

WASPI stands for Women Against State Pension Inequality. We are a Campaign group representing many of the 3.8 million women born in the 1950s who have been negatively impacted by the mismanagement of increases in their State Pension age (SPa), which were implemented by the 1995, 2007 and 2011 Pension Acts.

The WASPI Campaign is fighting to end the financial hardship that 1950s born WASPI women are facing as a result of the maladministration of these pensions changes by successive Governments.



We work with MPs and Peers across all political parties to call 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 SPa.

WASPI recognises that there are small steps along the way to achieve this for all women affected. Throughout our campaign, we have engaged with hundreds of MPs across the political spectrum to find a solution that works for everyone. Many of the MPs we have met with believe, like us, that a reasonable solution must now be found. We welcome the opportunity to discuss various options.

WASPI do not oppose State Pension equalisation, nor are we asking for a reversal of any Pension Act. WASPI has never supported the option of a bridging loan or reduced pensions for life, and we have actively opposed proposals which offer this.



WHY DID THIS HAPPEN?

The State Pension Age changes

The first increase in women's SPa was introduced by the Pensions Act 1995. The Act legislated for women's SPa to rise to 65 slowly between April 2010 and April 2020. Then, in 2011, the coalition Government announced that the timetable would be accelerated, and women's State Pension age would rise 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 SPa 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 were implemented. Some will lose up to £52,000. This also affects British women living abroad who are not entitled to benefits and cannot receive reciprocal medical care until they reach SPa.

This hardship is the result of the Government's poor efforts to communicate these changes to WASPI women. The Government was aware that their communications were having little impact, as they had carried out their own research into this. However, no action was taken despite the fact they knew they were failing millions of women. Information released through Freedom of Information requests by the WASPI Campaign have revealed that the Government waited until April 2009, fourteen years after the 1995 Pensions Act, before it began individually writing to the women affected.

Furthermore, in March 2011, the Government stopped contacting women affected due to the coalition Government's consideration of accelerating the equalisation of the SPa. The changes to the Pensions Act 2011, were finally passed by Parliament in November 2011. The Government began writing to women again in January 2012.

A significant percentage of WASPI women only received a letter advising them of increases to their SPa when they were 59, within 1 year of their expected SPa of 60. Many others received only 2, 3, 4 or 5-years notice.

The DWP's State Pension age review, presented to Parliament in July 2017, pursuant to section 27(6) of the Pensions Act 2014 states that "*The Government recognises the need to provide certainty and transparency for future pensioners and this review provides a clear signal that the State Pension age will change. We will build on our communication strategies, making the most of digital technologies, to ensure we have a clear plan for communicating future changes to State Pension age, and to assist with wider financial and later life employment planning. We will also seek to provide a minimum of ten years' notice for individuals affected by changes to their State Pension age*". This review is recommending a one year change to the SPa from 67 to 68. Had the same been applied to WASPI women, we should have received 10, 20, 30, 40, 50 or 60 year's notice of the changes to our SPa.

Hasn't the Government already offered transitional arrangements?

When the 2011 Pension Act was going through Parliament, the government had wanted to speed up the introduction of the New State Pension age of 66, which would have led to an increase of 2 years for some women. The Act was amended so that the maximum increase was 18 months for both men and women, and the government say this cost £1.1 billion. These were not transitional arrangements, simply an amendment to the Act.

Can't WASPI women find alternative sources of income?

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

- Many women affected have no other source of income or a private pension. Until the 1990s, a great number of women weren't allowed to join company pension schemes;
- Many women face difficulties in returning to work due to 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 work 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 SPa 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". The Government's Insolvency Service has reported that insolvencies amongst women aged 65 and over increased by 88%, followed by women aged 45-54 (69%) during 2008-2019;
- At this stage of their working lives, many women have only managed to save a small amount 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 SPa.

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

All generations have instances of wealth and poverty, and trying to decide if one generation is wealthier than another is not helpful, as each generation has challenges. 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 trust that had 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 120,000 supporters on social media and many more members in our 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.
- Parliamentarians have continuously advocated on WASPI's behalf on the issues surrounding our campaign. This has been pursued via numerous political channels, raising the significance of this matter through 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.
- WASPI held a parliamentary drop-in event which saw over 120 MPs pledge their support to the WASPI cause.
- WASPI successfully secured 2019 manifesto commitments from a number of major political parties to support our campaign.

LEGAL ACTION

- Between January 2017 and November 2018, WASPI began to support thousands of women in making and pursuing complaints to the DWP, then the Independent Case Examiner's Office (ICE) and finally to the Parliamentary and Health Service Ombudsman (PHSO).
- This maladministration complaint against the DWP was based on the Government's failure to properly communicate changes to the SPa. This process was paused for some time whilst the PHSO awaited the result of a Judicial Review brought by another campaign group.
- The PHSO has now announced that it will resume consideration of WASPI's maladministration case. They will do so by looking at a sample of six individual complaints.
- We continue to consult with our lawyers about the process and will be watching the issue closely. We will support the PHSO in any way we can and will continue to offer help and advice for our members.

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](#)
- Tell your friends about the Campaign, join us on [Facebook](#) and [Twitter](#)
- Help spread the word

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

CONTACT US

If you would like any additional information, written briefings or other materials, please contact waspicomms@gmail.com.



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