

This essay will be examining the Woman Against State Pension Inequality (WASPI) campaign, founded in 2015, which has been reported to be empowering women not just in Ceredigion (Lewis, 2019) on a micro level, but in Wales (Williamson, 2017) as a Meso level and throughout the whole of the United Kingdom (UK) (Grice A 2006) on a Macro level. Critically analysing the maladministration (Binmans, 2017) of the State Pension Act 1995/2011 (SPA 1995), with the hidden financial effect on women born in the 1950's, including an insight into how the movement of this group have taken the fight to the high court over the past 12 months. It will critically analyse how women have had an inequality to provisions for their retirement and that due to the UK governments lack of forward thinking 3.8 million women (WASPI 2020), and their families, have been financially restricted in their later years. This essay will also consider how intersectionality of this group of peer advocates within this feminist movement, of the older generation, have politically activated the UK government to critically examine their handling of information availability on the SPA age increases. With the use of Arnstein's Ladder of participation (Arnstein, 1969) an explanation can be given of how women can unite to provide a peer led advocacy group, to take on the injustice that has been forced upon them, and how they have fought back, using political activism, not just within the courts, by uniting women from all over the UK to stand up for their right to information.

The WASPI (WASPI no date) argument has been very clear from the outset of their campaign, the availability of information to women approaching retirement age has been deficient but also the amount of notice given to them in order to prepare financially for retirement has been absent (WASPI, no date). According to Parliament Publications in 1993 the chancellor of the exchequer announced in his budget speech:

“the Government have decided that the state pension age should eventually be equalised at the age of 65. The change will be phased in over ten years, starting in the year 2010, so it will not affect anyone currently aged 44 or older” (Publications Parliament (1993).

With the acknowledgement, over 25 years ago, that the increase in pension age would need to be gradually introduced the government have not clearly created awareness of this age increase (Parliament Publications, 1993). The UK Government DWP department published a leaflet in response to the WASPI campaign *EQP1A Equality in State Pension age-A Summary of the changes* (UK Parliament , 2016) would only be available with applications for state pensions, however, would be available from the Benefits agency on request. The UK government have openly agreed that this was not sufficient warning to the women of pension age when this review was carried out in March 2016, only due to the WASPI campaign (UK Parliament, 2016). The WASPI Information for members and supports guide (WASPI no date) states that the report created by the Institute for fiscal studies (IFS 2017) established that the inflating SPA would leave women's household incomes on average £32 per week lower (WASPI no date).

As claimed by WASPI (WASPI, no date), the UK Government have not taken heed to the recommendations made by The World Health Organisation on Global Ageing and Adult Health known as SAGE (WHO 2020) to the gradual increase in pension age made over 10 years. It can be argued that the UK Government have contradicted themselves in their original statement made in 1995 (U.K Gov). According to the Tunner report, *Pensions: Challenges and Choices* The First Report of the Pensions Commission (Pensions Commission,2005), which gave assurances to gradually increase the SPA age over a period of 15 years, created in November 2005 (Pension Commission ,2005) to which the UK Government deliberated finally giving a response through their white paper report in 2006 (UK Gov, 2006).

According to the WASPI campaign, 3.8million (WASPI 2020) women have been affected financially, by the delayed notification of the age increase but according to the House of Commons Library (House of Commons,2020) they have estimated that 3,727,300 women have been affected. The WASPI group have not given details of how they have come to this figure, however, the House of Commons Library have used births & deaths information in their calculations (House of Commons 2020) which creates a difference of over 100,000 women. It would appear there are some discrepancies with the WASPI groups calculations, however, it would also appear that the WASPI group have limited funds to use for research with memberships being their main income for the campaign. (WASPI no date).

Research shows that the UK government have made amendments to the original SPA 1995 at least 4 times since its creation in 1995(SAP ,1995), with the WASPI group (WASPI no date) being the main pushing force behind these amendments. Due to the high profile of the WASPI groups commitment to changing the inequality of the implements of the SPA 1995, the Government may not have made adequate time allowances for women to make significant financial changes in their lives, highlighting the need for peer advocacy that the WASPI ladies provided, ensuring that all women had adequate information within an acceptable time scale.

WASPI (no date) explains that this intersectionality of women have used all resources available to them to research the effects on the rise in the SPA, giving their members and the UK as a whole, the truths behind the ‘smoke screen’ that the UK government are hiding behind, however, WASPI (no date) are politically driving their members and women from all over the UK , giving them the opportunity of knowledge surrounding the change in SPA, showing that age does not define the ability to find truth through research.

Research has shown that without the WASPI groups investigation of this hidden inequality (DWP,2016) which was created by the UK Government, women all over the UK would be in detrimental financial difficulty (DWP,2016). The UK government have recognised, albeit too late for some individuals, the failings of the inadequate notification to women in every decade (SPA,1995) since the pensions act was first created in 1995 and despite the Parliamentary and Health service Ombudsman (2018) ‘only willing to investigate 6 cases for compensation’, in which they claim consist of the main complaints, where women have been financially stricken due to the absent notification of the age change (Health Service Ombudsman, 2018). It was confirmed that these 6 cases will be investigated, as confirmed by the House of Commons library in January 2020 (House of Commons Library 2020).

Over the last twelve months, the WASPI website (WASPI no date) has been formed and updated as a ‘hub’ of information for women effected by the SPA increase. With this targeted group of women, they have created a ‘one stop shop’ for any woman needing information on state pensions and demonstrated how to easily access applications for state pension. They have simplified applications to the growing number of complaints of the inequality, including the lack of information available regarding SPA. This peer group of women span across the UK and it could be shown through Arnstein’s theory (Arnstein 1969), incorporating the ladder of participation to describe how the WASPI women have immobilised into the well-established peer group that they are today.

Starting at the bottom of the ladder it could be said that these women were being manipulated by the UK Government with amendments to the SPA on the first two occasions in 2006 and 2011 (SPA 2006/2011). The government were then ‘spoon feeding’ the women of the UK with commission reports, such as the now known Turner Report (Parliament UK 2016), which could also be seen as a consultation and placation created by the government. The next step up this ladder is partnership or in the WASPI movement the creation of the WASPI group in 2015(WASPI no date). Due to the unification of the intersectionality of women they have then gained partnership, delegating the power to each woman throughout the UK, finally giving them citizen control, uniting against the Governments enforcement of SPA increase with inadequate notification. In October 2019 The High Court Judgement, brought by “backto60” campaign (backto60,2019) on the grounds of age and/or sex. A judicial review has been requested, due to ‘alleged failure to inform them of the changes. WASPI (WASPI no date) responded stating that they will “continue to campaign but to speak genuine cross-party support in Westminster, and to seek justice via the complaints of maladministration process” (House of Commons Library 2020).

To conclude, research shows that the WASPI group (WASPI no date) are not just fighting for their inequality of information availability, they are forging a path for women all over the UK by uniting and empowering the older generation of women to fight for the injustice of the right to know when they will be able to retire having the knowledge of financial stability during their retirement. It is evident that this is not just a feminist movement, it is also an ageist movement, which has already publicised the inefficiencies of the UK governments information availability. In a world with information readily available at the touch of a button or swipe of a screen, it could be argued that the UK government are seriously lacking in their involvement of the citizens of the UK to information they are legally obligated to provide.

References

#backto60 (2020) Available at : <https://www.backto60.com/single-post/2020/02/27/Its-Now-Official> Accessed 2 March 2020

Bindmans LLP, (2017) *WASPI Guide to DWP Maladministration* , Available at:
https://www.bindmans.com/uploads/files/documents/Maladministration_guide_FINAL_06.02_420pm.pdf Accessed 21 February 2020

Clarke K, Publications Parliament, (30 November 1993) *Budget Statement Column 929 State Pension Age*, Available at : <https://publications.parliament.uk/pa/cm199394/cmhansrd/1993-11-30/Debate-1.html> Accessed 24 February 2020

Cribb J & Emmerson, Institute for Fiscal Studies (IFS), (August 2017), *Increased female SPA has already boosted government finances by £5.1bn/yr, with more to come. But 1.1m women worse off by an average of £32/wk* Available at : <https://www.ifs.org.uk/publications/9566>
Accessed 26 February 2020

Department for Work and Pensions (DWP), (May 2006), *Security in retirement: Towards a new pension system*, Available at :
https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/272299/6841.pdf Accessed 26 February 2020

Department for Work and Pensions (DWP), *State Pension Age Review* (July 2017) Available at :

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/630066/print-ready-state-pension-age-review-final-report.pdf Accessed 21 February 2020

Department for Work and Pensions (DWP), *Supplementary written evidence from the Department for Work and Pensions (USP0162)* (February 2016) Available at :

<http://data.parliament.uk/writtenevidence/committeeevidence.svc/evidencedocument/work-and-pensions-committee/understanding-the-new-state-pension/written/28787.pdf> Accessed 24 February 2020

Gov.uk, *Analysis relating to State Pension age changes from the 1995 and 2011 Pensions*

Acts (June 2019), Available at: <https://www.gov.uk/government/publications/analysis-relating-to-state-pension-age-changes-from-the-1995-and-2011-pensions-acts/analysis-relating-to-state-pension-age-changes-from-the-1995-and-2011-pensions-acts> Accessed on 21 February 2020

Grice A, Independent.co.uk, *Government to raise the retirement age ahead of schedule* (May 2006) Available at : <https://www.independent.co.uk/news/uk/politics/government-to-raise-the-retirement-age-ahead-of-schedule-479633.html> Accessed 21 February 2020

Ilmakunnas P, Ilmakunnas S, Sage Journals, Health and retirement age: Comparison of expectations and actual retirement, Available at :

<https://journals.sagepub.com/doi/full/10.1177/1403494817748295> Accessed 21 February 2020

McInnes K, House of Commons Library (January 2020), Constituency estimates of women affected by the State Pension age changes (Excel Spreadsheet, 272.63 KB) Available at :

<http://researchbriefings.files.parliament.uk/documents/CBP-7405/CBP-07405-constituency-estimates-2020-update.xlsx> Accessed 24 February 2020

Parliament.uk, *Communication of changes, Communications and awareness, Planning for retirement* (March 2016), Available at:

<https://publications.parliament.uk/pa/cm201516/cmselect/cmworpen/899/89906.htm>

Accessed 24 February 2020

Parliamentary and Health Service Ombudsman, *Complaints about communication of changes to women's State Pension age* (October 2018), Available at:

<https://www.ombudsman.org.uk/complaints-womens-state-pension-age> Accessed 24

February 2020

Pensions Commission, (2005), Pensions: Challenges and Choices The First Report of the

Pensions Commission. Available at: <http://image.guardian.co.uk/sys-files/Money/documents/2005/05/17/fullreport.pdf> Accessed 26 February 2020

Naughton P,(May 2006) The Times, Retirement age change brought forward in pension

shake up, available at : <https://www.thetimes.co.uk/article/retirement-age-change-brought-forward-in-pension-shake-up-dlcgjnvpqx> Accessed 21 February 2020

WASPI, About WASPI: Information for members and supporters, (N/D) Available at:

<https://www.waspi.co.uk/wp-content/uploads/2020/02/Members-and-supporters-factsheet-2020.pdf> Accessed 26 February 2020

Women Against State Pension Inequality (WASPI), *1950s Women Unfairly Prejudiced by*

State Pension Age Changes,(ND) Available at :<https://www.waspi.co.uk/background-information/> Accessed 21 February 2020

Thurley D & Keen R, House of Commons Library, (August 2017) *State Pension Age Review*,

Pg 21/22 Section 27 Government Actuary's Department (GAD) Report, Available at:

<https://researchbriefings.files.parliament.uk/documents/SN06546/SN06546.pdf> Accessed 21 February 2020

Williamson D, Wales On Line, *Welsh Mp's Unite to Support WASPI Women's Pension Campaign* (July 2017) , Available at:
<https://www.walesonline.co.uk/news/politics/welsh-mps-unite-support-waspi-13288852> accessed 26 February 2020

The World Health Organisation (WHO) *The World Health Organisation on Global AGEing and Adult Health* (SAGE) (2020), Available at :
<https://www.who.int/healthinfo/sage/en/> Accessed 2 March 2020

Sherry R, Arstein (1969) *A Ladder Of Citizen Participation*, Journal of Institute of Planners, 35:4 216-224