



**COUNTER NOTES ARE FOR INFORMATION PURPOSES ONLY, AND NOT TO BE GIVEN OUT, PLEASE READ PRIOR TO MEETING MPS**

Equalisation - I agree with equalisation, it's the implementation that has severe consequences for women born in the 1950's, as a result of no/insufficient/inappropriate notification from DWP.

The EU directive to equalise didn't set a timetable. The Conservative Government did, then accelerated the changes (Pension Act 1995/2011) much faster than promised.

Are you aware DWP didn't write to anyone for 14 years? (Pensions Act 1995) many women only had 2 years notice of a six year increase (Pensions Act 1995/2011) many finding out about both age rises at the same time, when it was too late to re plan, many had already made irreversible decisions, such as finishing work, e.g. to become a carer, on the legitimate expectation, of eligibility to a state pension at 60. Wouldn't you agree, time is of the essence when planning for retirement? It's impossible to plan financially for retirement at short notice, DWP have denied us this opportunity.

Longevity – If independent research has come to the conclusion that people are living longer, then I wouldn't argue that the age should rise, again this isn't in dispute, it's how the changes have been implemented that affect me (explain how you have been affected).

Review 2017 – I understand so, the review is not about the changes to the state pension age, Pension Act 1995/2011 - it is considering other factors, such as occupations suitable for an older person, life expectancy in different parts of the country, further increases to the state pension age. Of course no such considerations have or will be applied for the 1950's women.

The Flat Rate Pension (April 2016) will be more generous to pensioners – it's been reported people have been misled into thinking £155? will be awarded, very few will receive that figure; most (depending on circumstances) will receive just £8 more. This is little comfort to women, who have no pension or work, for up to six years; even so it would take years to make up lost pension with £8 a week. The losses are substantial.

Work – As acknowledged by the Pensions Minister, ageism in the workplace still exists, it will take time to change the mindset of employers, promoting the value of older people in the workplace, won't help the 1950's women, it's too late. There has been no provision made for this one decade of women. Many are out of the labour market and can't secure work; others have had to accept low paid work, zero hours/temporary contracts, which offer no financial security. Debts mounting.

Labour held office – not in 1995 when the law was passed they didn't.

Successive Government failed to address the implication of the cost of pensions, now people are living longer, state pension age should have been addressed sooner, nothing has been done for 70 years.

Reducing the deficit by piling the burden on one decade of women, is unjust, cuts should be shared equally, across the board, by Ministers and MPs too.

There was publicity – very little at that time, not in main stream newspapers that the majority would read, it's the responsibility of DWP, to ensure people that are affected by changes to the state pension age, are personally notified, after all the consequences are far reaching. It shouldn't be a lottery as to how people find out.

Everybody was written to – would you be able to evidence that please? Freedom of Information states otherwise (take the Paul Lewis blog with you)  
<http://paullewismoney.blogspot.co.uk/...>

You should have asked for a statement - why would I? For what reason? The pension age has been 60 for 70 years, with no hint of a change, there was no reason to. Please don't put the onus back on me; it's the responsibility of DWP, to take whatever steps are needed, to ensure the electorate are made fully aware of changes to the state pension age.

Cost too much, where would the money come from? It wouldn't be fair to penalize other groups to fund your transition - Government could look at surpluses such as NI, Mr Cameron could also revisit his pre election pledge, to clamp down on tax avoidance. Other groups don't need to be penalized, government have money, they have a choice how they spend 'it' shouldn't fairness apply to all??

There's no money - there is money, it's just that government choose not to allocate any to women born in the 1950's, despite there has been government failings, albeit unintentional

Government provide a safety net - benefits - on the face of 'it' not in reality, women with a work history of 40+ years, having paid a decade more, than the required amount of contributions, do not want to be forced onto benefits, we/I have avoided benefits throughout.

Job Seekers Allowance is time limited - 6 months, Employment and Support Allowance is uncertain and not guaranteed.

As an example, married women will not qualify for benefits, if their husband has a small income, or savings. Savings are fast dwindling, being spent on daily living expenses, in many cases for a six year period (that is if they last that long) years of uncertainty loom, then a miserable retirement ahead when reaching state pension age, surviving solely on the state pension, which is only a base for retirement, and will not fund any kind of lifestyle

Women have done what's expected throughout, worked, contributed and planned for retirement, everything government say we should, and what for? to have our plans scuppered at the last minute, all because we have been denied the opportunity to plan for retirement, by the very people who say we should, Government.

People only get one chance of retirement, for this one decade of women, their plans have been truly shattered, by the very people we believed we could trust, Government

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What can you do as my MP, to help resolve my situation? (by this time you will have explained to your MP how you have been affected)

Write to the Pensions Minister (is not offering support) I know from previous experience, the Pensions Minister will not address any of my questions; the response will be standard, which won't be helpful at all. I would like you to reassure me that you have taken my concerns seriously, and then explain what support/role you will play as my MP, to help bring about fairness and justice for me as a 1950's woman.

Ask the MP (if a Conservative) to speak to Tim Loughton (if Labour) Andrew Gwynne or Barbara Keeley (if SNP) Mhairi Black.

It will be necessary for people with MPs that won't listen or engage, to ask them to give you the courtesy of listening and with an open mind, as there is little point in meeting, if you have a preconceived opinion, before hearing the facts.

If no joy – let the MP know you will be back

Make an appointment to see your MP, there will be hurdles to jump. I hope this information assists women to have an answer at the ready, to counter what the MPs are likely to say (although not exhaustive, hopefully will cover most)

We need to stay on the radar of every MP (supporting or not) Keep lobbying ladies

Good Luck - feed appointments and outcomes back to WASPI (via message)

Please note:- These Counters are for your information only i.e. to be read before you speak with your MP and not to give to them. Thanks