

**WOMEN'S BUDGET GROUP
COMMISSION ON A GENDER EQUAL ECONOMY**

CALL FOR EVIDENCE: SOCIAL SECURITY

SUBMISSION FROM SOLENT WASPI SUPPORTERS' GROUP

**MISMANAGEMENT OF CHANGES TO THE STATE PENSION AGE
AFFECTING WOMEN BORN IN THE 1950s**

1. Solent Women Against State Pension Inequality (WASPI) Supporters' Group is part of the WASPI Campaign for fair transitional State Pension (SP) arrangements for women born in the 1950s, who have lost as much as six years' pension due to increases to the State Pension age (SPa) implemented without proper notice by the Department for Work and Pensions (DWP).
2. We fully support equality and believe it is right for men and women to retire at the same time. We do not ask for the SPa to revert to 60. We do, however, strongly object to the way the SPa changes have been implemented by the DWP on behalf of the Government, which left women with insufficient time to prepare for such a major life-impacting change. The attached leaflet gives further information about our campaign.
3. 3.8 million women have had significant pension changes imposed on them by the Pensions Acts of 1995 and 2011, with little or no personal notification. Some women had less than 2 years' notice of a six-year increase to their state pension age. Many did not find out about the 1995 legislation until after the 2011 Act (which accelerated the original implementation timetable and increased the SPa for men and women to 66), when the DWP contacted them for the first time. Some have not received any personal notification at all.
4. Many women born in the 1950s are suffering financially, losing thousands of pounds in expected State Pension and related benefits. They have worked hard, raised families, paid tax and National Insurance with the expectation that they would have at least some measure of financial security when they reached 60. They will have planned their working lives and their time with their family based on retiring at the age of 60.
5. As previously stated, we do not object to SPa equalisation as a policy. We accept that women and men should retire at the same time. The issue is that the rise in the women's SPa has been too rapid and without enough notice, leaving 1950s women with no time to make alternative arrangements. It has caused great distress and hardship, particularly for those who have no occupational pension and are totally reliant on their State Pension for their income.
6. Moreover, this does not only affect women. It impacts on everyone - partners, children still living at home, grandchildren and elderly relatives – in households relying on a woman's State Pension as a vital part of its income.
7. Many women worked for lower salaries than men, had time away from work to look after their families, worked part-time and often did not have the opportunity to contribute to a private pension. In addition, they were often advised to pay a married woman's 'stamp', which had a negative impact on their National Insurance contributions record. In short, they

have been financially disadvantaged all their working lives, while at the same time making an enormous contribution to the economy in unpaid work.

8. We know of women in our area who have had to sell their homes or take on relatively low paid shift work in their 60s to try and make ends meet. Those forced to apply for benefits find it a daunting, humiliating experience. Others face age discrimination when seeking employment. Some have been hit by sudden life-threatening illness which has been made even more stressful by the loss of their State Pension. Others have had divorce settlements calculated on a SPa of 60. And women are far more likely than men to be totally dependent on the State Pension for their retirement income. If they had enough notice about pension changes, they may have been able to plan their life differently; but they did not get that notice and are now paying the price, through no fault of their own.

9. This is damaging not only to the individuals directly affected but to the fundamental trust we place in Government. There is an unwritten social contract that we work and pay contributions to the State in return for certain entitlements, including a State Pension. To have fulfilled your part of the contract, only to have the terms and conditions changed – in some cases twice – without proper notice has had far reaching adverse consequences for a whole generation of women. It has formed the basis of numerous complaints of Maladministration to the DWP, a sample of which is now awaiting investigation by the Parliamentary and Health Service Ombudsman.

10. For many 1950s women, Social Security has turned into Social Insecurity. The Government states the purpose of this legislation was gender equality. Regrettably, the mismanaged process has resulted in increased gender pension inequality for this cohort of women. The Government and DWP must learn lessons from the failure to fully assess the impact of this legislation and to properly communicate it in timely fashion. Major legislative changes of this kind - to a policy which had been settled and accepted for decades - require personal, direct communication. In the pre-social media age, letters sent to each of us at regular intervals well before the commencement of the implementation dates was the very least that was merited and required. A wider variety of communication methods may be available now, but the principle is the same. Women born in the 1950s have been badly let down. Such a fundamental policy implementation failure must never happen again.

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