

# 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.



The WASPI 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.



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, and their families, 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 also affects British women living abroad who are not entitled to benefits, and cannot receive reciprocal medical care until they reach state pension age.

This is because they were not 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 2016.

## 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 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 94,000 supporters and a network of local groups across the UK and abroad.
- We enjoy cross-party support, with advocates across the House of Commons and the House of Lords.
- WASPI has been debated numerous times in Parliament and the issues surrounding our campaign have been considered by various Parliamentary Committees and APPGs. An EDM on WASPI was signed by 194 MPs, a WASPI Bill has been introduced in Parliament, and a WASPI petition gained more than 100,000 signatures.
- During the last 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.

### LEGAL ACTION

- In addition to its political campaigning, WASPI raised £100,000 through CrowdJustice to fund an initial legal campaign.
- Between January 2017 and November 2018, WASPI supported the 3.8 million women affected to make and pursue complaints to the DWP's Independent Case Examiner's (ICE) Office, based on the Government's failure to properly communicate the changes to state pension age.
- On 30 November 2018 a judge granted permission to another group campaigning on this issue to file a judicial review at the Royal Courts of Justice.
- WASPI is working with law firm Deighton Pierce Glynn on legal matters concerning the judicial review.

### WHAT YOU CAN DO

- [Join as a member](#) to support the WASPI Campaign
- [Join a local group](#) and get actively involved
- Write to your MP using the template letter on our [website](#)
- Make a complaint of maladministration using the guide and template on our [website](#)
- Tell your friends about the Campaign, join us on [Facebook](#) and [Twitter](#)
- Help spread the word

### OTHER RESOURCES

'Increases in the State Pension age for women born in the 1950s', Parliamentary Briefing published on 11.02.2019  
<https://researchbriefings.parliament.uk/ResearchBriefing/Summary/CBP-7405>