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## ROS ALTMANN: There should be a hardship fund for Waspi women who suffered most

By ROS ALTMANN

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**Ros Altmann is a former Pensions Minister who now sits in the House of Lords.**

The Government has disappointed millions of 'Waspi' women by refusing to pay any of them anything, despite the Parliamentary Ombudsman finding of maladministration in the way state pension age changes were communicated.

Many of these women, aged in their mid-60s and early 70s, are in serious hardship and I would have liked to see them helped.

But after the Government also took away Winter Fuel Payments with no notice, clearly pensioners are not a priority.

The Women Against State Pension Inequality or Waspi campaign has tried for years to get compensation for women born in the 1950s.

They believe they were unfairly treated when their state pension age was increased from 60 to 65, and then to 66, with inadequate warning.

After the BackTo60 group lost a court case that claimed women were discriminated against, the Waspi campaign's appeal to the **Parliamentary Ombudsman about maladministration** went ahead, and eventually found in their favour.

The Ombudsman's report in March recommended possible compensation of £1000 to £2,950 each, to compensate for maladministration during the years around 2005, even though most of the women did not suffer direct financial losses.

I never believed this recommendation was likely to happen, as it would cost £3.5-10.5 billion.

The Government says it can't afford to pay billions of pounds to women to compensate for state pension age rises.

It will therefore not pay a penny to any of them to recognise the problems.

After the Chancellor's terrible decision to take Winter Fuel Payments away from almost all pensioners, including the very poorest who do not receive pension credit, it has been clear that there is little sympathy for pensioners, who are simply not a priority for public spending.

The Parliamentary Ombudsman suspected the Government would reject his report.



**Lady Altmann: When I was Pensions Minister, I tried to persuade fellow Ministers to establish a hardship scheme that the worst affected women could claim from**

He took the unusual step of laying it directly in Parliament, because the Department for Work and Pensions has never accepted it did anything seriously wrong or even apologised, let alone offered any compensation.

He was right to believe there would be resistance to his recommendations.

I never favoured compensating every Waspi woman, but still believe a hardship fund or early pension credit access would have been right.

This is because I know this issue was handled dreadfully by the DWP in the years between 2004 and 2009.

When I was Pensions Minister, I tried to persuade fellow Ministers in 2015-2016 to recognise that there had been maladministration and establish some kind of hardship scheme that women worst affected could claim from.

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I also suggested using early access to pension credit was a possible way forward for means-tested help. But there was no support for this.

I am a Waspi woman and would not want taxpayers to compensate me personally because I knew about it.

But many clearly did not know and therefore, I do believe there is a strong moral case for the worst affected women, who have suffered serious hardship, to be able to claim on a case-by-case basis. Sadly this, too, has been rejected by the Government.

In its response to the Ombudsman, the Government tries to justify denying compensation to anyone by citing a survey that shows around three quarters of women aged 45-54 in 2004 did know their state pension age would be rising.

But this still means a quarter did not and they were not told immediately.

The original increases were passed by Parliament in 1995, proposing to increase women's state pension age from 60 to 65, between 2010 and 2020.

The stated intention was to give at least 15 years' notice so the women affected could plan ahead.

That would have been fair enough, but unfortunately the women were not properly informed of this important change to their future life.

Even after 2004, when DWP surveys showed so many women were unaware of the changes, there was no urgent communication campaign to tell them.

Indeed letters were written telling them how much they might get from their state pension, without telling them they would not receive anything at age 60.

At the time the second rises in state pension age were being pushed through Parliament in 2011, I campaigned to slow down the changes.

But unfortunately the women's state pension rise to 65, and the second one for men and women to 66, were both brought forward to 2018 and 2020 respectively, so they ended up happening in quick succession.

Some women who stopped work because they expected their pension at age 60 were badly affected.



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### State pension age rise: The Women Against State Pension Inequality campaign has tried for years to get compensation for women born in the 1950s

Women wrote to me explaining how they had made careful plans, giving up work to care for loved ones, calculating that their savings could last them until their state pension age.

They said they would run out of money if the age was increased at such short notice, and they could not go back to work now, but could have kept working at the time if they had known.

The state pension is crucial for many of the women born the 1950s.

They often had little chance to build private pensions and if they worked part-time after having children they were not even allowed to join their employer pension scheme.

By not receiving the state pension they were relying on, many were plunged into poverty.

It is hard to see any way forward for the Waspi women now. Many of them are ill and had hoped to be treated better.

One way would be for MPs to insist they are not happy with this decision - and I can't see that happening!

The only other way might be for someone who is suffering serious hardship, and would have been able to make different decisions to protect their finances had they known they would not receive their state pension from age 60, to launch a Judicial Review of the Government's response.

Without either of these I'm afraid none of these women will get anything at all.