

William Wragg MP
Chair, Public Administration and Constitutional Affairs
Select Committee



21 March 2024

Sent by email: pacac@parliament.uk

Dear Chair,

We have now concluded our investigation into DWP's communication of changes to State Pension age, and associated issues. I enclose a copy of the final report setting out our findings for stage two and stage three of the investigation. Please also find a link to a [summary of the investigation on our website](#). We are now seeking the support of Parliament in ensuring that justice is achieved.

Our findings

During stage one of our investigation, we found maladministration in DWP's communication about changes to State Pension age resulting from the 1995 Pensions Act. DWP's actions between 1995 and 2004 reflected the standards we would expect it to meet. However, in 2005 it failed to take adequate account of the need for targeted and individually tailored information to be shared with women affected by these changes. In 2006, DWP proposed writing directly to women individually to let them know their State Pension age had changed, but it then failed to act promptly. We found that if DWP had made a reasonable decision about next steps in 2005, and then acted promptly, it would have begun writing to affected women by December 2006.

We found that maladministration in the communication of State Pension age resulted in the complainants losing opportunities to make informed decisions about some things and to do some things differently and diminished their sense of personal autonomy and financial control. We do not find it resulted in them suffering direct financial loss.

Next steps

We understand complainants' frustration with the length of time our investigation has taken and recognise the impact it has had on them. We are doing everything in our power to achieve justice for the women affected.

To date, DWP has not acknowledged its failings nor put things right for those women affected. DWP has also failed to offer any apology or explanation for its failings and has indicated it will not compensate women affected by its failure. Given the significant concerns we have that DWP will fail to remedy the injustice, the most expedient action we can take is to bring this matter immediately to Parliament's attention. This approach is almost unique in our history, but we consider it necessary in the circumstances.



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We have laid the final investigation report before Parliament under section 10(3) of the Parliamentary Commissioner Act. We are asking Parliament to intervene to agree a mechanism for remedy. We consider this approach to be in the complainants' best interests and the quickest route to remedy.

We recognise Parliament will make its own decision about remedy. In our investigation report, to help guide Parliament in its considerations, we set out what we would consider an appropriate remedy and the standards that influence our thinking. Parliament may want to consider a mechanism for assessing individual claims of injustice, or it may consider a flat-rate payment would deliver more efficient resolution, recognising that will inevitably mean some women being paid either more or less compensation than they otherwise would.

I am writing now to ask you, in your role as Chair of the Public Administration and Constitutional Affairs Select Committee, to consider what mechanism is the most effective for delivering justice to the women who are affected and for holding DWP to account.

We will continue to draw on learning from the complaints that we have received in relation to State Pension policy change. We will shortly be publishing a policy report that will set out evidence from our casework over several decades and will recommend improvements to the way that future pensions changes are communicated. It is essential that Government enables people to make timely and informed financial decisions about their retirement given the complexity of many pensions changes and how they affect individuals differently.

If you wish to meet with me to further discuss our findings, please contact my Assistant Private Secretary, Kiran Bhourlay, Kiran.Bhourlay@Ombudsman.org.uk, to arrange a meeting at a mutually convenient time.

Yours sincerely,



Rebecca Hilsenrath
Chief Executive Officer
Parliamentary and Health Service Ombudsman

