pension age. Others struggled to balance working and caring responsibilities for financial reasons.

- Pensioner: 'I would have had a better quality of life. I actually retired at 55 so I could look after my disabled parents. Both needed a wheelchair and my Mother was paralyzed from the neck down on her left side due to a massive stroke. Had I received the state pension at age 60 I could have avoided debt. Carers allowance was only £90 a week.'
- Pensioner: 'I have some medical issues however my wife has severe COPD and is on permanent oxygen, so it's difficult to go out for exercise and also shop for groceries as the cost of living is so high. I understand that everyone is in the same situation. The saving that I had has taken a toll on our

finances this has decreased by 50%, both my wife and I have worked all our lives. I had to take early retirement in 2017 to care for my wife an increase in state pension would go a long way to making things easier. The government of today and also previous governments have let the pensioners down in years gone by. I believe that the increase would be the best thing for pensioners. My wife is on PIP Benefits we cannot get any other help e.g. council tax reduction and other benefits.'

- Pensioner: 60 was what most of us 50s women expected. I have been a carer all whilst working in my older years. Looking after my elderly mother meant I had to reduce my hours as i was totally worn out. Mother has now been taken from me by Covid but I am not repairing from lifting, carrying and transporting mother and the wheelchair. I am just tired. I would not have changed anything about looking after my mum, but I will have saved the government thousands.'
- 'Most 60 plus people have worked hard for years and as a result have earned the right to enjoy what life they have left myself i am 60 worked hard for the NHS for 15 plus years worked in care for 20 years and as a result have problems with both knees and my back i don't get any pension as my husband gets state pension being over 65 he is physically disabled reliant on me for everything wheelchair user and unable to bend so reliant on me to dress him toilet needs food etc without me he would have no option but a care home. I receive just £69 carers

allowance per week I had to give up my full time senior carers job to look after him as he had a stroke otherwise I would have struggled on till my pension age not everyone is so lucky a know lots of family friends and former work friends who passed before reaching 60 how can it be right for 60 plus people to worry about money most like my husband have health issues which cause physical pain they do not need stress and worry of paying bills.'

- 'I actually 'retired' 3 weeks before my 50th birthday to become an unwaged carer for my partner, who had severe MS. My income fell by 75% and money worries just added to the considerable burden of caring. My health suffered greatly during that period, and the heart attack I had was primarily caused by stress. An earlier state pension would not have removed all that stress but it would have helped to know I could count on it happening sooner.'

Some respondents expressed concern about the equalisation of the State Pension age for men and women.

Quotes

- Pensioner: 'I was born in 1955, so you will know that I and 3.8 million women born in the 50's have missed out on c. £50K due to the rise in state pension age. I retired at age 62 due to pressure of only being a temp employee not knowing whether I had work at all each week, which caused my mental health to decline rapidly. For the 1st time in 45 years, I had no income of my own and had to rely solely on my husband's income. I

could not afford to take out a private pension due to family commitments and working part time. It was demeaning. I could not face DWP assessments for benefits as my mental health would not allow it. I started a claim for benefits but could not go through with it. The rise in SP age caused me anxiety and we just managed to get by with no holidays nor social activities. We could not afford them.'

- Pensioner: 'Born in the 1950s I expected to retire at 60. The government kept changing ages and I eventually was able to retire at 66. It would have been beneficial to my mental health to have retired earlier.'
- Professional: 'I'm a 50s born woman who got no notification about the increase to my pension age and had to take early retirement due to becoming disabled. I am struggling to pay my bills as my work pension isn't enough to live on but is slightly too high to claim means tested benefits. With the increase in mortgage interest rates my whole pension is taken up with keeping a roof over my head. When the pension ages were lower for women, men could retire early from age 60, get up to 5 years automatic NI Credits and claim pension credit until they could get their state pension but women who have been forced to wait an extra 6 years for theirs get nothing if they are unable to continue working. My State Pension won't be a full one because I was contracted out and I can't afford to pay voluntary contributions to top it up.'

- Professional: 'Women in particular have been unfairly affected because the retirement age has gone from 60 to 67 and for older women this has happened near the end of their working life giving no time to prepare for the financial burden caused by lower pension pots and a lifetime of lower pay for women.'

The majority of people (90%) planning their retirement thought that the State Pension age should be decreased.

Many spoke about wanting to be able to enjoy retirement while they were still fit, and others spoke about wanting to retire earlier for health reasons.

Quotes

- 'To enable workers to have some kind of life otherwise all we will have done is work. The further retirement age is increased, the more our bodies age, the more our bodies increase with illness in some shape or form thus the possibility of not being able to enjoy a full retirement.'
 - 'I have worked since I was 16 and my wife since she was 15. I don't retire for another 2 years and won't be able to enjoy my retirement as we won't have enough income and good enough health.'
 - 'I have various health issues but still have to continue working. Even though I struggle.'
 - 'I am 60 and working two jobs. I am struggling and feel I will have to work till I can no longer work due to ill health as the pension is dire.'
 - 'At the age of 66 years old, a lot of people have health problems, which affect their day to day lives.'
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- 'I am not in good health age 61, by the time I reach my pension age of 67 possibly 68 I probably will be in worse health, not well enough to enjoy my retirement!'
- 'Myself and husband had to retire early through ill health, aged 59, no access to state pension until age 66/67.'

People working in manual roles were particularly in favour of lowering the retirement age, because of the challenges of continuing to do these jobs in later years

- 'I am in the 60 year bracket and have had physical jobs all my life. The impact of this is quite significant and by the time I can retire at 66, I will not have the quality of life to enjoy retirement.'
- 'I have been a manual worker working in engineering/manufacturing for over 40 years. I have Arthritis in my back/wrists/elbows and it's getting to my shoulders now. I am 60 as of last week and my body aches to the point of distraction. My knees are shot and I am unable now to walk more than a couple of miles a day without writing off the next day in pain. Manual work has destroyed my quality of life.'
- 'I'm a healthcare assistant aged 62 with osteoarthritis in both feet and I suffer from diverticular disease also. My capacity to work is limited so I live hand to mouth. As a result my mental health has suffered and I'm on antidepressants for anxiety and depression'
- 'I do a manual job and worry I can't continue much longer'
- 'I am 51 years old and my occupation is a manual worker on the highways, I

have been out in all kinds of weathers and been lifting heavy materials by hand due to the nature of my trade for many years. I suffer from joint pain and back pain and would like to say that how am I going to continue working up until 67 when I have such a heavy job. I am struggling at 51, so how can I continue up to 67. The law needs to change to help people like myself.'

Some supported an earlier retirement age due to concerns that they may die before reaching the current State Pension age

- My father passed when he was 68 so today, he would have one year to enjoy retirement before he died. I see this happening with friends and family only having a few years of retirement. There are still a lot of people who die in their late 60 and early 70s.'
- 'Because we work all our lives to just curl up and die in a few years and all the money I've paid in, I will never get back.'
- 'People are living longer but the majority of the workers that retire do not have a long productive retirement as they die too early.'
- 'I've worked in an industry where in 20 years I've seen over 20 people retire. 10 have died within 10 years of retirement. 75 being the eldest. Despite the fact people are supposedly living longer. That just isn't my experience. Life should not just be about working hard and keeping your fingers crossed for retirement.'
- 'One of my work colleagues was waiting for retirement he worked 47 years and died the year before they

were due to retire. They had plans etc.'

Some people planning retirement said an earlier state pension age would create more jobs for younger people

- 'The longer we have to work for a living, the longer our jobs cannot be taken up by the younger generation.'
- 'If the pension age was decreased with a decent pension, then more younger ones would get work.'
- 'There are many younger people claiming benefits who need those jobs. Surely it would make sense to retire at 60 and have fit younger people in work.'

When asked about the retirement age, disabled pensioners talked about the difficulties of continuing to work and not being able to earn enough to build a sufficient pension due to their disability.

- 'I am 62 female with loads health issues. I am now on full time oxygen, however I still work. As I can't claim pension. For another 4 years.'
- 'I was forced to try to earn a living as a self-employed smallholder, as my disabilities prevented me from being employed by others. I made extremely little money due to being seriously disabled, and so could not afford to pay national insurance for many years hence I now am due extremely little pension under the current rules, and to add insult to injury the age limit keeps being pushed up, which is disastrous for me! Surely there is some breach of contract to have a verbal contract that you will definitely get a pension at 65, only for it to be taken away when you get closer to it, and

have planned your whole life and financial position to try to reach the magic age of 65 I am facing destitution, and am now getting too old (64) to be able to support myself even with my self-employment, such as it is...'

- 'My dad died at 64yrs before he got his pension due to his medical condition and rapid worsening of his long term condition. He didn't get his pension and neither did his family. It was a waste of over 35yrs of contributions of tax and NI. I am 49yrs old, have developed multiple of chronic conditions including arthritis in my hands, feet, knees and fingers, which means as it's getting worse, I won't be able to work until when I am 67yrs old. I will probably end up like a lot of over 50yrs old on employment support allowance or universal credit. Either way the government has to help out, so it's not worth increasing the pension age. Each case should be judged on its own merit. People should be able to opt to have their state pension from age 60yrs. Or if on long term ESA or UC for disability or illness over the age to be given pension. This is save government and people time and money.'
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