



## ABOUT WASPI

WASPI stands for Women Against State Pension Inequality.

We are a campaign group representing almost 3.8 million women born in the 1950s who have been negatively impacted by the mismanagement of increases in their State Pension age. These changes were implemented by the 1995 and 2011 Pension Acts.

Our campaign is about fighting to end the financial hardship that WASPI women are facing as a result of the maladministration of these pensions 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. Neither are we asking for a full pension from age 60.**

We recognise that there may be many small steps along the way to achieving fair transitional state pension arrangements for all women affected. We are actively seeking the opportunity to discuss a solution with the Government.

***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, which affected both men and women.**

## 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 October 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 way the changes in the 1995 and 2011 Pension Acts were implemented. 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.

The importance of better communication and more notice around changes to the State Pension age was recognised in John Cridland's Independent Review of the State Pension age, which in March 2017 recommended that the Government should communicate changes to the state pension directly to those affected.

Many WASPI 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.

And the Government's own website showed the State Pension age for women as 60 right up until February 2017.

## 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.
- A report by the Institute for Fiscal Studies in August 2017 found that that the rising state pension age left women's household incomes on average £32 per week lower, and "lead to the absolute income poverty rate of women aged 60–62, who are now under the state pension age, increasing by 6.4 percentage points".
- 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.
- 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.

## 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.

### WASPI CAMPAIGN HIGHLIGHTS

- Established in 2015, we now have over 77,000 supporters and 150 local groups across the UK.
- During the general election WASPI campaigned in constituencies across the country for more recognition of the financial hardship that many WASPI women are suffering. In total, 483 parliamentary candidates signed a pledge to support WASPI if elected.
- 196 of the candidates who signed the pledge are now in Parliament and we are working closely with our supporters from all parties to develop their WASPI offer.
- Since the General Election we have had significant amount of Parliamentary activity, including a Westminster Hall Debate, an EDM signed by 194 MPs from across the main political parties, the introduction of a WASPI Bill in Parliament and a WASPI petition with more than 100,000 signatures which will now be considered for a debate in Parliament.

### DWP MASS ACTION COMPLAINT

- In addition to its political campaigning, WASPI has raised £100,000 through CrowdJustice to fund an initial legal campaign.
- WASPI is working with law firm Bindmans to bring a mass maladministration complaint to the DWP.
- As part of the complaints process, WASPI is supporting the 3.8 million women affected to make and pursue complaints to the DWP, based on the Government's failure to properly communicate the changes to state pension age.
- More than 4,000 letters have been sent to the DWP and have gone through to the final stage of the complaints process. There are hundreds more letters being sent every week. The DWP has had to set up a new department to deal with the volume of complaints received.

## WHAT CAN YOU DO TO HELP?

- Send a mailing to 1950s-born women in your constituency to tell them about the campaign;
- Set up a WASPI fair in your constituency, offering information and support;
- Submit written questions to the Secretary of State for Work and Pensions;
- Write to the Parliamentary Under Secretary of State for Pensions and Financial Inclusion, Guy Opperman MP.

**WASPI is happy to support you with any of the above actions. Please contact us for further information.**

## 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 Charlie Wells at Connect on 020 7592 9592 or at [waspi@connectpa.co.uk](mailto:waspi@connectpa.co.uk).