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5<sup>h</sup>  
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Dear Ms Hutt,

Thank you for your letter of 16 May regarding women's State Pension age.

State Pension age reform has focused on maintaining the right balance between sustainability of State Pension and fairness between generations in the face of demographic change. It may help if I provide some background to equalisation of State Pension age to put these changes into context. From the 1940s until April 2010, the State Pension age was 60 for women and 65 for men. The decision to equalise the State Pension age for men and women dates back to 1995 and addresses a longstanding inequality between men and women's State Pension age. If State Pension ages had not been equalised, women would be spending over 40 per cent of their adult life in retirement and this proportion would be continuing to increase. Changes to the State Pension age put right a long lasting inequality which was based on an outdated rationale that women were dependent on their husband's incomes.

Further changes were recommended by the Pensions Commission in 2005 as it became clear that things were changing, for example life expectancy was increasing and a State Pension age fixed at age 65 was not sustainable or fair between generations. It recommended that in the future State Pension age should increase in line with life expectancy and also recommended the introduction of a State Pension age timetable that reflected this.

The 2010 to 2015 Government made the decision to bring in changes to the State Pension age, following extensive debates in both Houses of Parliament. The 2011 Pensions Act accelerated the equalisation of women's State Pension age by 18 months and brought forward the increase in men and women's State Pension age to 66 by five and a half years, relative to the previous timetables.

The Government's position on the changes to State Pension age remains clear and consistent. The changes in the 2011 Act occurred following a public Call for Evidence and extensive debates in Parliament. During the passage of the Act, Parliament legislated for a concession worth £1.1 billion. This concession reduced the proposed increase in State Pension age for over 450,000 men and women, and means that no woman will see her pension age change by more than 18 months, relative to the 1995 Act timetable.

It has always been plain that the cost of reversing the Pensions Act 2011 and reverting back to the original 1995 timetable would be very many billions of pounds. We have to be realistic and acknowledge that people are living longer. In order to secure the sustainability and fairness between generations of the state pensions system for current and future generations, we needed to equalise the State Pension age for men and women faster and bring forward the rise to 66.

Even after equalising women's State Pension age with men's, women will spend on average around two years more in receipt of their State Pension because of their longer life expectancy. Women reaching 65 in 2019 are expected to live until 88 years whilst the figure for men is 85.8 years. Importantly, the equalisation of State Pension age brought the average proportion of time spent in retirement by men and women more in line with one another, with women spending slightly longer in retirement due to a higher life expectancy.

In relation to your comments on notification of the changes, in the years after the 1995 legislation (1995 to 2011) equalisation was frequently reported in the media and debated at length in Parliament. People were notified in a variety of ways, for example with leaflets, extensive advertising campaigns were carried out and later individual letters were posted out. Throughout this period the Department has been providing individuals with their most up-to-date State Pension age when they have requested a Pension statement. Between April 2000 and the end of April 2019, the Department provided more than 28 million personalised State Pension statements to people who requested them (either online or by telephone or post; and based on both old and new State Pension rules). We continue to encourage people to request a personalised State Pension Statement as part of our on-going communications.

I recognise that the changes have meant that some women will work for longer. The Government is committed to improving the outlook for older workers, including women affected by increases in the State Pension age, and removing the barriers they may face. To achieve this goal, the Government has reformed legislation to create the right framework, including:

- the removal of the Default Retirement Age;
- extending the right to request Flexible Working for all employees with 26 weeks' continuous service with their employer; and
- the introduction of the National Living Wage and Universal Credit to create the right conditions to support longer working.

To ensure that employers are aware of the wealth of skills and experience that older workers bring to the workplace, the Government has appointed the Business In The Community (BITC) Age at Work leadership team. The BITC team spearhead the Government's work to support employers to retain, retrain and recruit older workers. The team actively promotes the benefits of older workers to employers across England - influencing them both strategically and in terms of practical advice.

To help people return to the labour market, Jobcentre Plus Work Coaches have the flexibility to offer all claimants a comprehensive menu of help that includes skills provision and job search support. All claimants who are long term unemployed can access back to work support. For claimants who are disabled and people with health conditions, a new Personal Support Package is being introduced that will ensure they receive tailored support in order to meet their individual needs.

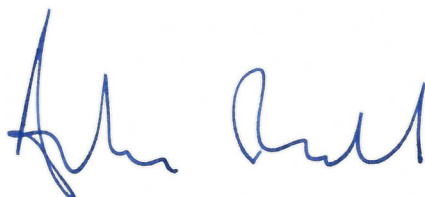
Challenging outdated attitudes and perceptions about older workers, remains a key aspect of Government's approach. In February 2017, the Government published a new strategy 'Fuller Working Lives: A Partnership Approach', which aims to increase the retention, retraining and recruitment of older workers. More details of the Strategy can be found on the Government website at: [www.gov.uk](http://www.gov.uk) using the title as a search term.

I appreciate that some women affected by changes to State Pension age may also have had, or currently have, caring responsibilities. While many people with caring responsibilities can and do balance employment and care, it can have a significant impact on an individual's ability to work. We want to ensure that carers can be supported to remain in, or return to, the labour market. Government is working with employers nationwide to encourage the adoption of carer friendly employment policies - for instance more flexible working opportunities - whilst providing practical support for carers.

Finally, in relation to your comments on the judicial review and Parliamentary and Health Service Ombudsman (PHSO). As you are aware there is a pending judicial review on these matters. It is listed to be heard in the Divisional Court on 5 and 6 June. It would be inappropriate for me to comment further on live litigation.

Following the decision of the High Court to grant permission for a judicial review to go ahead on these matters the PHSO has decided that they will be taking no further action on current and future complaints they receive on changes to State Pension age until the court proceedings conclude. If the Ombudsman decides to investigate after the court proceedings conclude, the Department will cooperate in full with that process.

Best wishes,



**Rt Hon Amber Rudd MP**

SECRETARY OF STATE FOR WORK AND PENSIONS

