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Simon Hoare MP
Chair, Public Administration and Constitutional Affairs Committee
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Dear Simon

Government Response to Parliamentary and Health Service Ombudsman's investigation on State Pension age communications

Further to the oral statement made in the House today, I am writing to inform you of the Government's new decision on the Parliamentary and Health Service Ombudsman's (PHSO) investigation into the way that State Pension age changes were communicated to women born in the 1950s. We have set our decision out in full in our detailed document which we have deposited in the House Library and published on Gov.uk

On 21 March 2024, following an investigation lasting six years, the PHSO published their final report which included recommendations on the Government's communication of changes to State Pension age.

In December 2024, the then Work and Pensions Secretary, provided the Government's response to the House. She made the decision very carefully, giving the PHSO's report full consideration, looking in detail at the findings and reviewing all the information and advice provided to her at the time. In November 2025, the Secretary of State committed to make a new decision on the State Pension age communications element of the decision because findings from a 2007 report had not been provided to the previous Work and Pensions Secretary as its potential relevance was not evident at the time. To inform the new decision, we have looked again at the relevant evidence and officials have conducted new searches.

Having considered the evidence, we have concluded we accept the PHSO's findings that maladministration caused a 28-month delay in sending out letters to women born in the 1950s. In the Secretary of State's Statement today, he apologised for this historical error and committed to learning lessons from this. Work on the Action Plan stopped pending today's new decision and we can confirm that it will now resume.

We agree with the PHSO's finding that the women suffered no direct financial loss as a result of the delay in sending letters. While we recognise some women may have lost opportunities to do things differently, Government has concluded it would not be appropriate to pay compensation. Let me set out why.

The body of evidence we have reviewed suggests a distinct majority of 1950s-born women would not have read and recalled the contents of an earlier unsolicited letter about pensions. The evidence also suggests those who were less knowledgeable about pensions would have been less likely to read the letter. This is clearly material to whether a woman suffered injustice however this was not properly addressed by the PHSO.

Indeed, the report concluded Automatic Pension Forecast letters only had a negligible impact on pensions knowledge and planning and the Department stopped sending them.

In addition, the range of research on awareness of State Pension age suggest a substantial majority of 1950s-born women knew the State Pension age was increasing.

Finally, we have considered the cost and deliverability of a compensation scheme. A flat rate compensation scheme as outlined in the PHSO's report would cost up to £10.3 billion. Asking the taxpayer to fund this given a distinct majority of women would not have read and recalled a letter and many were aware the State Pension age was changing is not fair or proportionate. It would not be feasible to set up other types of compensation scheme when there is no robust way of verifying which women suffered injustice from the delay.

We recognise the important role of the PHSO, and this does not change that, but we believe this is the right decision.

I would be happy to discuss this matter with the Committee.

Yours sincerely



The Rt Hon Pat McFadden MP
Secretary of State for Work and Pensions