

### Summary

- Pension campaigning to affect positive change has been prevalent since pensions were first introduced.
- The use of social media has meant some groups are able to galvanise support quickly, making them much more effective in achieving their goal, but do traditional methods still work?
- Campaigns have proved to be a useful tool to engage and educate members with their pension and pension rights, so can the industry learn any lessons?

**➤ With several high-profile pensions campaigns hitting the headlines, along with the advent of social media, which has seen some groups rocket to prominence, what can we learn from these campaigns when it comes to education and engagement?**

# Power to the pension

Injustices in pensions have been occurring since long before the first shillings were paid into savers' coffers. Since its creation, all the way through to the modern day, the history of pensions is rife with scandal, inequality and political opportunism.

People power has been a vital tool in writing many of the wrongs of the past, be it social, political or economic discriminations, of which pensions happens to cover the spectrum, the

ability of grassroots campaigns to affect change for current and future generations has shaped the system we have today.

Member control is often spoken of within the industry, but it is regularly down to the members to take it for themselves. This however requires them to be engaged, educated and well organised.

The industry is accused of having an engagement problem, but when it comes to growing a campaign to affect political

change or to right a social injustice, pensions has been as good as any at galvanising support, so how do they do it?

### Growing from the grassroots

We are all guilty of making assumptions regarding the computer literacy of those facing or who are in retirement, but the ability to get a grasp of social media for this age group has been imperative in galvanising some of the largest pension campaigns from the bottom up.

There are currently several high-profile movements utilising social media to build their support to great effect.

One group, that has harnessed this to particular effect is Waspi, who initiated their campaign through the creation of a page on Facebook in 2015.

“Very quickly word spread, on Facebook mainly, which is quite surprising given that most of us are in our sixties, so social media is not a natural place for us to be,” Waspi communications director, Debbie de Spon, says.

“The fact we have gone from nobody at all to 96,000 supporters on Facebook is pretty much an achievement in its own right. We have nearly 18,000 on Twitter; that’s been a learning curve for women like ourselves.”

It is perhaps not surprising then, that the over-65s are the fastest growing cohort of internet users in the UK, increasing on average by 547,000 since 2011, according to the Office for National Statistics.

Even though it has been almost four years since the creation of the Waspi Facebook page, the group says that it continues to connect with new members.

“There are still women who come onto our Facebook page every day and say, ‘I was never informed, didn’t know’,”

de Spon adds.

The ability to harness the power of social media has not just paid credence for the Waspi campaign. More recently, serious issues surrounding employees in the NHS pension scheme have meant that the British Medical Association (BMA) and a number of high-profile consultants, has been pushed front and centre of public debate.

Leading the Twitter charge is Doctor Tony Goldstone. With over 3,000 followers on the platform, he is passionate about the effect that the pensions crisis is having on the NHS, and through his campaigning and blog writing have managed to build up an influential band of followers.

Goldstone, who also advises the BMA on pay and pensions, has been relentless at keeping the NHS pension situation at the forefront. His sharing of news from various outlets through Twitter has meant that he has been able to both educate and engage his followers.

Twitter was also the source of another campaign’s success, this time for the dispute brought forward by the Universities College Union (UCU) regarding the closure of the Universities Superannuation Scheme (USS).

“We had regular bulletins going to branches and other traditional forms of communication between regional staff and local branches, as well as emails to members and press work. But, this was a dispute that exploded on Twitter and allowed members to extend picket line solidarity across the country,” says UCU head of higher education, Paul Bridge.

“Crucially, they could also share best practice and even song lyrics for singing on the picket lines. It also allowed different people to come together and work together to get our message out to members and the wider world.”

### Education for the nation

Despite the statistics, there are a cohort of people who simply are unable to engage through social media platforms.

National Pensioners Convention (NPC) national officer, Neil Duncan-Jordan, says that while his organisation does have a Facebook page, it is still reliant on sending letters to its members to engage on important issues.

“As an organisation we still have to post out material to people ... which is obviously costly, time consuming and labour intensive, so it’s a challenge, but one of our main beliefs is that people shouldn’t be excluded from information or activity because they are not online.”



Members of the NPC, which has been campaigning for nearly 40 years against various injustices in the state pension, are typically aged between 70-80 and therefore their Facebook page does not get much traction.

On the other hand, the NHS has many engaged and educated people who can understand the complex issues that can confuse the best of us. Prospect pensions officer Neil Walsh says that the success of the NHS campaigners has gone beyond his expectations.

"I don't think the NHS doctors realise how successful they have been; they have had it brought up in parliament on numerous occasions and they have actually got the Department of Health talking to the Chancellor about

a solution. It may not be exactly what they want but it is a great example of a campaign that has shown the ill effects that the problem has," he says.

However, Walsh adds that members, both in pensions and in pensions campaigning, must be more proactive.

"Pensions is reactive and people happy with the status quo until something happens, which is often detrimental then people try and scramble and react. But proactive campaigns were brought up at last year's conference, such as the net pay issue and women being excluded from auto-enrolment because of the lower earnings trigger."

Unions and campaigning groups, such as Prospect and the NPC, are democratic by definition, and rely on

members being engaged from the outset. This is then enhanced by successful campaigns that are able to capture the spirit of a nation.

Waspi has been extremely successful at lobbying MPs in their local areas and at one point had 194 MPs signed up to an early day motion in parliament.

de Spon says: "Communication is an issue and sometimes it is not always a failure of the campaign, it can be because of external circumstances. We have been delayed in our process by a different group calling for a judicial review and we have had to wait for the results of the review.

"They are still engaged in all sorts of activities across the country raising awareness, it's all about raising awareness, to keep the campaign in the public eye but also in the eye of parliamentarians."

### High-profile pensions campaigns

- **NHS #scrapthetax:** A well co-ordinated campaign spearheaded by the British Medical Association (BMA), but one that has rocketed to prominence through Twitter. The BMA and consultants are fighting punitive tax charges, the annual allowance and the lifetime allowance, which they argue is creating a shortage of doctors and consultants who are retiring early or cutting down their shifts, in order to avoid the debilitating tax. The issue has been debated in parliament, while the campaign has also sparked discussions between the Chancellor and the Health Secretary.

- **University Superannuation Scheme (USS):** A relentless and coordinated campaign fought across several institutions, aimed at stopping the USS from closing its much-valued defined benefit scheme. Led by the Universities College Union, the campaign successfully stopped the employers from cancelling the scheme and has now set up an expert panel to look assess it in order to bring around a successful resolution, it is thought the prevention could save members £200,000 in retirement.

- **Women Against State Pension Increase (Waspi):** Formed in 2015, the group is fighting against the state pensions increases for women, rising from 60-65 under the 1995 Pensions Act and to 66 under the 2011 State Pensions Act. Rather than opposing the equalisation of the state pension age, the Waspi women are more concerned about the way it was communicated, arguing that the government didn't write to inform any of the women affected for 14 years. The government have repeatedly refused to meet with the group; however, it achieved 11 debates in parliament with MPs across the country joining their fight.

- **Net pay:** An industry-led campaign which has repeatedly lobbied the government to fix a tax anomaly, which results millions of low earners miss out on tax relief by being part of a net pay scheme, rather than a relief at source scheme. Industry heavyweights including Baroness Ros Altmann, Royal London director of policy Steve Webb and Pensions and Lifetime Savings Association director of policy and research Nigel Peale have all penned their name to the cause. The government has repeatedly said it would not make changes to the system, but at the end of last year said it was "looking at opportunities" to tackle any differences through a digital system.

### We will fight them at the picket lines

The rise of social media is not to say that traditional means of campaigning have died out, as discovered by UCU, but it does show that it must be well organised.

"The pension strikes were a huge success by any measure," says Bridge. "That success was built on preparation, research and unpicking figures – all crucial to explaining the dispute and winning support for the industrial action ballot.

"It was the bold decision to take an unprecedented 14 days of strikes and the incredible support of that action from staff that forced the employers back. Braving snow, ice, wind and sub-zero temperatures, members were on picket lines day after day."

Striking is a last resort for many campaigns, and unless it is well organised, communicated and engaging, there is always a threat of public sentiment turning the wrong way. Which ever way it goes, there is a lot the industry can learn from these groups when it comes to engaging its members.

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