



Department  
for Work &  
Pensions

Secretary of State  
Caxton House  
Tothill Street  
LONDON  
SW1H 9DA

0207 340 4000

[www.gov.uk](http://www.gov.uk)

[ministers@dwp.gsi.gov.uk](mailto:ministers@dwp.gsi.gov.uk)

Rt Hon Sir George Howarth MP  
House of Commons

Our ref: MC2019/28345

1 August 2019

Dear George,

Thank you for your email of 29 July on behalf of your constituent regarding the changes to women's State Pension age.

As you are aware, 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.

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.

State Pension reform has focused on maintaining the right balance between sustainability of State Pension and fairness between generations in the face of demographic change.

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.

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. Crucially, 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.

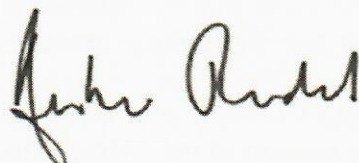
I would like to thank your copnstituent for raising her ideas with you, however, the Government's position on the changes to State Pension age remains clear and consistent. The changes in the 2011 Act occurred following a public Call for Evidence and extensive debates in Parliament. During the passage 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 State Pension age change by more than 18 months, relative to the original 1995 Act timetable.

It has always been plain that reversing the Pensions Act 2011 and reverting back to the original 1995 timetable would result in significant costs to the public purse. The Department recently published an updated version of the costs of reversing the 1995 and 2011 Acts (that is, of keeping women's State Pension age at 60, and men's State Pension age at 65). It is available on the Government website at: [www.gov.uk](http://www.gov.uk) using the search term 'analysis relating to State Pension age changes'.

Assuming that the State Pension continues to be uprated by at least average earnings going forward, and taking into account the new State Pension, we estimate that over the period from 2010/11 to 2025/26, the total additional costs for the State Pension would be around £206 billion, in 2018/19 prices. These costs would increase to around £215 billion when taking into account the costs of other pensioner benefits and savings made on in-work benefits.

In the years after the 1995 legislation (1995 to 2011) this equalisation was frequently reported in the media and debated at length in Parliament. The changes were communicated 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.

It is important to highlight that women who have had their State Pension age increased have the same eligibility to working-age in work, out of work and disability benefits as a man with the same date of birth. Those who are not in work can make initial enquiries about what support may be available to them by calling the Department's claim line on 0800 055 6688, or by checking the information on claiming benefits on the Government website at [www.gov.uk](http://www.gov.uk).



**Rt Hon Amber Rudd MP**

SECRETARY OF STATE FOR WORK AND PENSIONS  
AND  
MINISTER FOR WOMEN AND EQUALITIES