

Opinion Pensions

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The Guardian view on women's pensions: a feminist issue

Editorial

A court ruled against the BackTo60 group last week. But the 1950s-born activists' fight against injustice goes on



▲ Campaigners in London. '1950s-born women argue that the pace of change has been too rapid, penalising them as a cohort.' Photograph: Kirsty O'Connor/PA

Some means must be found to ease the hardship faced by the 1950s-born women worst affected by pension age changes. Last week the high court rejected the arguments in a judicial review brought by the campaign group BackTo60. The group argued that changes to the law in 1995 and 2011 were discriminatory on grounds of sex and age, and that 3.8 million women should be compensated. But while last Thursday's loss was a setback, the campaign is far from over. An appeal is one possibility. Continuing pressure on politicians - including the prime minister, who pledged during his leadership campaign to take a fresh look at the sums - is a certainty.

The principle of pension age equalisation is not contested. Neither the BackTo60 group (despite its name) nor Women Against State Pension Inequality (Waspi) believes that changes to the law should be reversed so that women continue to receive state pensions at a younger age than men. Equalisation has been the work of several governments, with a crucial landmark passed last year when 65-year-old women became the first to qualify at the same age as men.

But 1950s-born women argue that the pace of change has been too rapid, penalising them as a cohort. In addition, the women and their supporters - who include the former Conservative pensions minister Ros Altmann - believe that not enough was done to inform them of the changes, either when they were brought in or since. The consequence has been that many (no one knows precisely how many) simply did not find out. Those without workplace pensions or private wealth, who expected to be living on their state pensions from the age of 60, are now trapped on working-age benefits with all that entails in terms of the requirement to seek work (campaigners cite cases of women in their 60s being told to apply for apprenticeships).

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That this is far from the only injustice of a failing benefits system does not make the Waspi women undeserving. Nor does the protection of pensioner incomes relative to other groups, under the 2011 triple lock, mean that the poverty of younger sixtysomethings is unimportant. On the contrary, the growing gap between working-age and pensioner benefits is one reason why the 1950s-born women are so determined. Another is the prejudice routinely encountered by older jobseekers. A third is that age and poor health, even when these do not amount to disability, restrict what is possible, as do the caring responsibilities routinely and disproportionately shouldered by women.

While the judges rejected BackTo60's case on grounds that the previous arrangement, under which men were expected to work longer, discriminated against them, the most cursory grasp of sexual politics points to a more complex truth. While pension rules, considered narrowly, may have favoured women, the reasons why they were expected to retire earlier were far from advantageous. Before women's liberation movements led to legislation such as the 1970 Equal Pay Act, women's work was regarded as secondary; their domestic and reproductive labour was considered their most important role. Many were expected to stop working when they married. Some who continued were excluded from pension schemes as part-timers.

This is the world that the 1950s-born women grew up in. For ministers, courts or society as a whole to refuse to offer them some form of redress smacks of victim-blaming, while the acceleration of changes in 2011 was only "less controversial" than other cuts - in George Osborne's phrase - because those affected did not know what was going on. That the law must be changed so that any future changes are properly communicated is one of the more obvious lessons of last week. That the growing gender pension gap should face similar scrutiny to the gender pay gap is another. Given the current huge disparity in retirement incomes, a scheme granting at least some 1950s-born women early access to their state pensions, or means-tested pension credits, is the least that ministers ought to do as soon as possible.

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