

Andrew Gwynne MP  
Chair, APPG on State Pension Inequality for Women  
House of Commons  
London  
SW1A 0AA



**Sent by email**

20 July 2021

Dear Mr Gwynne,

Today, the Parliamentary and Health Service Ombudsman (PHSO) has published findings from the first stage of its investigation into the communication of changes to women's State Pension age, following the 1995 and 2011 Pension Acts. The report has been published on our website and has been laid before Parliament. I am sure the findings will be of interest to you in your capacity as Chair of the All-Party Parliamentary Group on State Pension Inequality for Women.

The Department for Work and Pensions' (DWP) communication of changes to State Pension age between 1995 and 2004 reflect 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.



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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>.

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.

[Further information](#) on the investigation, including answers to frequently asked questions, is provided on our website. This page will be updated as the investigation progresses.

Should you have any questions about the report, please contact my Assistant Private Secretary, Kiran Bhourlay: [Kiran.Bhourlay@ombudsman.org.uk](mailto:Kiran.Bhourlay@ombudsman.org.uk).

Yours sincerely,

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

**Amanda Amroliwala CBE**  
**Chief Executive Officer**  
Parliamentary and Health Service Ombudsman