

# Evidence to the APPG on State Pension Inequality for Women

from

**WOMEN AGAINST STATE PENSION INJUSTICE (WASPI) CAMPAIGN 2018  
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**Contact:**

Hilary Simpson (Chair): [hilarysimp@aol.com](mailto:hilarysimp@aol.com)

Pamela Judge (Vice Chair): [pamela@pamelajudge.co.uk](mailto:pamela@pamelajudge.co.uk)



**Women Against State Pension Injustice**

# Submission To APPG Evidence Session

## Overview of the PHSO Report

We broadly welcome the Report issued on 20th July. It is clearly written, and it is obvious that a wealth of 1950s women's experience has been taken into account.

*We wish to make two observations:*

## Compensation

We are confident that the PHSO will find that injustice occurred, and that compensation will be recommended. This needs to be fair and fast. An estimated 60 women aged 60 - 66 are dying every day. The government does not need to wait for the recommendation, they could take steps now to pay compensation.

We expect any recompense to be substantial in view of the amounts that women have forfeited due to insufficient notice and the profound impact the lack of notice about the change to our state pension age had for many women. We understand that the Ombudsman can't recommend that the legislation should be changed but can, and must, base his recommendations on the severity of the injustice we have suffered, not only in monetary terms (around £50k in most cases) but also on the other consequences of not being informed in time.

For many women the consequences of not knowing their state pension age had changed are permanent and irreversible. They changed job, took early retirement, moved house, promised to look after grandchildren or agreed a divorce settlement thinking they would get their state pension at 60. When they eventually found out this was not the case it was too late.

The Ombudsman has clearly stated that the DWP should have notified us at least 28 months earlier. This would have made a huge difference for many – although not all – of us. The Ombudsman already has a mass of evidence from the women affected to inform his decisions about injustice and compensation. Many of us are now experiencing a reduced quality of life which he will need to take into account.

## **The date from which the maladministration is considered to start**

While we welcome the PHSO's view that the DWP's decision-making after the 2003/04 research was not in line with the principles of good administration, we are disappointed with the ruling that between 1995 and 2004 the DWP's communication of the changes reflected the expected standards. We do not accept that 1950s women were provided with 'accurate, adequate and timely information' about the changes to our state pension age as was required. In our view this should also be regarded as maladministration.

1950s women (and indeed the general population) believed that the state pension age was 60 as it had always been. Where adverts had been placed they were in publications that were unlikely to be read by most 1950s women, so there was nothing to alert us to search for information about any changes. At that time the internet was in its infancy and social media was non-existent. If we were not already in touch with the DWP for some other reason we would not have seen the DWP leaflets or "Pensions Pack." As late as 2016 the DWP's own website gave women's state pension age as 60.

We note that an advertising campaign was suggested in 1997. This would have been advisable as, if done extensively enough, it might have reached women who were not actively looking for pension-related information. Clearly the only sure way to have told us about this very important change would have been to send individual letters to us. If this was not possible for technical reasons, then a high-profile advertising campaign was essential.

The PHSO's ruling that we should have been given at least 28 months' notice is welcome. However, it is important to note that for many women this would have made little difference as they were already committed to actions they had taken on the understanding they would receive their state pensions at 60, such as taking early retirement or signing a divorce settlement.

## **Age UK**

We believe it would be helpful for the APPG to extend its evidence-gathering to broader-based organisations who have shown support in the past. The most influential of these is probably Age UK (see <https://www.ageuk.org.uk/our-impact/campaigning/age-uks-waspi-position/>). Over 60 MPs are "Age Champions" for Age UK. This group could be directly approached by the APPG to support the case for a fair and fast solution.

## **WOMEN AGAINST STATE PENSION INJUSTICE (WASPI) CAMPAIGN 2018 19.10.2021**

# APPENDIX

The WASPI Campaign 2018 has 63 local groups throughout England, Scotland and Wales. Each one is in touch with hundreds of 1950s women. From their experience we have identified types of problem caused by the lack of notice. We only give one example of each, but they are representative of countless other women in similar circumstances.

## **The bereaved mother**

VJ from Ceredigion planned to sell her business when she reached 60 so she could look after her severely disabled daughter full time. After finding out just before her 60<sup>th</sup> birthday that she would have to work another six years she cancelled the sale. Her daughter died before VJ could retire at 66.

## **The early retiree**

HS from Cheltenham was encouraged by her public sector employer to take early retirement in 2009. She agreed, thinking she would get her state pension at 60, only to find out when it was too late to change her plans that she would have to wait another five and a half years.

## **The front-line worker**

Instead of retiring at 60 as she had planned, PJ from West Scotland had to carry on working in the care sector where she caught COVID 19. She died shortly before her 66<sup>th</sup> birthday.

## **The homeless woman**

SW from the Rhondda accepted a reduced divorce settlement in order to keep the family home, but later discovered that she would not receive her state pension at 60 as she had expected. Without her state pension she could no longer afford her home and has had to sell it.

## **The occupational pensioner**

In 2012 the NHS pension scheme was restructured. Nurse CJ from Aberystwyth was advised to choose the pension beneficial for people retiring at 60 as she was planning to do this. Two months later when she learned that her state pension age had been delayed until 66 it was too late to change her choice, leaving her thousands of pounds worse off in retirement.

## **The grandmother**

The unforeseen change to her state pension age means that SD from West Wales can't afford to retire as planned and has been unable to keep her promise to help with the care of her three grandchildren, one of whom has cancer.

## **The family 'burden'**

At 50 JD from Salford became too ill to work. She has been helped and supported by her son, who moved to live with her when she became too ill to cope by herself. She assumed she would get her state pension at 60 and would be able to reduce her financial dependence on her son. The discovery that she would have a further six years of relying on her son has been extremely stressful.

## **The borrower**

LI from Birmingham left full-time work to look after two elderly relatives with dementia, assuming her state pension would be paid when she reached 60. When she discovered that her state pension age had changed she had to return to work in order to survive and had to find the money to pay for one of her relatives' cares. This created an immense shortfall, so she borrowed from a credit card. Seven years later she and her husband are still repaying the debt.

## **The downsizer**

JB from East Sussex took early retirement expecting that she only had four years to wait before she received her state pension. When she found out that her state pension age had increased by five years she returned to work but the long hours and heavy travelling were too much. To cope financially, she paid off her mortgage and released equity from the property to live on. She moved to a smaller home over 60 miles away from her family. Her relationship with them has become increasingly distant. She feels isolated and unsupported. This has affected her mentally, physically and emotionally.

## **'Burnt out'**

After 40 years of nursing and a severe illness 56-year-old CW from Cumbria transferred to a less senior position believing she would retire at 60. After discovering she would have to wait until 66 for her state pension she tried to continue at work but by 62 she was totally 'burnt out' and had to leave. If she had known her state pension age was 66 she could have retired earlier on-ill health grounds or been assigned to 'light duties'.

## **The saver**

EL from Wigan has been scraping by on her savings for over three years waiting to reach her state pension age after giving up work because of persistent ill-health. By the time she is eligible for her state pension in December she will have very little left in the bank to fall back on. Had she had more notice she would have looked for a savings scheme that would have given her a better rate of interest.

## **The dependent wife**

DH from Cambridgeshire is forced to depend on her husband since her state pension age was changed for a second time. Aware of the 1995 Act changes she had careful financial plans in place to take her up to 63 when she believed her state pension would start and she could look after the grandchildren so her daughter could go to work. She is now totally dependent on her husband until she reaches 66.

## **The divorcee**

SS from London wanted to be fair to her husband when they divorced. After legal advice based on her state pension starting at 60 she agreed he could have their endowment fund. When she turned 60 with no state pension, SS was much worse off than she had expected to be. She would not have agreed to the arrangement if she had known.

## **The carer**

JS from Lewes retired early from nursing to care for her father assuming her state pension would start at 60. After he died she worked at a local chemist. Her husband became ill and she gave up work to nurse him until he died. She is now back at work struggling with another two years to wait for her state pension. Had she known she would have to wait until 66 she would have stayed in nursing and arranged for other family members to help look after her father.

## **The unwell worker**

BC from Hartlepool left work at 58 to look after her terminally ill husband, intending to live off savings until she got her state pension at 60. After he died she had to return to work. She now stands in a shop for eight hours a day despite having had both hips replaced due to severe osteoarthritis. Had she known her state pension age had changed to 66 she would have reduced her hours at work rather than leaving.

## **The mental health survivor**

After 31 years nursing JM from Bridgend had to give up work due to cancer and chronic arthritis, assuming she would get her state pension at 60. On learning that she would have to wait several more years she had no choice but to re-mortgage her house and live off savings after her husband died. She feels deeply ashamed that she had to do this, which has led to severe depression. She has not told her children although she is still repaying her mortgage.

## **The re-mortgagee**

ED from West Dunbartonshire left work after her self-employed husband became seriously ill, expecting to receive her state pension at 60. They drew down on their mortgage to keep his business going but he died unexpectedly. ED managed to persuade the bank not to repossess her home but she will be repaying her new mortgage until she is 80.

## **Knock on effects**

Not only have 1950s women been affected by the changes to their state pension age, so have their family members too. Many husbands have been unable to retire and had to continue in work (often despite ill-health) to give the family enough to live on. All are experiencing a lower standard of living than expected. Grandparents have been unable to provide care for their grandchildren so sons or daughters have been unable to go to work or only work part time. In addition, the reduced incomes experienced by many families will have had consequences for the local economy as their spending power is less.

## **A fair and fast solution**

We hope that the examples above, which are only the tip of the iceberg, have made the case for the need for a fair and fast solution before more 1950s women die.