

Stephen Timms MP
Work and Pensions Committee
House of Commons
London
SW1A 0AA



Sent by email

20 July 2021

Dear Mr Timms,

I am writing to share with the Work and Pensions Committee the findings from the first stage of PHSO's investigation into the communication of changes to women's State Pension age, following the 1995 and 2011 Pension Acts. We find that there were failings in the Department for Work and Pensions' (DWP) communication of these changes from 2005 onwards. The report has been published today on our website and has been laid before Parliament.

DWP's communication of changes to State Pension age between 1995 and 2004 reflects the standards we would expect. Accurate information was available in leaflets, through DWP's pension education campaigns, via its agencies and on its website.

However, we found that from 2005, DWP did not make reasonable decisions based on the information available or communicate with sufficient urgency.

In 2004, DWP research into awareness of changes to State Pension age showed that information about the changes was not reaching the people who needed it. The research report recommended that information be targeted at those who would be affected by the changes.

DWP did not do enough to act upon the research findings. The steps DWP took in 2005, having considered the research and discussed the options, had already been tried. DWP failed to take adequate account of the need for targeted and tailored information or of how likely it was that doing the same thing would achieve different results.

In 2006, DWP proposed to write to women individually to tell them about changes to State Pension age, but it failed to act quickly enough, or to give due weight to how much time had already passed since the 1995 Pensions Act.

We find that these failings amount to maladministration. The findings are available to view, in full, on the PHSO website: <https://www.ombudsman.org.uk/womens-state-pension-age-our-findings-department-work-and-pensions-communication>.



Millbank Tower
Millbank
London SW1P 4QP

Telephone: 0300 061 4053
Email: Amanda.Amroliwala@ombudsman.org.uk

www.ombudsman.org.uk

PHSO considered a substantial amount of evidence from both DWP and complainants before reaching a fair and impartial view.

This announcement does not mark the end of the investigation. We must now consider the impact of these failings on the women affected and what recommendations may be needed to remedy any associated injustice. We have suggested to the Department for Work and Pensions that they consider being proactive in this respect.

PHSO is unable to recommend women receive their State Pension any earlier than the law allows, as we do not have the power to reverse, or try to reverse, legislation.

As you will be aware, PHSO has previously published findings on a number of pensions-related investigations. As this investigation progresses, we will consider whether our findings point to systemic failings that may be of further interest to Parliament. My team will continue to meet regularly with the Work and Pensions Committee clerks, so that the Committee is kept informed of key developments as this work continues.

If you would welcome a meeting to discuss the report in more detail, please contact my Assistant Private Secretary, Kiran Bhourlay: Kiran.Bhourlay@ombudsman.org.uk.

Yours sincerely,

A handwritten signature in dark ink, appearing to read 'A. Amroliwala', with a large, stylized initial 'A'.

Amanda Amroliwala CBE
Chief Executive Officer
Parliamentary and Health Service Ombudsman