

Pension justice

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There is speculation [in the media](#) that the state pension age might increase to 68 sometime during the 2030s. I cannot be alone in thinking this is yet another sign of a state that does not care.

I admit to the fact that this issue feels rather personal at present. I will be 65 very soon. As a result I have had letters from companies with whom I have made pension savings during my career asking what I am going to do in my retirement, which feels horribly wrong to me. I see 65 as a number. I am, in any case, not of state retirement age for another year as yet, being one of the first to be impacted by the increase from 65. And I have no intention of retiring at either age.

I am, however, aware of the fact that this makes me one of the lucky ones. Until Covid came along I thought I would make it to retirement without any major illness. I now realise that the six months during which I took antibiotics last year were much more gruelling than I wanted to admit at the time. Having realised that, I now also admit that whilst I am no longer fighting infection all the time, I am not over the effects of that episode. My energy is not back to what it was. A little nagging doubt says maybe that's just the way it will be: this is what getting older means. But whether that is true or not, that still leaves me in much better physical shape than most men (in particular) at almost 65. That is why I am lucky, and I know it.

A great many people when reaching their supposed retirement age are already unable to work. Increasing the retirement age to 68 will not change the health of those people. It will just increase the economic hardship of those who will not be able to retire as soon as they need to and who have very limited other means of support given their inability to work. Raising the retirement age will, in that case, simply increase poverty for those with the misfortune to be ill when for millions being ill before retirement age is a fact of life. That is what the increase in the state retirement age really means. It means the consequences of misfortune will increase when what we know is that misfortune is by no means randomly distributed.

Life expectancy across the UK varies widely. If retirement is at 68, in some areas of the

country men will, on average, not expect to claim a state pension. In others they can expect to be in good health, with many years to come. This is not by chance: the difference between the areas is almost wholly explained by differing average incomes. That manual work is associated with low income exacerbates the issue, but relative income explains it.

In other words we have, yet again, a situation where what seems like a reasonable proposal in the face of the growing number of elderly people in the population is anything but that. It is horribly skewed in favour of the fortunate, like me, and against those who suffer disability preventing them from working, often long before retirement age is really reached. In the process the bias towards the fit and well is reinforced.

What to do about this?

First, we might reduce retirement age, but make access to the state old age pension means tested until what is deemed to be normal retirement age. That would be fair.

Second, we need to increase the number of younger people in our society, which only immigration can do.

Third, we need to increase the amount that can be paid in pensions. That would be easy if we controlled the price of land and the associated cost of mortgages, both of which redirect wealth to the already wealthy, many of whom will enjoy state retirement pensions for many years than the average person will. Unless we control rents (in the common and economic sense of the word) we cannot deliver fair pensions.

And, we need to tax those who are working above retirement age more fairly. For example, I see no reason why I should stop paying national insurance in a year or so's time, but I will. That makes little sense and just adds to inequality.

But, and I stress it, the issues we need to face are structural and we are nowhere near addressing them as yet. In fact, the issues are never raised. But they should be. Justice demands it. I see a whole new career opening ahead of me.

PS I am aware that for many women this issue is exacerbated by the equalisation of pension ages. I can't deal with everything in one post.