House of Commons
Work and Pensions Committee

Understanding the new state pension – interim report on pension statements

Sixth Report of Session 2015–16

Report, together with formal minutes relating to the report

Ordered by the House of Commons to be printed
6 January 2016
Work and Pensions Committee

The Work and Pensions Committee is appointed by the House of Commons to examine the expenditure, administration, and policy of the Department for Work and Pensions and its associated public bodies.

Current membership

Rt Hon Frank Field MP (Labour, Birkenhead) (Chair)
Heidi Allen MP (Conservative, South Cambridgeshire)
Mhairi Black MP (Scottish National Party, Paisley and Renfrewshire South)
Ms Karen Buck MP (Labour, Westminster North)
John Glen MP (Conservative, Salisbury)
Richard Graham MP (Conservative, Gloucester)
Mrs Emma Lewell-Buck MP (Labour, South Shields)
Craig Mackinlay MP (Conservative, South Thanet)
Steve McCabe MP (Labour, Birmingham, Selly Oak)
Jeremy Quin MP (Conservative, Horsham)
Craig Williams MP (Conservative, Cardiff North)

Powers

The committee is one of the departmental select committees, the powers of which are set out in House of Commons Standing Orders, principally in SO No 152. These are available on the internet via www.parliament.uk.

Publication

Committee reports are published on the Committee’s website at www.parliament.uk/workpencom and by The Stationery Office by Order of the House.

Evidence relating to this report is published on the inquiry page of the Committee’s website.

Committee staff

The current staff of the Committee are Adam Mellows-Facer (Clerk), Margaret McKinnon (Second Clerk), James Clarke (Committee Specialist), Rod McInnes (Committee Specialist), Rachael Savage (Committee Specialist), Abigail Slade (Committee Specialist), Andrew Wallace (Senior Committee Assistant), Alison Pickard (Committee Assistant), and Jessica Bridges-Palmer (Media Officer).

Contacts

All correspondence should be addressed to the Clerk of the Work and Pensions Committee, House of Commons, London SW1A 0AA. The telephone number for general enquiries is 020 7219 8976; the Committee’s email address is workpencom@parliament.uk.
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Urgent changes to state pension statements

Introduction

1. The New State Pension (NSP) will be paid to people reaching state pension age on or after 6 April 2016, replacing the existing basic and additional state pensions. It is being introduced at a time when the state pension age for women is being increased to match that for men. In October 2015 we launched an inquiry amid concerns that the new system was inadequately understood.

2. The communication of the changes to the state pension, incorporating issues including understanding the transition to the NSP, the extent to which communications have addressed the concerns of specific groups and the degree to which state pension communications have been adequate, consistent and accurate, are the focus of our inquiry. We have also received alarming evidence about the lack of notice and information provided to women about their state pension age. Our subsequent main report will examine these and other aspects of the inquiry more closely.

State pension statements

3. State pension statements (statements) are the primary means of communicating the impact of the reforms to individuals.1 Though the NSP will eventually simplify the system, personalised statements are especially important in the complex interim period given the very wide range of personal circumstances will result in different weekly pensions payable from different ages. The Department for Work and Pensions (DWP) issued over 500,000 statements between September 2014 and October 2015 alone.2

4. We heard evidence of a widespread lack of awareness among individuals about what they will receive and when. We were concerned to be told that the statements intended to rectify this were confusing and lacked necessary information.3 Given statements are currently being issued as a rapid rate and the first pensioners will receive the NSP from April 2016, it is vital that these deficiencies are addressed as soon as possible. Our decision to issue this interim report reflects that urgency.

Problems with statements

Format

5. Lin Phillips, of Women Against State Pension Inequality (WASPI), told us that important information can be hidden on the second or third pages of a statement. She argued that statements should be simpler, providing key information in bullet points on one page.4 WASPI said that information should be “simple, clear and well-spaced out”.5

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1 Q36 (Sally West, Age UK)
2 Department for Work and Pensions (USP0137)
3 Alan Higham (USP0057); Which? (USP0131); Mrs Thomas (USP0068)
4 Q69 (Lin Phillips, Women Against State Pension Inequality)
5 Women Against State Pension Inequality (USP0084)
Kate Smith, of pension provider Aegon UK, echoed the importance of simplicity, stressing easy-to-read language and keeping use of numbers to a minimum. Deborah Cooper, an actuary at Mercer, told us that the statements being sent out by the DWP were “complex” and contained “too much information”. She stressed that people did not need to be told how their forecasts had been calculated, drawing the analogy that “people drive cars without knowing how they work.” Dr Cooper and Phil McEvoy, Pensions Officer for Prospect, agreed that statements should contain simple messages about state pension entitlement built up, expected state pension age and that it could be subject to review, and the steps required to maximise a state pension.

**Changes to state pension age**

6. We heard widespread concerns that women were unaware of increases in their state pension age that date back to 1995. This included some women who recalled official correspondence in the interim. Paul Lewis, financial journalist and presenter of BBC Radio 4’s *Moneybox*, told us that increases in the state pension age had not been communicated clearly enough in official correspondence. WAPSI told us that statements should show an individual’s pension age, and the date at which they will reach that age, clearly and prominently on the first page.

**Provision of additional information**

7. Witnesses called for more information to be provided on statements. Suggestions included a full breakdown of the pension forecast, full National Insurance (NI) contribution records highlighting gaps and steps necessary to make them up, and details of how the NSP is calculated. Deborah Cooper, however, cautioned against providing more detail, arguing that “the more information you put on it the less likely people are to take any notice of it”. Instead, she suggested, it could be made clear where people could find additional information if they needed it. Phil McEvoy concurred, suggesting that most people would be “baffled and turned off by a five-page document outlining National Insurance history”, but that such information should be readily available to those who wished to see it.

**The Contracted Out Pension Equivalent**

8. Until the introduction of the NSP, certain employees (and their employers) paid lower NI contributions in return for forgoing entitlement to the additional state pension. Instead, they built up more in a private pension. This was known as “contracting out”. In response to feedback from customers the DWP has, since November 2015, included ‘Contracted Out’ pension information.
Out Pension Equivalent’ (COPE) in statements for people who have been contracted out.\(^\text{18}\) The COPE is intended to give people an indication of the state pension foregone through contracting out. We heard concerns, however, that the inclusion of the COPE estimate and the way in which it is described in the statement, will tend to mislead and confuse,\(^\text{19}\) and in turn increase the administrative burden on private pension trustees and providers.\(^\text{20}\) The Association of British Insurers (ABI) told us that people may wrongly believe that they will receive an amount equal to the COPE from their private pension. This increased the risk that people will have unrealistic expectations of their private pension entitlement.\(^\text{21}\)

9. BT Pension Scheme Management Limited told us that statements and guidance should make it clear that the COPE is an estimate only and carry a warning that the amount provided by the individual’s pension scheme may be less.\(^\text{22}\) The Pensions and Lifetime Savings Association told us that the term ‘contracted out deduction’, which had been used in the past, was more accurate and should be explained as a reduction applied to the NSP to reflect periods when the individual and their employer paid less NI.\(^\text{23}\)

**Conclusion**

10. Our inquiry into Understanding the New State Pension is ongoing, but we are so concerned about misinterpretation attributable to confusing state pension statements that we are issuing this urgent interim report. The Government is right to want people to engage more with their pensions. Central to achieving this is making pensions more approachable. At a crucial time of reform to the state pension and the state pension age, DWP statements are insufficiently clear. This lack of clarity increases the chances that people misunderstand the value of their state pension or the age from which they will receive it. In turn, this increases the chances that they will not best plan for retirement.

11. State pension statements must be as simple and approachable as possible while enabling those who want more information about the detail or calculation of their entitlements to have it. We note that in their evidence to this inquiry, DWP has demonstrated a willingness to adjust statements in response to customer feedback.

12. We recommend that the following changes are made to state pension statements immediately:

- **statements should be limited to one page in length**;
- **key messages should be highlighted in boxes to ensure they stand out clearly**;
- **statements should prioritise the current value of state pension built up, state pension age, the date that age will be reached, and how to build up additional benefits**;
- **state pension age should be highlighted in a prominent position, especially for those whose pension age has changed**;

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\(^\text{18}\) Department for Work and Pensions (USP0137)
\(^\text{19}\) Pension and Lifetime Savings Association (US0120)
\(^\text{20}\) Association of British Insurers (USP0132); BT Pension Scheme Management Limited (USP0053)
\(^\text{21}\) Association of British Insurers (USP0132); BT Pension Scheme Management Limited (USP0053); Q94 (Kate Smith, Aegon UK)
\(^\text{22}\) BT Pension Scheme Management Limited (USP0053)
\(^\text{23}\) Pension and Lifetime Savings Association (US0120)
• means of getting further information, such as a full breakdown of NI history, details and calculations of NSP starting amounts, and calculations of deductions for period of contracting out should be clear and that information should be readily available;

• the term ‘Contracted Out Pension Equivalent’ should be replaced by ‘contracting out deduction’; and

• the contracting out deduction should be explained as such, making it clear that it is a reduced state pensions as a consequence of paying reduced NI contributions but may be compensated for by the individual’s private pension scheme.

13. Annex A to this Report shows an example of the statements currently being issued by the DWP.\(^{24}\) Annex B contains a suggestion of an alternative format from WASPI.\(^ {25}\)

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\(^{24}\) November 2015 revision for someone with a period of contracting out.

\(^{25}\) Personalised example for someone with 31 qualifying years of NI contributions and a period of contracting out.
Annex A: Example of DWP pension statement

Your State Pension Statement
Based on your National Insurance contribution record

Dear <Title><Surname>

You asked for an estimate of your State Pension based on the rules of the new State Pension system that starts on 6 April 2016.

**Your State Pension estimate  [State Pension is paid by the Government]**

We estimate that when you reach your State Pension age on [insert date – xx/xx/xxxx] your State Pension will be £[xxx.xx] a week. This is based on your current National Insurance (NI) contribution record which shows you have [insert number] qualifying years up to the tax year [insert tax year xxxx/xxxx].

**Because you were contracted out**

In the past you have been part of a contracted out private pension scheme(s), such as a workplace or personal pension scheme(s). When you were contracted out, you and your employer(s) paid lower rate National Insurance (NI) contributions or some of your NI contributions were paid into your private pension scheme(s) instead.

Your contracted out workplace or personal pension scheme(s) should include an amount of pension which will in most cases be at least the equivalent of the additional State Pension you would have been paid if you had not been contracted out. We call this amount your Contracted Out Pension Equivalent (COPE).

**Contracted Out Pension Equivalent (COPE)**

This will be paid as part of your workplace or personal pension scheme(s). It will be paid by your workplace or personal pension scheme(s), in addition to your State Pension (see above).

We estimate that your COPE amount is £[xxx.xx] a week.

If you add your State Pension and COPE amount together the total is £[xxx.xx] a week. The COPE amount is paid as part of your private pension(s), not by the Government.
You should read the leaflet enclosed with this statement for more information about contracting out and the Contracted Out Pension Equivalent (COPE) amount.

IMPORTANT INFORMATION

The amount of State Pension shown in this statement is an estimate because:
• It is based on your NI contribution record up to [insert year - xxxx/xx] only. Your State Pension may be higher if contributions or credits are added to your current NI contribution record in the future.
• If your COPE amount increases, the State Pension you get could be lower than the estimate shown. However, the total of your State Pension and COPE added together should not fall. There is more information about this in the leaflet we have enclosed with your statement.
• The State Pension increases every year.

There is more about the new State Pension, and the things that may affect the amount of State Pension you may get when you reach your State Pension age, in the leaflet we have enclosed with this statement. Information about the new State Pension can also be found at www.gov.uk/new-state-pension.

This statement is based on the information you have told us:
• Date of birth [enter date- xx/xx/xxxx]
• National Insurance number [insert NI number].

If this is wrong tell us. You can find our contact details in the leaflet enclosed with your statement.

Yours sincerely

Office Manager
Annex B: WASPI suggestion for alternative format to pension statements

MRS D Sample
Sample Road
Sampleton
SM1 2LL
Date: DD/_MONTH/YYYY

The Pension Service 9
Mall Handling Site A
Wolverhampton
Great Britain WV98 1LU
www.gov.uk
Telephone: 0345 300 0168

DEAR

IMPORTANT – PLEASE READ YOUR STATE PENSION STATEMENT

A NEW STATE PENSION COMES INTO EFFECT ON 6 APRIL 2016 – THESE CHANGES AFFECT YOU
Please carefully read the Key Facts overleaf & enclosed leaflet "Your State Pension Statement Explained"

WHEN WILL I GET MY STATE PENSION
The earliest date you can get your State Pension is when you reach your State Pension Age on 6 July 2018
when you are 64 years and 9 months of age

YOUR PERSONAL STATE PENSION ESTIMATE
You have completed 31 qualifying years* up to [DATE]. If you have no more qualifying years after [DATE] then we estimate that your State Pension will be £000.00.
This is made up of the following:

Basic State Pension: £000.00
Plus Additional State Pension: £000.00
Total estimated “starting amount”: £000.00

Your starting amount is less than the full rate of the new State Pension, currently £000.00 per week. You may be able to increase your state pension after 6 April 2016 by:

> Earning more qualifying years
> Paying voluntary contributions to increase the number of qualifying years you have**

To get the full rate of State Pension you would need [2] more qualifying years before your State Pension Age.
This is an estimate, the amount you actually receive will be higher or lower depending on your National Insurance record.

Please keep this letter for your reference and ensure you have read it carefully. Should you have any questions, or want details of any of the calculations contained in this statement, please call us on: 0345 300 0168.

Yours sincerely,

Name, Position
The "Estimate of Your State Pension" MUST BE READ in conjunction with the "Key Facts" below and the enclosed leaflet "Your State Pension Statement Explained".

**KEY FACTS**

The estimated "starting amount" shown on the leaflet is an estimate of the amount you will take forward into the new State Pension scheme, and is not a guarantee of the amount you will get when you claim your State Pension.

- The full basic State Pension in 2016 is £155.15 per week, and is the figure used in the examples and supporting information.
- The starting amount of your State Pension includes a "contracting out deduction" because you were a member of a pension scheme that was contracted out of the Additional State Pension (a decision that might have been taken by your employer). During this time you (and your employer) paid lower NI contributions.
- **"Qualifying years"** are tax years where you have either paid NI contributions or been credited with paying NI contributions, for example because you had certain caring responsibilities.

- If you have more than 10 qualifying years, but not enough to receive the full rate of the new state pension, you'll get a proportion of the new State Pension, or your starting amount, if greater.

- To receive the full rate of the new State Pension you will need at least X number of qualifying years on your NI contribution record from [X date] (including credits).
- You may be able to increase your State Pension, through National insurance credits, working and paying additional NI contributions, paying voluntary contributions to fill gaps for recent years (**please seek advice regarding whether this is the right option for you**), or by deferring claiming your new State Pension.

- Your State Pension will be based on YOUR INDIVIDUAL NATIONAL INSURANCE RECORD ONLY and not your husband's, wife's or civil partner's National Insurance record.

- Your "Personal State Pension Statement" is based on the law if you were to reach your State Pension Age on 6 April 2016 together with information about your National Insurance contributions up to the tax year ending [DATE] and your National Insurance Number: X0010012X and date of birth: 6 October 1953.

  *If you think any of this information is incorrect or if your circumstances change, please call 0000-000-000*

The KEY FACTS above are a "snapshot" of some of the features of the new State Pension scheme. For further information about these and other information which could apply to you, please now read the enclosed leaflet Your State Pension Statement Explained.

If you would like someone to explain your State Pension Statement to you or if you have any questions please call us on 0345 300 0169 quoting your reference X0010012X.

(textphone 0345 300 0169) between 8 am and 8 pm Monday to Friday.

Or for general enquiries only email: fsc_customercare@dpn.gov.uk

**YOUR STATE PENSION IS NOT NORMALLY PAID AUTOMATICALLY – PLEASE TELEPHONE 0000 000 000 NO LATER THAN 4 MONTHS BEFORE YOU REACH YOUR STATE PENSION AGE TO ARRANGE PAYMENT**
Formal Minutes

Wednesday 6 January 2016

Members present:

Rt Hon Frank Field, in the Chair

Mhairi Black, Craig Mackinlay
Ms Karen Buck, Steve McCabe
John Glen, Jeremy Quin
Richard Graham, Craig Williams
Mrs Emma Lewell-Buck

Draft Report (Understanding the new state pension – interim report on pension statements), proposed by the Chair, brought up and read.

Ordered, That the draft Report be read a second time, paragraph by paragraph.

Paragraphs 1 to 13 read and agreed to.

Annexes agreed to.

Resolved, That the Report be the Sixth Report of the Committee to the House.

Ordered, That the Chair make the Report to the House.

Ordered, That embargoed copies of the Report be made available, in accordance with the provisions of Standing Order No. 134.

[Adjourned till Wednesday 13 January at 9.15am.]
Witnesses

The following witnesses gave evidence. Transcripts can be viewed on the inquiry page of the Committee’s website

Wednesday 25 November 2015

Rt Hon. Steve Webb, former Minister of State for Pensions  
Paul Lewis, financial journalist, and Sally West, Age UK

Wednesday 16 December 2015

Anne Keen and Lin Phillips, Women Against State Pension Inequality
Kate Smith, Aegon UK, Dr Deborah Cooper, Mercer and Philip McEvoy, Prospect
Published written evidence

The following written evidence was received and can be viewed on the inquiry page of the website. BFD numbers are generated by the evidence processing system and so may not be complete.

1. Aegon UK ([USP0119])
2. Age UK ([USP0026])
3. Angela Gair ([USP0108])
4. Ann Moughan ([USP0045])
5. Association of British Insurers ([USP0132])
6. Beverley Hondebrink ([USP0009])
7. Brenda O’Brien ([USP0001])
8. Brenda Orr ([USP0049])
9. Brighton Women’s Centre ([USP0113])
10. Bt Pension Scheme Management Limited ([USP0053])
11. Caralyn Longhurst ([USP0052])
12. Collection (Women) Against Real Injustice And Inequality State Pension ([USP0110])
13. David Harling ([USP0074])
14. Debra Collins ([USP0083])
15. Department for Work and Pensions ([USP0137])
16. Dr Shirley Pressler ([USP0101])
17. Elaine Tasker ([USP0105])
18. Fawcett Society ([USP0107])
19. Hanover Housing Association ([USP0040])
20. Hargreaves Lansdown ([USP0023])
21. Helen Ellis ([USP0121])
22. Helen Kemp ([USP0024])
23. Hymans Robertson ([USP0126])
24. Institute For Fiscal Studies ([USP0075])
25. Jane Northam ([USP0031])
26. Jennie Stopford ([USP0064])
27. Later Life Ambitions ([USP0133])
28. Malcolm Orchard ([USP0010])
29. Malka Bernard ([USP0007])
30. Marilyn Byrne ([USP0032])
31. Mary Harkness ([USP0039])
32. Mercer ([USP0106])
33. Michael Mansfield ([USP0004])
34. Miss Maria North ([USP0029])
35. Miss Trisha Snowling ([USP0124])
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Mrs Patricia Strong (USP0055)
Mrs Rosemary Ingram (USP0030)
Mrs Sharyn Davies (USP0112)
Mrs Susan Bissmire (USP0090)
Mrs Sylvia Metcalf (USP0134)
Mrs Thomas (USP0068)
Ms Alison Partridge (USP0054)
Ms Eileen Brown (USP0073)
Ms Elizabeth Murray (USP0058)
Ms Helen Cherry (USP0104)
Ms Linda Edwards-Shea (USP0118)
Ms Linda Tomlinson (USP0062)
Ms Lucia Daniels (USP0022)
Ms Pauline Clark (USP0129)
Ms Rosalyn Morgan (USP0125)
National Pensioners Convention (USP0067)
Patricia Sanderson (USP0116)
Paul Lewis (USP0114)
PCS Union (USP0069)
Pensions and Lifetime Savings Association (USP0120)
Pensions Policy Institute (USP0136)
Prospect (USP0043)
Royal Mail Pension Plan (USP0109)
Ruth Hardman-Howard (USP0005)
Sandra Gorman (USP0089)
savvywoman.co.uk (USP0115)
Sheila Blakeman (USP0078)
Shelagh Simmons (USP0051)
Steve Webb (USP0027)
Teresa Tickner (USP0065)
Unemployed at Home (USP0018)
Valerie Haskey (USP0050)
Victoria van Cleak (USP0037)
Which? (USP0131)
Women Against State Pension Inequality (WASPI) (USP0084)
Your Homes Newcastle (USP0021)
Yvonne Jebson (USP0063)
List of Reports from the Committee during the current Parliament

All publications from the Committee are available on the publication page of the Committee’s website.

**Session 2015–16**

| First Report                  | Pension freedom guidance and advice                              | HC 371 |
| Second Report                | Welfare-to-work                                                  | HC 363 |
| Third Report                 | A reconsideration of tax credit cuts                            | HC 548 |
| Fourth Report                | Benefit delivery                                                 | HC 372 |
| First Special Report         | Progress with automatic enrolment and pension reforms: Government and Financial Conduct Authority responses to the Committee’s Fourth Report of Session 2014–15 | HC 375 |
| Fourth Special Report        | Pension freedom guidance and advice: Financial Conduct Authority Response to the Committee’s First Report of Session 2015–16 | HC 719 |