



## ABOUT WASPI

WASPI stands for Women Against State Pension Inequality.

We are a campaign group representing almost 3.5 million women born in the 1950s who have been negatively impacted by increases in their state pension age. These changes were implemented by the 1995 and 2011 Pension Acts.

The campaign is about the financial hardship suffered by WASPI women, but it is also about the mismanagement of the changes by successive Governments.



### WASPI's AIM

We are calling for fair transitional state pension arrangements for all WASPI women. Ultimately, this means a bridging pension and compensation for those affected to cover the period between age 60 and the new State Pension Age.

**WASPI do not oppose State Pension equalisation, nor are we asking for a reversal of any Pension Act.**

We recognise that there may be many small steps along the way to achieving fair transitional state pension arrangements for all women affected.

***Haven't the Government already offered transitional arrangements?***

**When the 2011 Pension Act was going through Parliament, the government had wanted to extend 1950s women's State Pension age by two years.**

**The Act was amended so that the maximum increase was 18 months and the government say this cost £1.1 billion. These were not transitional arrangements, simply an amendment to the Act.**

## WHY DID THIS HAPPEN?

### The State Pension Age changes

The first increase in women's state pension age was introduced by the Pensions Act 1995. The Act legislated for women's state pension age to rise to 65 slowly between April 2010 and April 2020.

Then, in 2011 the coalition Government announced that the timetable would be sped up, with women's state pension age rising to 65 by November 2018. Men and women's pension age would then rise together to reach 66 by 5 April 2020.

**The WASPI campaign supports the principle of equalisation of the state pension age but does not agree with the unfair way the changes were implemented.**

### A lack of communication

Many women are suffering huge financial difficulties because of the changes implemented in the 1995 and 2011 Pension Acts. Some will lose up to £45,000.

This is because they weren't given sufficient notice by the Government that their state pension age would be increasing. Information released through Freedom of Information requests by the WASPI campaign reveals that the Government waited until April 2009, fourteen years after the 1995 Pensions Act, before it began writing individually to the women affected.

Furthermore, in March 2011, the Government stopped writing to women affected because the coalition Government was considering speeding up the equalisation of state pension age. Those changes, in the Pensions Act 2011, were finally passed by Parliament in November 2011. The Government began writing to women again in January 2012.

A large percentage of WASPI women only received a letter advising them of significant increases to their State Pension Age when they were 59, within 1 year of their expected State Pension Age of 60. Very many others received only 2, 3, 4 and 5 years notice.

Many women report never receiving any communication from the Government. Others say letters were sent to the wrong address despite notifying the DWP of address changes.

As a result, WASPI women have had **no time to put in place alternative financial arrangements to see them through to the new state retirement age.**

## Can't WASPI women find alternative sources of income?

Many WASPI women face unique barriers to mitigating against their financial hardship. Reasons for this include:

- Many women affected have no other source of income. Until the 1990s, many women weren't allowed to join company pension schemes;
- Many women face difficulties in returning to the workplace through a combination of age discrimination in recruitment, a lack of age-friendly policies in the workplace and long-term health problems;
- Many women took on caring responsibilities in the expectation they would receive a state pension at 60, and so have faced difficulties in returning to the workplace following the delay to their state pension;
- Some divorce settlements will have been calculated using projected incomes which included women receiving their state pension at 60.
- At this stage of their working lives, many women have managed to save a small nest egg to see them through their retirement. Even modest savings mean that they cannot claim benefits, but must run down their funds to face a retirement in poverty.

## Don't WASPI women have other sources of income from husbands and partners?

This is a matter of principle. Even if a woman does have a partner, it is simply not right that she should have to rely on their income to support her in her old age when she has been financially independent throughout her life.

## But aren't WASPI women still much better off than many younger people?

This is not just about the money. This is about the fundamental trust between the Government and ordinary people. The lack of communication from Government to the women affected following the 1995 Pension Act broke the trust that existed for generations. Our members need compensation to adequately survive their retirement, but this is about re-establishing trust and ensuring future generations, including today's young people, do not suffer in the same way.

# ABOUT THE WASPI CAMPAIGN

## Structure and funding

We were established in 2015 by five ordinary women. We now have over 62,000 supporters and 140 local groups across the UK.

The WASPI campaign has raised £100,000 through CrowdJustice to fund an initial legal challenge. The amount raised to date is indicative of the strength of feeling around the importance of this issue to the many women affected. The campaign has also been bolstered by a grant from the Joseph Rowntree Reform Trust Ltd.

We are extremely keen to work with other groups to the benefit of WASPI women as a whole and have been open and transparent about our willingness to do so.

## Our success so far

Our membership is growing every day. We have over 62,000 supporters and 140 local groups across the UK.

So far, 120 local councils have pledged their support to our campaign. We have secured debates on seven WASPI motions in Parliament and two landmark petitions.

On 8th March 2017 - International Women's Day and the day of the Budget - we held a mass rally outside Parliament. Around 5,000 WASPI women travelled to London to make their voices heard.



Map of local WASPI groups

# CONTACT US

WASPI would be delighted to provide Parliamentarians with any additional information they may require to support the WASPI campaign's fight for fair transitional arrangements.

If you would like any additional information, written briefings or other materials, please contact Leonie Blakeway at Connect Communications on 020 7592 9592 or at [leonie@connectpa.co.uk](mailto:leonie@connectpa.co.uk).