



Department for

**Communities**

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*Henry*

Your letter of 14 October 2016 to Richard Harrington MP, Parliamentary Under-Secretary of State for Pensions, to advise him of the Council's Motion of 3 October 2016 calling for "fair transitional state pension arrangements for women born on or after 6 April 1951" has now been passed to my Department for acknowledgement and reply.

Although pensions fall within the legislative competence of the Assembly, in general, Northern Ireland's pensions policy and legislation operate in line with corresponding pension provision in Great Britain in line with section 87 of the Northern Ireland Act 1998. In effect there is a single pension system and regulatory regime across the United Kingdom.

As you are no doubt aware, the State pension system has undergone significant reform in recent years in order to address issues associated with increasing life expectancy and an ageing population. The process of equalising state pension age for men and women was enacted in 1995 and the Council motion does not dispute the need for equalisation.

In the original timetable (set out by the Pensions (Northern Ireland) Order 1995) women's State pension age was due to be equalised with men's (i.e. raised to 65) between 2010 and 2020. Further increases in State pension age for both men and women to 66 by 2026, to 67 by 2036 and to 68 by 2046 were legislated for by the Pensions Act (Northern Ireland) 2008.

However, life expectancy continued to increase faster than projected and in 2011 the Government introduced the Pensions Act 2011 (equivalent to the Pensions Act (Northern Ireland) 2012) which accelerated the process of equalisation and brought forward the increase to age 66.

The original policy intent was that State pension age for men and women would reach 66 by April 2020. Due to the interaction with the 1995 timetable for equalising State pension ages at 65 by April 2020, this would have resulted in some women experiencing a further increase in their State pension age of up to two years. During the passage of the Bill through the Commons, the Government introduced a concession worth over £1 billion which ensured that no woman would experience an additional increase in their State pension age of more than 18 months. As a result State pension age for both men and women will now reach 66 by October 2020, rather than April 2020.

Over the years, changes to State pension age have been promulgated in a variety of ways. For example, as long ago as 2001 Minister Morrow launched a pensions education campaign to encourage people to plan for retirement. The campaign was supported by a series of leaflets including one entitled "Pensions for Women – your guide" which included a ready-reckoner to allow women to see what their new State pension age would be and a telephone helpline where people could request more information. In subsequent years, information has been available through a variety of sources including State pension forecasts, websites and direct mailing. For example, the former Social Security Agency wrote to all those born between 6 April 1953 and 5 April 1960 to advise them of the changes to State pension age flowing from the 2012 Act.

However, I am very conscious that some women feel that they have been unfairly treated, and I have expressed my support for the recent Northern Ireland Assembly motion of 26 September 2016 calling for transitional State pension arrangements for women born in the 1950s. The motion calls on the UK Government to re-examine its position on this matter and bring forward fair transitional arrangements for women affected by State pension age changes.

I have written to Richard Harrington MP to draw his attention to the Assembly motion and to urge that the Government give careful consideration to it to see if anything can be done to address the concerns of the women affected.

Yours sincerely



**Paul Givan MLA**  
**Minister for Communities**