

DWP Central Freedom of Information Team

e-mail: freedom-of-information-request@dwp.gsi.gov.uk

Our Ref: Fol 3154

DATE: 21 August 2017

Dear Mrs R Spry,

Thank you for your Freedom of Information request received on 27 July 2017.

Your request is set out below:

'What work was done in 1995 to discover the impact of equalising State Pensions in the future for those affected and what method was used to notify those affected about the White Paper'?

DWP's Response

In relation to your questions it may be helpful if I explain the role of the Freedom of Information Act. The Act provides a right of access to recorded information held by a public authority like DWP (subject to certain exemptions). The Act does not oblige a public authority to create new information to answer questions; nor does it require a public authority to give advice, opinion or explanation in relation to issues/policies under question.

If you ask questions, rather than requesting recorded information, we will provide you with the recorded information that best answers the question. Once we have provided the recorded information, we have met our obligations under the Act.

In relation to your question about the impact of equalising State Pensions, I can tell you that in the White Paper 'Equality in State Pension Age' published in December 1993, the Government proposed that the equalisation of pension ages should be accompanied by a number of improvements to the state pension system in order to provide certain safeguards to vulnerable groups.

These included:

- providing help in building a full pension record to those with caring responsibilities at home and to families and disabled people who have low earnings,
- ensuring that married couples are treated equally irrespective of whether the man or woman is the older partner,
- build on the existing flexibility in the system by offering more attractive terms to those who wish to defer drawing their pension.

A copy of the white paper is attached.

The Government used a variety of methods to communicate changes to State Pension age and there were a variety of other ways available for all individuals to be able to find out about their State Pension age and conditions of their benefits.

Evidence submitted to the House of Commons Work and Pensions Committee 'Communication of state pension age changes' in 2016 noted that there were more than 600 mentions of state pension age equalisation in the national broadsheet and tabloid press between 1993 and 2006, an average of just under one per week between 1993 and 2006. There were 54 mentions in the press in 1995, the year in which equalisation was legislated for. This was a major announcement to change the women's state pension age that had existed since 1940 and therefore very news worthy, particularly to those that it affected.

Individuals who were in occupational pension schemes, many of which had an activation date linked to the State Pension age, either via a bridging pension or as a direct alignment to the State Pension age at the time, will have know of the changes through their employers. Some employers sent out annual statements containing details of scheme retirement age. This, and through media and social interaction, will have been other sources of information on changes to State Pension age and in addition to the information provided by Governments.

Following the Pensions Act 1995, State Pension estimates, issued to individuals on request, made the changes clear. The DWP's State Pension estimates have been providing individuals with their most up-to-date State Pension age since 1995. The Department does not have figures before this, but between April 2000 and the end of July 2017, it has issued more than 18 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 one, as part of our on-going communications.

To raise further awareness of State Pension age equalisation under the Pensions Act 1995, Leaflet EQP1A: 'Equality in State Pension age – A summary of the changes' was issued in July 1995 to advise the general public on the changes.

DWP also ran a pensions education campaign in 2004, which included informing people of the future equalisation of SPA. The campaign included:

- Advertising features in the press and women's magazines
- A 'Women's Pensions Pack' containing leaflets for women about changes in State Pension age, made available through the Pensions Service
- Direct mailings targeted specifically at women highlighting that women's SPA is changing
- Sending State Pension forecast letters and accompanying leaflet showing the person's SPa and explaining who is affected by the changes to women's SPa (issued to those who requested them)
- Developing an interactive State Pension date/age calculator facility on the Pensions Service website

In addition to these efforts, all those affected by the 1995 Act changes were sent letters between April 2009 and March 2011 using the address details held by HMRC at that time. 1.2

million personalised letters were sent to women born between 6 April 1950 and 5 April 1953. These letters included the earliest date when the individual could expect to be entitled to a state pension. The women contacted were the first to be affected by changes to state pension age in the Pensions Act 1995.

Yours sincerely,

DWP Strategy Fol Team

Your right to complain under the Freedom of Information Act

If you are not happy with this response you may request an internal review by e-mailing freedom-of-information-request@dwpgsi.gov.uk or by writing to DWP, Central Fol Team, Caxton House, Tothill Street, SW1H 9NA. Any review request should be submitted within two months of the date of this letter.

If you are not content with the outcome of the internal review you may apply directly to the Information Commissioner's Office for a decision. Generally the Commissioner cannot make a decision unless you have exhausted our own complaints procedure. The Information Commissioner can be contacted at: The Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow Cheshire SK9 5AF www.ico.gov.uk