



Department
for Work &
Pensions

THE RT HON MEL STRIDE MP
Secretary of State for Work & Pensions

Caxton House
Tothill Street
London, SW1H 9AJ

The Rt Hon Sir Stephen Timms
House of Commons
Palace of Westminster
London
SW1A 0AA

16 March 2023

Dear Sir Stephen,

Thank you for your letter of 1 March regarding the Government's second State Pension age Review.

As I set out previously, the Government Actuary's report and the Independent report led by Baroness Neville-Rolfe, which included a wide-ranging call for evidence, are being considered as part of the evidence which will inform decisions on this matter.

We are planning to publish both reports and expect to do so no later than the publication of the Government's report.

I would like to reassure you that there will be plenty of opportunity for Parliamentary engagement and wider debate on this issue, including debate in both Houses of any future legislative changes.

As part of the Independent Review, Baroness Neville-Rolfe engaged extensively with stakeholders and experts. I can assure you that the Department continues to listen to key stakeholders on this important issue.

I would like to thank you for your continued interest in this matter and look forward to engaging with the Committee in due course.

With every best wish,

Rt Hon Mel Stride MP
Secretary of State for Work and Pensions



Work and Pensions Committee

1 March 2023

Rt Hon Mel Stride MP
Secretary of State for Work and Pensions
Department for Work and Pensions
(By e-mail only)

Dear Mel

State Pension age review

I am writing to you on behalf of the Work and Pensions Committee in relation to the State Pension Age Review. The Committee held a one-off evidence session on this matter on 22 February—a transcript for which is available on the Committee’s website.

As you will know, we have called on the Government to publish the reports from Baroness Neville-Rolfe and the Government Actuary that you are required to commission to inform your own review of the State Pension age. In response on [1 February](#), Pensions Minister Laura Trott MBE MP told us that there was a different publication schedule for this review, compared to the first review, because the issues were still under consideration and therefore the Government thought it was more appropriate to publish these independent reports no later than the Government’s own report. We are now writing to you, given your statutory responsibility for the review under section 27 of the Pensions Act 2014.

On 22 February, the Committee heard from John Cridland, who conducted the first review, about the value of publishing interim findings in advance of a decision. He explained that this had strengthened the quality of the final report by allowing “an alliance of interested parties” to comment on where he might have “misunderstood or got things wrong, or missed key things.” Publishing his final report in March 2017, in advance of DWP’s own review, had allowed everyone to “sleep on things” before Ministers made their decisions.¹ Sally West of Age UK said that the approach worked well, with people able to debate the detailed evidence in the interim report about the landscape and the prospects for retirement of different generations.²

The opportunity for debate is important now because the Department said in May 2017 that, while it accepted John Cridland’s recommended timetable for the increase to 68, it would carry out a further review before legislating, to “enable consideration of the latest life expectancy projections and to allow [it] to evaluate the current rises in the State Pension age.” It also left some issues to be decided, such as how to manage the effects of increases in the State Pension age on disadvantaged groups.

Projections published since then by the Office for National Statistics (ONS) show lower gains in life expectancy at age 65 than the projections available at the time of the 2017 review:

¹ [Q2](#)

² [Q33](#)

- Using the 2014-based cohort life expectancy projections, a man aged 65 in 2047 was projected to live until 89.9 years, compared to 87.1 years in the 2020-based projections.
- For women, the projected cohort life expectancy of a 65-year-old in 2047 was 91.9 years using the 2014-based projections, and 89.3 years in the recent 2020-based projections.³

The Committee heard arguments that these changes justify a rethink in the current timetable.

There is also evidence of the impact of the increase in the State Pension age from 65 to 66, between November 2018 and October 2020. For example, the [Institute for Fiscal Studies found that](#) this caused absolute income poverty rates (after accounting for housing costs) among 65-year-olds to climb to 24%, more than double what the IFS estimated it would have been had the State Pension age remained at 65.

On this point, the Committee heard arguments for allowing early access to Pension Credit. John Cridland recommended early access from age 67 at the time the State Pension age started to rise to 68. He told us that his recommendation was limited to the effects of the change he was recommending. He would want to “do the homework” on any wider proposals for access from an earlier age.⁴ Age UK and the TUC said they supported early access to Pension Credit but indicated they would want to do further work on the scope of this.⁵

In light of the above, we would be grateful if you could confirm:

- Whether you will re-consider publishing the reports from Baroness Neville Rolfe and the Government Actuary now rather than at the same time as, or slightly before, your own review;
- Whether you intend to allow a period of public consultation before making a final decision on the timetable for future increases in the State Pension age; and
- Whether you intend to consult on the age at which Pension Credit can be claimed.

It would be helpful to have a response to these questions by Tuesday 14 March. As is usual practice with the Committee’s correspondence I will be publishing this letter and your response on the Committee’s website.

Yours sincerely,



Rt Hon Sir Stephen Timms MP
Chair, Work and Pensions Committee

³ [Second State Pension age review: independent report call for evidence](#), 9 February 2022

⁴ [Q27](#)

⁵ [Q59-63](#)