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Ms Shelley Kipling
Chief Executive
Oldham Metropolitan Borough Council
Level 3, Civic Centre
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Our ref: MC2025/64081

1 September 2025

Dear Ms Kipling,

Thank you for your letter of 16 April to the Chancellor of the Exchequer regarding the Government's response to the Parliamentary and Health Service Ombudsman's investigation into the communication of women's State Pension age changes. I am replying as the Minister for Pensions.

As you know the Ombudsman did not investigate the Conservative Government's decision to increase the State Pension age for women in 1995, or that of the Conservative and Liberal Democrat Coalition Government to accelerate that increase in 2011, but rather how the changes were communicated.

The Ombudsman found that the Department provided adequate and accurate information on changes to the State Pension age between 1995 and 2004, including through leaflets, pensions education campaigns and on its website. However, they said that decisions about communications made between 2005 and 2007 led to a 28-month delay in sending out letters to women born in the 1950s.

It was the Ombudsman's view that these delays did not result in the women suffering direct financial loss, but they were maladministration.

We considered the Ombudsman's findings very carefully to make sure our decision was based on the evidence. We have accepted the finding that there was a 28-month delay in sending out letters and for this we have apologised.

However, we do not agree with the Ombudsman's approach to injustice or remedy. Two of our important considerations, when making the decision were that sending people unsolicited letters is unlikely to affect what they know and that most 1950s-born women were aware that the State Pension age was changing.

Alongside this are the financial and administrative reasons that it would be difficult to deliver a compensation scheme that is fair, value for money and feasible. Blanket compensation payments when the majority of women were aware that State Pension age was changing would be wrong. It would be impossible to establish a bespoke scheme that is fair or value for money, as it would take thousands of staff years to consider the detailed personal circumstances of up to 3.5 million women. It would also be impossible to verify claims if we simply asked women to self-certify experiencing injustice. The Government's assessment of the various compensation schemes can be found in paragraphs 93 to 107 of our detailed response published on 17 December 2024.

I fully recognise the strength of feeling on this issue. Many 1950s-born women have experienced significant disadvantage, not least in the labour market. This Government will continue working towards equality for women in the workplace now and in future, and ensure those with lower pension outcomes due to the inequalities they have faced in the past receive the right support.

We are determined that failures of communication, as were seen with 1950s-born women, will not be repeated and have committed to work with the Ombudsman to learn the lessons this investigation can teach us, developing an action plan that we will publish in due course.

Since entering office, we have carefully considered the Ombudsman's report alongside the evidence provided to the Ombudsman by all parties during the investigation. We made our decision on the facts of the case, and you can read the Secretary of State's Statement and our detailed response on GOV.UK at: www.gov.uk/government/publications/government-response-to-parliamentary-and-health-service-ombudsmans-investigation-into-womens-state-pension-age-communications-and-associated-issues.

Thank you for taking the time to write.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Torsten Bell', with a stylized flourish at the end.

Torsten Bell MP

Minister for Pensions