



HOUSE OF COMMONS
LONDON SW1A 0AA

Rt Hon Pat McFadden MP, Secretary of State for Work and Pensions
and Torsten Bell, Minister for Pensions
Department for Work and Pensions
Caxton House, 6-12 Tothill Street,
London
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BY EMAIL

6 February 2026

Dear Ministers

Re. Pensions Update 29 January 2026 on the PHSO Report Response

We collectively represent millions of women born in the 1950s and express our grave disappointment that the Government has once again chosen to reject compensation for the 1950s women affected by state pension age changes. This was the wrong decision, but you have the opportunity to put this right.

The Parliamentary and Health Service Ombudsman (PHSO) found that maladministration and injustice had occurred and, as a result, they recommended compensation.

In your [Oral Statement](#) on 29 January, you stated "[w]e also agree with the Ombudsman that women did not suffer any direct financial loss from the delay". However, this sadly represents only part of the PHSO's determinations which conclude with recommendations to compensate, not on the basis of 'direct financial loss' but on the basis of a 'lost opportunity' injustice. This has caused significant concern that the findings and recommendations of the PHSO's report have not been fully considered in making the decision not to compensate.

To quote the full paragraph directly from their 2024 final report's summary of findings, in the section 'Injustice', page 8, paragraph 12:

"We find that maladministration in DWP's communication about the 1995 Pensions Act resulted in complainants losing opportunities to make informed decisions about some things and to do some things differently, and diminished their sense of personal autonomy and financial control. We do not find that it resulted in them suffering direct financial loss." (Emphasis ours.)

Then in their consideration of 'Financial loss that is not direct financial loss', p68-69 they state:

"We do not think it is appropriate to quantify losses stemming from lost opportunities to make different choices in the way that we do with direct financial loss.... The sample complainants told us they lost out financially because they made decisions they would not have made if they had known, or known earlier, that their State Pension age had changed. Even if the sample complainants would have made different choices, any financial loss resulting from the choices they made is not direct financial loss. Their loss would flow primarily from the choices they made, for which DWP is not directly responsible or accountable. To decide what is an appropriate amount of compensation in these circumstances we apply our severity of injustice scale... When considering



where a 'lost opportunity' injustice sits on the scale, we consider the significance of the opportunity that was lost." (Emphasis ours.)

Finally, in their consideration of injustice, section E. 5, page 83, paragraph 459, they state:

*"For most sample complainants we consider the primary injustice is that they were denied opportunities to make informed decisions about some things, and to do some things differently, because of maladministration in DWP's communication about State Pension age. **That is a material injustice.**"* (Emphasis ours.)

On the issue of financial remedy they state, at section F.3.1, paragraph 489:

"We have explained our thinking about where on our severity of injustice scale the sample complainants' injustice sits. We would have recommended they are paid compensation at level 4 of the scale." (Emphasis ours.)

Then at paragraph 502:

"As a matter of principle, redress should reflect individual impact. But the numbers of people who have potentially suffered injustice because of the maladministration, the need for remedy to be delivered without delay, and the cost and administrative burden of assessing potentially millions of individual women's circumstances may indicate the need for a more standardised approach. HM Treasury's 'Managing Public Money' requires compensation schemes to be efficient, effective and deliver value for money. It also says the administrative costs associated with compensation schemes should not be excessive." (Emphasis ours.)

And finally at paragraph 503:

"Parliament may want to consider a mechanism for assessing individual claims of injustice. Or it may consider a flat-rate payment would deliver more efficient resolution, recognising that will inevitably mean some women being paid more or less compensation than they otherwise would." (Emphasis ours.)

As such, the PHSO clearly determined that compensation should be paid on the basis of 'injustice' and they advised that Parliament may wish to consider either an individual or flat rate compensation scheme. At no point in the report did they determine that issuing no compensation at all should be an option.

We believe that the PHSO's advice to Government was clear and ignoring it is not only unprecedented, it also undermines the authority of the Ombudsman and sends a damaging message to the public about how the state responds when it gets things wrong.

Women pensioners have lost their homes and their savings, and their health has been impacted over this matter. The Government have rightly apologised for the wrong; now they need to put that wrong right.



We urge you to urgently engage with the impacted women and reconsider this decision again.

Yours sincerely,

Rebecca Long-Bailey MP (APPG on State Pension Inequality for Women Co-Chair)
Bryn Davies, Lord Davies of Brixton (APPG on State Pension Inequality for Women Co-Chair)
Rt Hon Sir Julian Lewis MP (APPG on State Pension Inequality for Women Officer)
Liz Jarvis MP (APPG on State Pension Inequality for Women Officer)
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Andrew George MP
Andrew Ranger MP
Andy McDonald MP
Ann Davies MP
Anna Dixon MP
Anna Sabine MP
Apsana Begum MP
Beccy Cooper MP
Bell Ribeiro-Addy MP
Ben Lake MP
Brian Leishman MP
Carla Denyer MP
Cat Eccles MP
Cat Smith MP
Chris Hinchliff MP
Chris Webb MP
Clive Lewis MP
Colum Eastwood MP
Douglas McAllister MP
Elaine Stewart MP
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Mary Foy MP
Mary Glendon MP
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