



1950S WOMEN UNFAIRLY PREJUDICED BY STATE PENSION AGE CHANGES

The 1995 Conservative Government's State Pension Act included plans to increase women's state pension age from 60 to 65 so that it was the same as men's. WASPI agrees with equalisation, but does not agree with the unfair way the changes were implemented.

Because of the way the increases were brought in, hundreds of thousands of women born in the 1950s (on or after 6th April 1951) have been hit particularly hard.

We are angry that we have been treated unfairly and unequally just because of the day we were born.

Significant changes to the age we receive our state pension have been imposed upon us with a lack of appropriate notification, with little or no notice and much faster than we were promised – some of us have been hit by more than one increase.

As a result, hundreds of thousands of us are suffering financial hardship, with not enough time to re-plan for our retirement. Women are telling us that they can't believe their retirement age has increased by 4, 5 or 6 years and they didn't even know about it!!

With no other source of income (until the 1990s many women weren't allowed to join company pension schemes, many of us are carers or in poor health) securing work is proving impossible and zero contract hours or Job Seekers' Allowance is the only alternative for many.

So how have 1950s women been treated unfairly and unequally?

1950s women have been singled out for unfair and unequal treatment because of the way the increases to our state pension age have been brought in.

WASPI has undertaken extensive research including FOI requests and have discovered that:

Recommendations to give fair notice were ignored

- The Turner Commission recommended 15 years notice, and Saga recommended 10 years. Yet many women report receiving little or no notice.

We weren't appropriately or personally notified of the first changes in 1995

Some of us have been "hit" for a SECOND time – when in 2011 further increases to our state pension age were brought in faster than the Coalition had promised – again with little or no notice to re-plan for our retirement.

Women of a similar age have to wait disproportionately longer for their pension - a ONE year difference in birthday can make an almost THREE year difference to state pension age.

- Letters were sent out to women born on or after 6 April 1951 - 5 April 1953 *14 years after* the 1995 Pensions Act
- A large percentage of these women only received a letter advising them of significant increases to their State Pension Age within 1 year (i.e. when they were 59) of their expected State Pension Age of 60. Very many others received only 2, 3, 4 and 5 years notice.
- Women were given as little as one year's notice of up to a 6 year increase to their State Pension Age, compared to men who received 6 years' notice of a one year rise to their State Pension Age.
- Many women report receiving NO letter EVER
- Others say letters were sent to the wrong address despite notifying the DWP of the address change

WASPI have received many stories, including how:

- the job market isn't ready to accept older women - many women are forced to accept zero hours, temporary and low paid contracts, which offer no financial security
- They are being forced to take jobs which are inappropriate to their state of health
- to qualify for limited Job Seekers' Allowance, women are enduring humiliating tests/competitions by Seetec otherwise they face sanctions
- They are being forced to accept jobs which place them in a worsened financial situation
- Irreversible decisions have been made in the expectation of retiring at 60, eg, in times of austerity, accepting early redundancy/retirement
- Single, divorced or widowed women often have no other source of income
- Women have lost their independence - relying on husbands/partners to support them
- Women are unable to work as they care for elderly/ill parents or are in ill health themselves
- Retirement plans with husbands, partners, children and grandchildren have been shattered
- women who have planned and saved for their retirement are living on dwindling limited savings until they reach their new State Pension Age when the only income they will have left will be their State Pension