



Department  
for Work &  
Pensions

**Laura Trott MBE MP**  
**Minister for Pensions**

Rt Hon Caroline Nokes MP  
Chair  
Women and Equalities Committee  
House of Commons  
SW1A 0AA

4<sup>th</sup> July 2023

Dear Caroline,

You asked about the progress the Department for Work and Pensions has made in relation to the treatment of co-habiting couples by occupational pension schemes, as recommended in the report of the Women and Equalities Committee looking at the rights of cohabiting couples.

As set out in the Government's response to the Committee's report, we appreciate the Committee's aspiration to see more guidance, enabling citizens to make informed choices. My Department committed to consider whether non-legislative broad guidance would be appropriate, having discussed the matter with the Pensions Regulator and other key stakeholders.

My Department's position remains as set out in our response to the Committee's report. We consider that it should remain up to employers and trustees to determine whether and how they offer survivors' pensions to cohabiting couples, as schemes are best able to make this judgement themselves.

We agree that it is very important to ensure that cohabiting couples are aware they may not have the same survivor benefit rights as people who are married or in a civil partnership.

We have therefore discussed how and whether we can improve information provision on this issue with the Pensions Regulator (tPR) and the Money and Pensions Service (MaPS).

The trustees of occupational pension schemes are required to make information available to scheme members about how the scheme is run and the benefits it provides. As a part of this requirement, information must be made available to members, prospective members, husbands, wives or civil partners of members and

prospective members, other people who are entitled to benefits under the scheme, and independent and recognised trade unions.

We are currently working with TPR to explore this issue further.

MaPS provide relevant information to the public on their website. This makes it clear that not all occupational pension schemes will pay a survivor benefit pension to a cohabitee, and that it is therefore important for all scheme members to check with their scheme to find out what their unmarried partner's rights would be in the event of the member's death. MaPS are in the process of considering whether their website could signpost these issues more clearly and also encourage people with a cohabiting partner to think about survivor benefits .

The Department will continue to work with the Pensions Regulator and other stakeholders on guidance available to cohabiting partners. I hope this helps clarify the current position for the Committee.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Laura Trott', with a large, sweeping flourish at the end.

**Laura Trott MBE MP**  
**Minister for Pensions**