
....

5. ... The government has, at least in the timeframe with which we are concerned, always published pre-legislative materials such as Green and White Papers setting out its legislative proposals and the Parliamentary authorities publish Bills which are introduced into both chambers as well as the full record of public proceedings concerning them in Hansard (which has been available online since 2010). Public proceedings in Parliament are of course extensively covered by the print and broadcast media, and have been permanently televised since 1990.

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8. Changes to the state pension have also received coverage through media and financial industry channels at various times. Employers, trades unions and financial sector companies (including private pension providers) have also communicated the effects of the 1995 Act and subsequent legislation to their staff and customers respectively, and worked with government in doing so (see, for example, the TUC-led “Pension Power for You” campaign and the Pensions Education Working Group). Although the full detail of their activities is outside the scope of this witness statement, I have been able to obtain and exhibit to this witness statement leaflets provided by, for example, the Principal Civil Service Pension Scheme (“PCSPS”) and the Local Government Pension Scheme (“LGPS”) which demonstrate that communications were made to their members about the effects of the legislative changes in issue.

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16. Turning to the publicity which the government itself directly undertook for the 1995 Act, researches in the archives have revealed that the DSS took a number of steps to raise awareness of the proposed changes, including amongst those who were not in work. The DSS created and published a number of information leaflets, starting in 1993 with leaflet *EQP1: Equality in State Pension Age – A Summary of the Government’s Proposals* [WF/145-152] which was produced at the same time as the 1993 White Paper (probably with some assistance from the Central Office of Information, which until it closed in 2011 was the government department responsible for providing marketing and advertising services to other organisations in the public sector). The leaflet

explained the proposed changes, the specific impact on women, and included a table showing date of birth and proposed new SPA. A poster was also displayed in Social Security Offices which referred to leaflet EQP1 and explained how to obtain a copy; [WF/571] and a telephone information line was created to allow individuals to request a copy of leaflet EQP1. Many other DSS leaflets, including many of the ones listed in paragraph 20, below, also encouraged readers to order a copy.

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19. A revised leaflet, EQP1A *"Equality in State Pension Age – a Summary of the Changes"* was created in July 1995 to explain the changes which had been enacted in the 1995 Act [WF/153-158]. This leaflet was re-published in 1996. The leaflet explained the changes, and again included a table showing date of birth and new SPA. A Pensions telephone information line was made available to request free copies of any of the series of leaflets. A further leaflet, EQP201, *Changes to your future: will the 1995 Pensions Act affect your state pension* [WF/159/168] was produced in February 1996 and updated in 1997. These leaflets also referred to a further leaflet, *The 1995 Pensions Act*, leaflet PEC3 [WF/169-181], which summarised the Act's impact on State and non-State pension schemes in the following way:

Why was the Pensions Act needed?

[...] The Government wanted to introduce an equal state pension age of 65 for men and women.

...
The Pensions Act makes five main changes to the state pension system.

An equal state pension age for men and women

*At the moment, women can get their state retirement pension at the age of 60 and men can get theirs at 65. The Pensions Act introduces a state pension age of 65 for both men and women from 2020. Women who reach the age of 60 before 6 April 2010 – that is, women born- before 6 April 1950 - will still be able to get their state retirement pension at 60.-Women born after 5 April 1955 will get their state pension from 65. See the leaflet *Equality in state pension age: a summary of the changes (EQP1a)* which has a table showing the age when women born between these-dates will be able to get their state retirement pension.*

20. Various other leaflets produced by the DWP in the 1990s and 2000s (and often regularly updated) also either referenced the changes introduced by the 1995 Act or signposted readers to leaflets which did (such as EQP1 and EQP1A). I refer, for example, to:

- (a) 'About Pensions' PEC 2 [WF/461-482];
- (b) 'Retiring? Your pension and other benefits' FB6 [WF/662-681];
- (c) 'A guide to retirement pensions' (later renamed 'A guide to state pensions') NP46 [WF/682-778];
- (d) 'A Guide to Benefits: A concise guide to Benefits, Pensions and Tax Credits' MG1 [WF/779-802];
- (e) 'A quick guide to pensions' QG1 [WF/803-830];
- (f) 'Pensions: the basics, a guide from government' PTB1 [WF/831-891];
- (g) 'Retirement: A guide to benefits for people who are retiring or have retired' RM1 [WF/892-900];
- (h) 'Don't leave your pension to chance' (later renamed 'A guide to your pensions options') PM1 [WF/901-933];
- (i) 'You and state pensions' and 'State Pensions – your guide' PM2 [WF/934-943].

21. Since 1995, state pension statements have included a person's SPA according to the legislation in force at the particular time. State pension statements, sometimes referred to as 'State Pension Forecasts' ("SPFs"), are a product that individuals can request to get personalised information about their state pension. They provide an estimate of the likely state pension amount an individual may get, and the earliest date they can get it. An example printed statement from 1999 is attached [WF/232-237].

22. In addition to those SPFs sent on request, DWP sent unsolicited 17.8 million printed state pension statements, which it called 'Automatic Pension Forecasts' ("APFs"), to working-age individuals between 2003 and April 2007. Information about SPA equalisation was contained in a supplementary leaflet sent with the APFs [WF/483-494].

23. The provision of tailored SPFs, including the specific date at which an individual can start receiving their state pension, leapt forward in 2016 with the launch of an online service. Since then, more than 12 million forecasts have been viewed online [WF/990-997].

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25. ... the DSS and later DWP have gone to great lengths to communicate with people about, and ensure the successful implementation of, state pension reforms, of which equalisation and increase of SPA are just one part. Starting in the 1990s but continuing through the passing of the 2007, 2011 and 2014 Pensions Acts, the DSS and DWP have spent many millions of pounds on communications campaigns that have aimed to educate citizens on many aspects of pensions. These have consistently led with a key message that people should find out more about the State Pension, and their position in relation to it, as the foundation for a basic retirement income. Beneath this over-arching message has typically lain a set of secondary messages appropriate to specific groups of people. Women have inevitably formed a major audience for these campaigns, with SPA equalisation and, later, increase figuring prominently in the information provided in these campaigns, alongside messages supporting good retirement planning and emphasising the importance of saving, and of ensuring one's National Insurance record is as complete as possible. I provide more detail about these campaigns below, before describing how the DWP developed a separate but complementary approach to specifically communicate SPA equalisation and increase messages using direct mail.

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27. It was an aim of successive governments from the time of the 1995 Act onwards to broaden the reach of pensions messaging and encourage people to plan for their retirement. In 1997 the then government supported a pilot TUC-led "Pension Power for You" campaign ... which was aimed specifically at women, and the government also part-funded a further TUC campaign and helpline in summer 1999. See [WF/1006-1017]

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30. In response to the 1997 Working Group's recommendation, the DSS devised a large scale pensions education campaign to encourage ownership of retirement planning. This campaign was 'Monopoly' themed. The campaign ran

from June 1998 to April 2000, and included a range of messages and information about wider planning for retirement, including the specific changes to SPA as a result of the equalisation measures in the 1995 Act. The campaign did things such as the following:

(a) It launched a new range of Plain English Campaign-approved leaflets (here referred to as “the PM leaflets”) in June 1998. The range included a leaflet tailored specifically for women, leaflet PM6 [WF/182-192], which referred specifically to the effects of the 1995 Act on SPA equalisation: *“At the moment the state pension age is 60 for women and 65 for men. However, between 2010 and 2020, the state pension age for women will gradually change from 60 to 65. If you want to know more about changes to the state pension age, please see EQP1A Equality in state pension age”*.

(b) It included a wide range of channels, including press and inserts in national, local and specialist hobby publications and the Freeman’s catalogue, and bus and phone box advertising (see the examples at [WF/254-273]); lifestyle magazines including *TV Times*, *Best* and *WOMAN* (see the examples at [WF/274-275]) and specialist business titles including *Financial Director*, *Human Resources and Management Today* (...WF/332-339). The advertising encouraged people not to ‘leave your pension to chance’ and provided a telephone information and freepost address for people to obtain “impartial information leaflets about pensions”. The advertising in ‘*Woman*’ magazine included a table which specifically explained when a woman would receive her state pension depending on her date of birth;

(c) It used a range of other channels during the campaign, including a new website at **www.gogetpensions.gov.uk** (which included the content of all relevant leaflets, including PM6, and allowed an individual to order copies of the same online), advertisements on the televisions which show information to people standing in post office queues (known as ‘Post Office Queue TV’) and attendance at exhibitions including the Ideal Home show;

(d) It also included direct mailings to around 75,000 individuals selected from “commercial lists of people who had previously responded to ‘lifestyle’ surveys [WF/371].

31. The campaign materials encouraged people to request further information from the DSS. By July 1999, more than 34,000 individuals and more than 8,000 organisations had requested more than 1.5 million PM leaflets in total including 470,000¹ copies of leaflet PM6. [WF/340-384]

....

34. The resulting 'Working Dogs' campaign continued to encourage ownership of retirement planning and carried information about the State Pension and the changes planned. A selection of material from this campaign is attached [WF/398-429]. The campaign ... was significantly covered by the press at its launch: see the press cuttings at [WF/277-328].

35. This campaign introduced TV advertising on ITV, Channel 4, Channel 5 and cable/satellite channels, and cinema advertising accompanied 26 new film releases in 2001..... [WF/395-397]. It continued to use press advertising (including in the Mirror, Express and Daily Star), magazine ads (including TV Times and Take a Break and Chat) and online advertising. Direct marketing was also used reaching 190,000 recipients through mailing lists of people who had asked for information about pensions..... [WF/385-394]). The launch saw external media coverage (such as the press cuts at [WF/277-328]) and stakeholder support (FSA stakeholder pension campaigns also promoted the pensions leaflets). A range of new products were introduced, including the 'slide rule' ready reckoner which was sent with an updated version of leaflet PM6 Pensions for Women [WF/193-231; WF/276]. With regard to the changes in the 1995 Act, this version of PM6 stated:

When can women get their State Pension?

At the moment, women can get their State Pension at the age of 60 and men can get

1 A second witness statement corrected the 470,000 figure quoted here: 'At paragraph 31 of the previous statement, I referred to the marketing materials for the 1999 campaign and stated "*By July 1999, more than 34,000 individuals and more than 8,000 organisations had requested more than 1.5 million PM leaflets in total including 470,000 copies of leaflet PM6.*" The words "*including 470,000 copies of leaflet PM6*" are based on a misreading of the source document, and the actual numbers of PM6 leaflets that were requested were 70,000 – 90,000'

their State Pension at the age of 65. From 6 April 2020, the State Pension age for both men and women will be 65. The Government will introduce the change gradually over the 10-year period from 2010 to 2020 for women.

When will I get my State Pension?

- If you are a woman born before 6 April 1950, you will not be affected by this change. So you will be able to claim your State Pension at 60.
 - If you are a woman born between 6 April 1950 and 5 April 1955, your State Pension age will be between 60 and 65. To find out your State Pension age and the date you will reach it, see the insert with this guide or visit our website at **www.pensionguide.gov.uk**
 - If you are a woman born on or after 6 April 1955, you can claim your State Pension at the age of 65.
 - This change does not affect men.
- If you would like to see the full changes to the law, they are set out in the Pensions Act 1995. You can buy a copy from Her Majesty's Stationery office (HMSO) bookshops.

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37. From around 2001, an online SPA checker was introduced. This was originally on the DSS website, then subsequently that of the Pension Service (a service brand of the DWP for current and future pensioners, created in 2001) and direct.gov (it can now be found at **www.gov.uk/state-pension-age**).

38. I understand that from 2004, the DWP updated a range of Pension Service booklets to include references to SPA changes. These booklets were available through telephone request, and from the Pension Service's website. The DWP gets leaflet requests from stakeholders, charities and advice groups on a regular basis, as well as from individuals.

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41. APFs included supporting booklets that provided more detailed explanation (see the template APF cover letter at [WF/495-497], *A Quick Guide to State Pension* at [WF/483-494] and *Plan Your Retirement Now* at [WF/654-661]). The former clearly explained the changing position for women's SPA on its inner cover:

What is State Pension age?

State Pension age is:

- 65 for men;

- 60 for women born on or before 5 April 1950;
- Between 60 and 65 for women born between 6 April 1950 and 5 April 1955 (depending on your date of birth); and
- 65 for women born on or after 6 April 1955

To find out more about the State Pension age for women, please see Pensions for women – Your guide (PM6). See page 10 for details about how you can get a copy of this guide.

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46. Between April 2009 and March 2011, therefore, DWP mailed 1.16 million women using the postal address held on the CIS database at the time. A copy of this letter is attached at [WF/498-500]. Women closest to SPA were mailed first. These letters informed an individual of the change to the law made by the 1995 Act and the effect of that on women's SPA. It also informed the recipient of the earliest date from which they could be entitled to state pension based on the date of birth held on the CIS database. The direct mailing exercise was paused during the enactment of the Pensions Act 2011 ("the 2011 Act") as this introduced further changes for some age groups and was resumed in 2012. More than 5 million personalised letters were then sent to people affected by the Pensions Act 2007 ("the 2007 Act") and the 2011 Act between January 2012 and November 2013. A copy of this letter is attached at [WF/501-508]...

47. Since the enactment of the Pensions Act 2014 ("the 2014 Act") the DWP has continued to use the information held on the CIS database to send direct mailings to notify people about changes to their SPA. The most recent exercise mailed around 1 million people between December 2016 and May 2018 whose SPA will change under the 2014 Act.

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49. Further large-scale communications campaigns were introduced to support the introduction of NSP from 2016:

- (a) The 'Your Future, Your Pension' campaign from late 2014 [WF/1021-1023] used a range of channels including radio, press and digital advertising. It raised awareness of the nSP and encouraged people to find out how they would be affected. nSP statements were made available to provide an estimate of likely entitlement based on National Insurance records. nSP statements confirmed the person's SPA;

(b) In the run up to launch, a “Your State Pension is Changing” campaign ran from September 2015 [WF/1024-1026]. This campaign was targeted at those within 10 years of SPA. By this point, personalised state pension statements giving an estimate of likely entitlement (and confirmation of the person’s SPA) were available to anyone over 55;

(c) From early 2016, the online ‘Check your State Pension’ service was made available at www.gov.uk. This tool provided a detailed estimate of likely entitlement and confirmed the person’s SPA, and was opened up to anyone of working age. To date, more than 12 million forecasts have been viewed using the service: see an example of the performance dashboard at [WF/1027-1028].

(d) From 2017, a new ‘Get to Know Your Pension’ approach saw the launch of new online information (now at yourpension.gov.uk) see screenshots at [WF/1029-1030]. Large scale national advertising through radio, press and online has been used to encourage ownership of retirement planning, and use of the Check your State Pension forecasting tool.