Hello my name Is Xander,

I am a year 7 student at Forest Hill School and I am writing this letter to argue against the unfairness of women’s pensions across the UK. Before this assignment had been set by the school, I knew nothing about pensions and I had never really thought how the older generation are supported financially when they have retired. However, when I did some research for this letter, I discovered that the average pension for a 65-year-old woman is only a third of the size of a man my jaw simply...

...dropped!

It baffles me that when I am an old man with grey hair living off my pension, my female friends may have nearly two thirds less money than me. Especially when I know for a fact they had worked just as hard as me throughout their lives and have more chance of living longer. This injustice and inequality makes me feel confused and demoralised. After researching more about pensions, I have found what I think to be the main reasons why women’s pensions are so low compared to men.

**Maternity leave.** When a Woman has a baby and is currently in a job that is paying the bills, women sometimes have to take full time off to look after their baby until they go to nursery/school. This is because childcare is so expensive and often costs more than what people might be earning. If childcare didn’t cost so much this would let women to go back to work earlier. A personal experience with this was when my Mum had to stop working when she gave birth to me because childcare, where we live, costs thousands of pounds each year- more than she was actually earning, this has a negative effect on the female pension as they are earning less money which means less is being put in the pension by the employer.

**National threshold of £10,000.** Autoenrollment for a pension is only possible if you earn the average threshold of 10,000 pounds a year. We know that women generally earn less than men in this country because they may have broken working patterns if they are looking after a child or helping out an elderly family member, the reasons why women earn less is because they are doing good things to help out their family or a friend. This seems unfair as fewer women than men actually get to this threshold meaning they do not automatically have money put into their pension by their employer. I think to make the country fairer they should remove the threshold of 10,000 to make having a pension a lot more accessible for struggling families.

**If pensions were based on overall earnings**. Studies suggest that pensions would be boosted by 140% altogether! If pensions were based on how much the average person earns overall it would have a positive effect on women that are earning over the UK threshold of 10k as more would be in their pension for later life. In Sweden, pensions are based on the overall income every year which is a lot fairer

Overall, it is 2020 and it is time for us to make pensions equal for all. In this letter I have spoken about how the cost of childcare is way too much having the average childcare in London costing £1200 a month which is more than what most people earn in a month! I feel like women are being penalized for having a child and not encouraged to start a family if it affects them in later life. I have also spoken about the national threshold of £10,000 pounds a year should be taken down to make pensions more accessible for all. Finally, I talked about how pensions should be based on overall earnings like they do in Sweden and pensions would be boosted by 140%.

In these modern times it is time for a change when women on average generally live longer and equality is needed!!

Yours Sincerely

Xander Hayter

Forest Hill school.