

HANDS OFF OUR PENSIONS!

Together, we have run a great campaign to say ‘hands off our pensions’.

10,000 people have signed our petition, and almost 2,000 have emailed their Members of Parliament to ask them to support us.

In May, the Pensions Bill will go to the House of Commons. MPs will have the chance to vote on amendments to the Bill, which will reduce the impact of changes to the state pension age, and make sure no-one has to work more than a year extra before they can get their pension.

One of the best ways of convincing MPs to support our campaign, and to vote for these amendments, is to go and see them at their constituency surgery. Your MP is your representative in Parliament - you have the right to meet them and talk to them about issues that concern you.

Lobbying your MP in their constituency surgery is easier than you think! This guide will tell you everything you need to know: from making an appointment, to what information you should look up before you go, to what arguments you can use to persuade your MP.

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BEFORE YOU GO

What is an MPs' surgery?

Every Member of Parliament holds surgeries in their constituency – these are an opportunity for constituents to meet the MP who represents them, and raise issues that concern or affect them.

These surgeries are held locally, in the constituency – usually on Fridays or Saturdays. They might all be held in the same place, or they might be in different places around the constituency on different days.

How long you get with your MP might depend on how many other people are attending the surgery too, but typically you can expect to get about 10 minutes with your MP.

How do I find out when and where it is, and make an appointment to go?

If you want to join our local action weekend for the 'hands off our pensions' campaign on April 15th and 16th, you will need to find out when and where your MP's surgeries are that weekend.

Some MPs will operate an appointments system, where you book in advance and are given a timeslot to attend. Others operate a 'drop-in' surgery, on a first-come-first-served basis.

Finding out about your MP's surgery is easy – if you phone the House of Commons on 020 7219 3000, and ask to speak to your MP's office, their staff will be able to tell you when and where their surgeries are, and whether you need to make an appointment, or whether you can just 'drop-in'.

If you need to check who your MP is first, you can search on www.theyworkforyou.com by just entering your postcode.

What does lobbying involve?

'Lobbying' is just a fancy word for 'influencing'. Lobbying involves making MPs aware of issues, and influencing their opinions – by presenting them with facts that they didn't otherwise know, or by explaining to them how issues affect people like you first hand.

It can also involve asking them to vote in particular ways in the House of Commons.

One of the most powerful ways of lobbying is going to see your MP in their constituency surgery. Politicians get hundreds of letters every week, but much fewer people take the time to meet with their MP in person. By personalising the issue, you have a much better chance of persuading your MP to support our campaign.

Does my MP have to see me, and do they have to listen to me?

Your MP has been elected to represent you, and everyone else living in your constituency. They should therefore be willing to see you and should want to listen to your concerns.

MPs don't have to do what they are asked to do by every constituent who sees them – they represent many thousands of people, with different opinions on many issues.

You can't make your MP vote the way you want them to on the Pensions Bill. But, you can try to persuade them that this issue is important, and try to change their mind if they are unsupportive.

What should I take with me?

Take a copy of this guide, as you might need some of the facts and figures during the meeting. You might also want to take a pen and paper, so you can make a note of anything your MP says, and anything they promise to do. You should also print off our briefing for MPs, and give it to your MP at the end of the meeting.

What should I try to find out before I go to the surgery?

It is worth finding out a few bits of information before you see your MP. These facts will be easy to look up.

Firstly, you should make sure you know what party your MP represents. If they are they a Conservative or Liberal Democrat MP, they are in one of the Parties who make up the Coalition Government. If they are a Labour MP, they are in Opposition.

Secondly, if your MP is a Conservative or a Liberal Democrat, you should find out whether they have a job in the Government or not – are they a Minister?

You can find both of these things out really easily on www.theyworkforyou.com.

Whatever Party your MP is a member of, they may not have fully understood the impact of the Government's proposals for changing the state pension age, so it is really important that this is explained to them by their constituents.

Finally, you should check whether your MP has signed Early Day Motion 1402 or 1524 (you can check that on here <http://www.parliament.uk/edm/2010-11/1402> or here <http://www.parliament.uk/edm/2010-11/1524>). These Early Day Motions (EDMs) are basically official petitions that MPs can sign to show support for an issue. However, just because your MP has signed one of the EDMs, it doesn't mean they will automatically vote for any amendments to the Bill – it is still very important to go and see them to ask them this.

ONCE YOU ARE THERE

What will happen when I get to the MP's surgery?

When you arrive, a member of the MP's staff will greet you and you will be shown where to wait for your appointment. If your MP runs 'drop-in' surgeries, you will be shown where to queue for a slot to see your MP. Your meeting with the MP should be in a private room, although there may be a member of staff there to make notes.

What should I say to my MP?

Start by explaining the issue - not all MPs will understand it, and explaining why you think it is unfair.

If you are personally affected by the changes, tell your MP about how you will be affected, and about how you feel about it.

You might then have a conversation about the pension changes. The rest of this briefing will help you make your case (you might want to take it with you).

Get a feel for how supportive your MP is. Ask him or her if they support the campaign and, if so, ask them to commit to doing things to support it (like opposing the changes in the House of Commons).

What changes are the Government making on state pensions, and who will be affected?

The Government are making changes to the state pension age, to increase it to 66. They are doing this more quickly than they said they would, meaning that millions of people will have to work a year longer than they expect to before they get their pension.

In particular, half a million women will have to work *more than a year* longer than they expect to before they get their pension.

At the moment

The women's state pension age is already increasing from 60 to 65 between 2010 and 2020, so that both men and women will get their pensions at the same age. The state pension age for men and for women is then set to rise from 65 to 66 between 2024 and 2026.

New proposals in the Pensions Bill

The Government is now planning to speed up the equalisation of the pension age for women and men, so that the state pension age for women reaches 65 by 2018, instead of by 2020.

They are also proposing to increase both men and women's state pension ages to 66 between 2018 and 2020 - much more quickly than is planned at the moment.

Who is affected?

5 million people will have to wait longer for their state pensions than they currently expect to. These people are already in their late 50s, and are expecting to retire in less than 10 years - they will now have to wait longer before they can get their state pension.

In particular, these changes will hit women born in 1953 and 1954 too hard:

- 500,000 women have their state pension age delayed by more than a year.
- 300,000 women have their state pension age delayed by 18 months or more.
- 33,000 women have their state pension age delayed by exactly two years. These women are born between 6th March 1954 and 5th April 1954.
- The worst affected will lose out on over £10,000 expected pension income.

Why are these changes unfair?

Moving the goalposts

Firstly, this is unfair because it does not give people enough notice. Those men and women affected are already in their late 50s, and many will have started planning for their retirement. Many have made important life decisions (about things like mortgages, or working part-time) on the basis that they know when they will get their state pension. Pensions are part of long-term planning. It has always been the consensus that at least ten years' notice should be given for changes like these, which are coming in seven and a half years. Suddenly moving the goalposts is not fair.

Hitting women harder

Secondly, this is unfair because it hits women harder than men. Half a million women will have to wait more than a year longer than they expect to get their pension, but no men will have to wait longer than a year. In addition, women tend to be more reliant on their state pensions than men, because they often have much smaller savings pots or occupational pensions.

On average, women aged 56 have just £9,100 of savings, compared to an average £52,800 for a man of the same age¹. This is because women have tended to earn far less in their working

¹ From Hansard, HC Deb, 4 February 2011, c1022W

lifetimes, have often worked part-time and so have found it harder to join a private pension scheme, and have often had interrupted careers due to caring responsibilities

Broken promises

The Government are going back on their promise in the Coalition Agreement. In it, they said they would: *“hold a review to set the date at which the state pension age starts to rise to 66, although it will not be sooner than 2016 for men and 2020 for women”*. In fact, the state pension age for men and women will now be starting to rise to 66 in 2018.

Is there an alternative?

The Government does not need to make any changes to the state pension age. Men and women’s pension ages are already being equalised to 65, and the state pension age is already due to increase to 66 in the future.

The Government say they have to increase the pension age, because life expectancy is increasing. However, whilst on average people are living longer, life expectancy is not the same for everybody. On average, people who worked in lower-paid jobs (the people who are most dependent on state pensions) have lower life expectancies than those who have earned more. For example, 65 year olds working in professional jobs (like doctors, accountants and engineers) have a life expectancy 4.2 years longer than a 65 year old who has worked as a manual labourer². This difference in life expectancy is actually increasing - in 1976 the difference was 2.5 years.

It seems unfair that the state pension age should increase for everyone, when life expectancy is not increasing as much for those people who rely on the state pension the most.

An alternative proposal was put forward in the House of Lords, which attracted a lot of support (the amendment only missed out on going through by 12 votes). Similar proposals are likely to be put forward in the House of Commons and although these proposals will still see the state pension age increase to 66, they will reduce the impact compared to the Government’s plans.

These amendments will suggest that the Government stops speeding up the increase in the state pension age for women, so that it continues to increase gradually from 60 to 65 between 2010 and 2020.

They are also likely to suggest that the Government increases the state pension age for men and for women from 65 to 66 between 2020 and 2022 (instead of between 2018 and 2020). This plan would be fairer than the Government’s proposals, because men and women would be treated equally, and no one person would have to work for more than one year extra.

² ONS ‘Pension Trends’, Chapter 3: Life expectancy and healthy ageing (2010)

What should I ask my MP to commit to do?

There are lots of things your MP can do to support this campaign. You should ask them to do all of the following:

- Write to Steve Webb, the Pensions Minister, explaining that they don't agree with this policy.
- Sign an Early Day Motion in Parliament, calling on the Government to rethink their plans (Labour MPs are more likely to sign EDM 1402, and Conservative and Liberal Democrat MPs are more likely to sign EDM 1524).
- Oppose these changes in the Pensions Bill when it is debated in the House of Commons in May.
- Support amendments to the Bill that will make it fairer.

WINNING THE ARGUMENTS

What if my MP says ‘we have to do this because it’s a legal requirement to equalise the retirement age’?

The retirement age is already being equalised – that is why the state pension age is going up from 60 to 65 for women, so that it will be the same as for men. The Government have chosen to make these extra changes – they are not being forced to by equality law.

What if my MP says ‘we have to do this because we have to make cuts to pay down the deficit’?

This Government has decided to make cuts to get rid of the deficit entirely in 5 years – by 2015. These changes will not come into effect until 2016, by which time the Government claim there will not be a deficit – so even if they do save any money, it wouldn’t make any difference to their deficit-reduction plans.

What if my MP says ‘well, it was in the Coalition Agreement’?

These changes were *not* in the Coalition Agreement. In fact, they go against a promise the Government made in the Coalition Agreement, which says: “*The Parties agree to... hold a review to set the date at which the state pension age starts to rise to 66, although it will not be sooner than 2016 for men and 2020 for women*”. The Government’s changes mean that the state pension age for women will start to rise to 66 in 2018, when the Coalition Agreement says it won’t start to rise to 66 until 2020. The Pensions Bill breaks the Coalition Agreement.

AFTER THE MEETING

What should I do after the meeting?

After the meeting, you should write to your MP, either thanking them if they were supportive, and reminding them of what they agreed to do (for example, signing the Early Day Motion, writing to the Pensions Minister, Steve Webb, or opposing these changes in the House of Commons), or making your case again if they were not supportive, or if they did not give you a clear answer.

You could also write a short letter to your local paper, explaining the issue, and outlining whether or not your MP is supportive.

You might also like to email us to let us know how the meeting went, and what your MP said. You can email Helen at helen@unionstogether.org.uk. You should also get in touch if you have any questions at all about lobbying your MP.