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<b>Report To:</b>	<b>Inverclyde Council</b>	<b>Date:</b>	<b>25 April 2024</b>
<b>Report By:</b>	<b>Interim Head of Legal &amp; Democratic Services</b>	<b>Report No:</b>	<b>LS/025/24</b>
<b>Contact Officer:</b>	<b>Diane Sweeney</b>	<b>Contact No:</b>	<b>01475 712147</b>
<b>Subject:</b>	<b>Motion in Support of WASPI Women – Notice of Motion by Councillor Armstrong</b>		

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## 1.0 PURPOSE AND CONSIDERATIONS

- 1.1  For Decision  For Information/Noting
- 1.2 The purpose of this report is to advise the Council of the receipt of a Notice of Motion by Councillor Armstrong, countersigned by Councillor Reynolds, relative to Inverclyde Council reaffirming support for WASPI (Women Against State Pension Inequality) women.
- 1.3 The terms of the Notice of Motion are set out in appendix 1 to the report.

## 2.0 RECOMMENDATION

- 2.1 The Council is asked to consider the Notice of Motion by Councillor Armstrong.

**Vicky Pollock**  
**Interim Head of Legal & Democratic Services**

## Appendix 1

### **Motion in support of WASPI Women Inverclyde Council 25th April 2024**

Following the findings of the Parliamentary and Health Service Ombudsman Inverclyde Council reaffirms support for WASPI women as per previous motions in 2017 and 2021 attached at Appendix 1. Background information is provided at Appendix 2.

Inverclyde Council notes the Parliamentary and Health Service Ombudsman's findings that, since 1995 the Department for Work and Pensions (DWP) has failed to provide accurate, adequate and timely information about areas of State Pension reform. The investigation found maladministration and injustice.

Inverclyde Council finds the Department of Work and Pensions' failure to acknowledge maladministration unacceptable.

Inverclyde Council finds the indication that the Department of Work and Pension will refuse to comply with the Ombudsman's recommendations unacceptable.

Inverclyde Council notes that the Ombudsman laid their report before Parliament in an attempt to reach a speedy conclusion to these matters under s10(3) Parliamentary Commissioner Act and asked Parliament to identify a mechanism for providing appropriate remedy for those who have suffered injustice.

Whilst we concur with the UK's National Ombudsman's recommendation that the women affected are owed compensation, noting the Ombudsman's recommendation that those affected be compensated at Level 4 injustice (£1,000 to £2,950) acknowledging that a significant and/or lasting injustice has, to some extent, affected WASPI women's ability to live relatively normal lives, Inverclyde Council continues to support the WASPI campaign claim for compensation at a higher level and calls on the current UK government, failing which the incoming UK government, to bring forward an equitable compensation scheme without delay.

Inverclyde Council asks the Council Leader to write to Secretary of State for Work and Pensions and the Shadow Secretary of State for Work and Pensions asking that the 5,600 local women believed to be affected be compensated without delay. The Council Leader is further asked to highlight the very considerable difference between the compensation sought by the WASPI campaign, backed by the APPG, and that recommended by the Ombudsman and to ask that compensation also be paid to the estates of the almost 275,000 WASPI women who have died waiting for this injustice to be rectified.

Proposer: Cllr Pam Armstrong  
Seconder: Cllr Sandra Reynolds

## **Appendix 1 - Previous Motions**

16 February 2017 - Inverclyde Council

WASPI (Women Against State Pension Inequality) Campaign – Request by Councillor McCabe

There was submitted a report by the Corporate Director Environment, Regeneration & Resources on a request received from Councillor McCabe that the Council support the WASPI (Women Against State Pension Inequality) Campaign by agreeing the following motion:

“The Council calls upon the Government to make fair transitional state pension arrangements for all women born on or after 6 April 1951, who have unfairly borne the burden of the increase to the State Pension Age (SPA) with lack of appropriate notification. Hundreds of thousands of women had significant pension changes imposed on them by the Pensions Acts of 1995 and 2011 with little/no personal notification of the changes. Some women had only two years notice of a six year increase to their state pension age. Many women born in the 1950s are living in hardship. Retirement plans have been shattered with devastating consequences. Many of these women are already out of the labour market, caring for elderly relatives, providing childcare for grandchildren, or suffer discrimination in the workplace so struggle to find employment. Women born in this decade are suffering financially. These women have worked hard, raised families and paid their tax and national insurance with the expectation that they would be financially secure when reaching 60. It is not the pension age itself that is in dispute – it is widely accepted that women and men should retire at the same time. The issue is that the rise in the women’s state pension age has been too rapid and has happened without sufficient notice being given to the women affected, leaving women with no time to make alternative arrangements.

The Council calls upon the Government to reconsider transitional arrangements for women born on or after 6 April 1951, so that women do not live in hardship due to pension changes they were not told about until it was too late to make alternative arrangements.”

Decided: that the Council support the motion as detailed above.

23 September 2021 – Inverclyde Council

Women Against State Pension Inequality Campaign – Notice of Motion by Councillor McCabe and seconded by Cllr Clocherty:

“Council welcomes the findings of stage one of the Parliamentary and Health Service Ombudsman’s investigation into the way the Department for Work and Pensions (DWP) communicated changes to women’s State Pension age, and related issues.

The Ombudsman found that in 2005 DWP failed to make a reasonable decision about targeting information to the women affected by these changes and that constituted maladministration. The Ombudsman also found that in 2006 DWP proposed writing to women individually to tell them about changes to State Pension age but it failed to act promptly and that was also maladministration.

Council notes that stage two of the Ombudsman’s investigations will consider whether the failings identified led to an injustice for the complainants and, if so, stage three will consider potential remedies for this injustice, including financial compensation.

Council reaffirms our support for the WASPI (Women Against State Pension Inequality) Campaign and commends the WASPI Inverclyde Supporter Group and similar groups across the UK for continuing to campaign for justice for women adversely affected by changes to state pension legislation.”

Decided: that the notice of motion by Councillor McCabe be agreed.

## **Appendix 2 - Background Information**

In the 1995 Pensions Act, the Government increased State Pension age for women from 60 to 65, with a further increase to 66 in the 2011 Pensions Act.

The change was not properly communicated to 3.8m (the DWP use the figure of 3.6m) women born in the 1950s until 2012, giving some only one year's notice of a six year increase in their anticipated retirement age. WASPI women are known to have suffered decades of inequality in relation to earnings and contributions. There are approximately 5,600 women affected by this injustice in Inverclyde including two who sit in this Chamber.

At the time of writing almost 275,000 1950s born women have died waiting for justice since the WASPI campaign began in 2015.

At the time of submission of this motion £4,074,867,360 has been saved by the UK Treasury Department as a result of these changes to state pension entitlement. The WASPI campaign has been for an immediate one-off compensation payment of between £11,666 and £20,000 to those affected, with the most going to women who were given the shortest notice of the longest increase in their state pension age.

The Parliamentary and Health Service Ombudsman (PHSO) found that the Department for Work and Pensions was guilty of maladministration in its handling of the State Pension Age increase for women born in the 1950s. The All Party Parliamentary Group on State Pension Inequality for Women concluded that "the impact of DWP maladministration on 1950s-born women has been as devastating as it is widespread. The APPG believes that the case for category 6 injustice (i.e. £10,000) is overwhelming and clear. Women have had their emotional, physical, and mental circumstances totally obliterated by a lack of reasonable notice." In 2019 the former leader of the Labour Party promised justice and compensation for women born in the 1950s who had suffered a historic wrong. The link to the calculation is no longer live but is believed to have been in the region of £100 per month of missing pension.

WASPI's figures show that over the course of the two year COVID pandemic, 1 in 10 women who died were affected by these uncommunicated changes and lost both their state pension income and the opportunity to make alternative retirement plans. Despite the Ombudsman's findings and the rapid death rate of those affected, the government chose to wait for further reports before taking any action.

The UK pension system is better suited to a more typically male pattern of working and savings. Pay inequalities, part-time working and time off to manage childcare continue to make it harder for women to save as much across their working life and are the biggest drivers of the gender pension gap. On average the gender pension gap jumps from £100 to £100,000 over a woman's working life. (Scottish Widows Women and Retirement Report 2023) Women rely much more on the state pension as they have less income from occupational and private pensions. Women in certain circumstances are likely to have been more severely affected by the injustice, namely women living alone, BAME women and divorced women whose financial settlements were predicated on an earlier retirement date.

The injustice suffered by WASPI women has not only had a profound effect on the individuals involved but on the wider community in Inverclyde and on local government because:-

Women who would have looked after older relatives or partners are unable to afford to do so, with a knock-on impact on local social care; women who would have retired and engaged in caring responsibilities for grandchildren are having to continue working, increasing the

childcare burden on the state locally; and women who have been left in poverty are struggling to meet their housing costs, with a knock-on impact on local housing stock. There is a broader impact on voluntary services of all kinds locally, which are missing out on able, active volunteers who would otherwise have been able to retire from full-time work as planned.

The Inverclyde economy is negatively affected by the reduced spending power and disposable income the uncommunicated State Pension Age changes has brought about among women born in the 1950s.