

CIVIL SERVICE PENSIONERS' ALLIANCE

Written evidence for the Public Accounts Committee on MyCSP member services and transition to Capita, June 2025

Executive summary

- 1. The Civil Service Pensioners' Alliance (CSPA) represents around 40,000 retired civil servants.**
- 2. A snap member survey confirms persistent service failings at MyCSP:**
 - **42 % of callers waited 30–60 mins; 24 % waited over an hour; 11 % abandoned calls.**
 - **45 % of email users never received a reply; 35 % waited more than a fortnight.**
 - **Satisfaction and confidence scores were low; comments cite lost records, lengthy delays and unclear communication.**
- 3. This matters because delays jeopardise timely pension payments, undermine trust and exacerbate digital exclusion.**
- 4. Members fear further deterioration and data-security risks when administration moves from MyCSP to Capita (whose public-sector record attracts criticism).**
- 5. In response, CSPA calls on decisionmakers to:**
 - **Publish administrator KPIs, performance data and a clear McCloud Remedy timetable.**
 - **Engage routinely with CSPA, trade unions and other stakeholders.**
 - **Guarantee adequate staffing, training and job security through transition.**
 - **Keep existing phone and email channels unchanged during and after hand-over.**

Introduction

- 1. The Civil Service Pensioners' Alliance (CSPA) is a membership organisation which represents the interests of around 40,000 retired civil servants. CSPA has 40 active local groups in England and Wales, as well as two autonomous branches in Northern Ireland and Scotland. CSPA has a democratic structure and the Annual General Meeting elects to posts on the Executive Council.**

2. CSPA is strictly non-party political but lobbies parliamentarians from across all parties on issues of importance to members, such as the State Pension, national provision of health and social care and the need for accessible public transport. CSPA also campaigns on these issues and others affecting older people as part of the Later Life Ambitions coalition, alongside partners in the National Association of Retired Police Officers and the National Federation of Occupational Pensioners.
3. CSPA offers members help and support with any issues they may experience in relation to their civil service pensions, as well as a quarterly magazine, 'the Pensioner', regular newsletters and a range of other member benefits and discounts.
4. In recent years, CSPA has expanded its offer to members and non-members in offering online webinars and podcasts of topics of relevance to them including the 2015 Remedy and planning for retirement.
5. CSPA benefits from a positive working relationship with the Cabinet Office, with whom we have formal, regular meetings, and with the current scheme administrator, MyCSP. CSPA also has contact with the Chair of the Civil Service Pension Board, to whom member concerns may be escalated should the need to do this ever arise.
6. The quality of service experienced by our members in accessing their pensions via MyCSP, including caller-waiting and telephone and email response times, are regular agenda items in meetings with the Cabinet Office, and CSPA continues to raise issues that our members bring to our attention. Members regularly convey their experiences and any concerns directly to CSPA and, in some cases, they may also approach their constituency MPs. Members' concerns are then taken up with MyCSP or the Cabinet Office, as may be appropriate.
7. The age profile of CSPA members is 55 to 95+, with the average age being around 79 years, so the demographic tends towards older people. This means that many CSPA members are not online and must rely on telephone and postal communications. The issue of Digital Exclusion is therefore an important thread in our campaigning.
8. Members who have no access to their pension portals or email communications are dependent on either the telephone or the post to

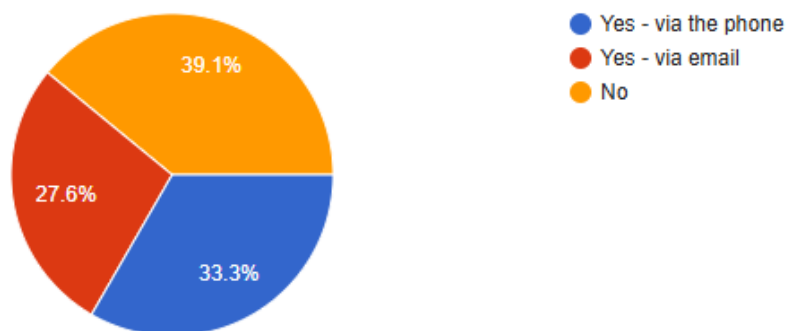
keep track of their pensions and to raise any queries. CSPA members have frequently expressed frustration about the length of time they have been expected to wait for their telephone calls to be answered, with many saying that this makes them feel that they aren't valued – "perhaps they don't think that my time is important as I am retired".

9. CSPA General Secretary, Sally Tsoukaris, and Pensions and Personal Case Manager, Christine Haswell, recently gave oral evidence to the National Audit Office's recent investigation into complaints about MyCSP's service levels and the Cabinet Office's management of their contract. Since we had very little notice of the NAO's investigation, we were unable to provide much more than anecdotal information about our members' experiences of MyCSP's services.
10. CSPA has since been able to carry out a short member survey to gather information about our members' recent experiences of MyCSP's services. The survey has been conducted online, with members being notified and accessing it via links in emails and social media posts. This means that the information gathered represents the views of approximately one third of CSPA members, for whom email addresses are held, and these members would tend to be in the younger half of our membership demographic, although this would not always be the case. The survey had been 'live' for approximately 2 weeks when the data below was generated. Nevertheless, we believe it to be a fair sample in that it is illustrative of the regular feedback we have been receiving from all our members in recent months.
11. Summaries of the headline findings of our member survey are included below. Further anonymised data can be supplied upon request, but a summary of the findings follows. For further information, please contact CSPA General Secretary, Sally Tsoukaris.

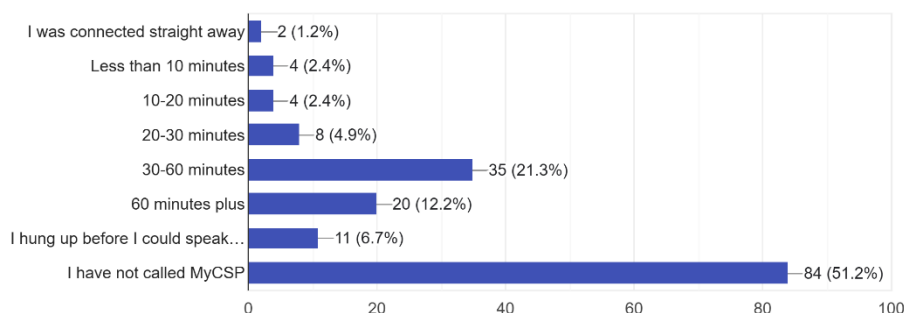
CSPA MEMBER SURVEY – MAY-JUNE 25

During May and June 2025, **174** CSPA members responded to our questionnaire on their experience of MyCSP and, in particular, on the level of service they have received.

Question 1 - Have you recently contacted MyCSP concerning your pension?



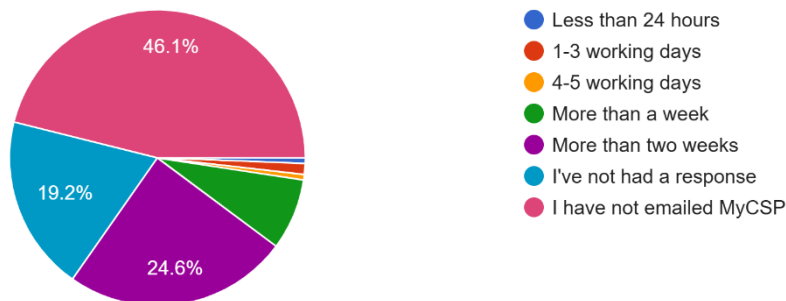
Question 2 - When calling MyCSP how long did you have to wait before speaking to someone?



When removing those that haven't called MyCSP – 42% of respondents waited between 30-60mins, nearly a quarter waiting more than an hour and 11% hanging up before they were connected.

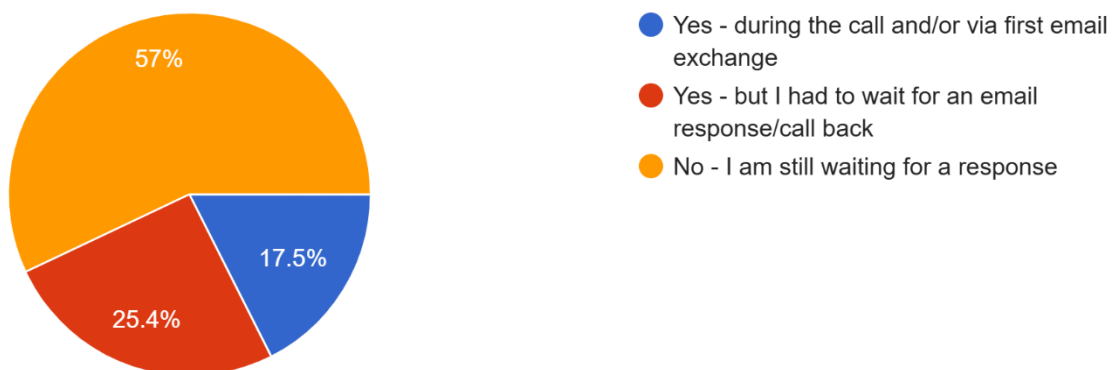
Question 3 - When emailing MyCSP, how long did you have to wait for a reply*

*Outside of an automated message acknowledgement

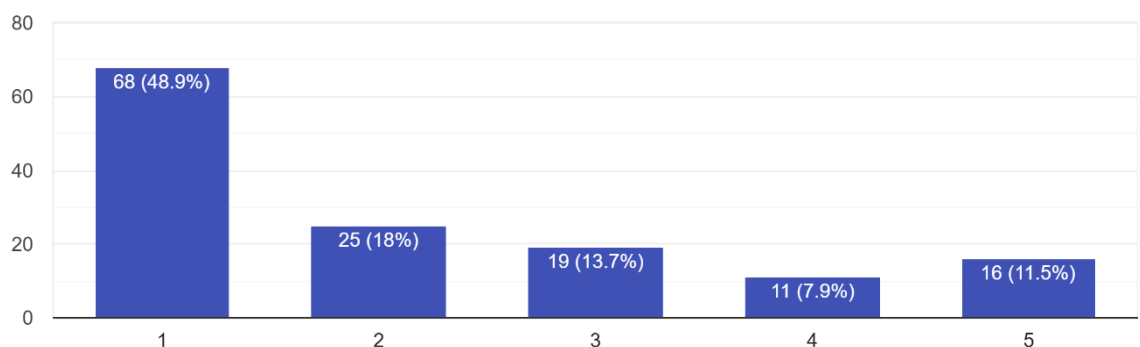


When removing those that haven't emailed MyCSP – 45% of respondents haven't received a response and 35% have been waiting over a fortnight. With only 4% receiving a reply in less than a week.

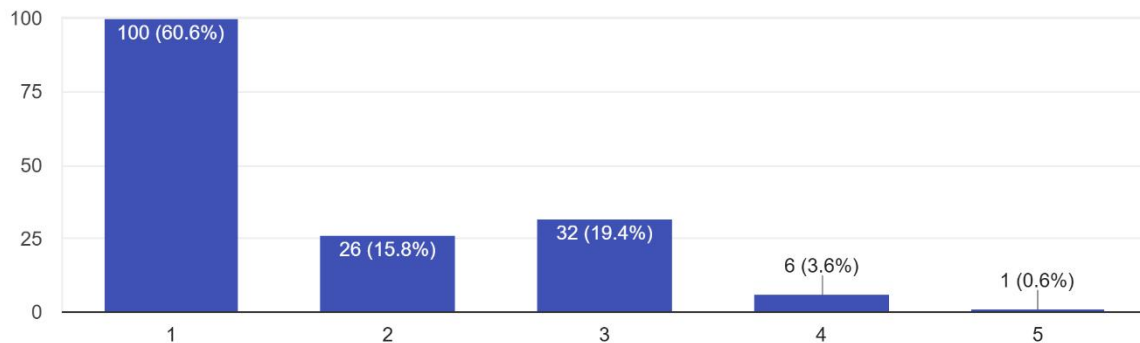
Question 4 - Was your question answered/issue resolved?



Question 5 - How satisfied were you with MyCSP's level of service? With 1 being low and 5 being high.



Question 6 - Are you confident that there will be a smooth transition between MyCSP and Capita? With 1 being low and 5 being high.



Member Comments

The selection below represents typical additional comments and responses gathered from members completing the survey.

- a. Since the administration of Civil Service Pensions was privatised some years ago all the evidence that I have seen indicates that the service has become incrementally poorer. I fundamentally believe that people who have worked all their lives in the service of the state and have had money set aside, in the form of pension contributions, deserve a stress-free transition into retirement. They are clearly not getting that. That have paid for their pensions and the administration of the scheme throughout their working lives and as pensions are deferred salary they are receiving no more than they are entitled to received.
- b. *I'm ready to retire and putting it off as I have no confidence that any request will be met within the SLA times.*
- c. My dealings with Capita when my husband died were truly awful, my heart sank when I saw they were taking over from My CSP.
- d. *The transfer to MyCSP was chaotic with many errors and confusion. The lessons of that transfer need to be learned.*
- e. CSP stopped my pension. It took 3 months to get it re-instated after endless emails and phone calls. They could not explain why it had been stopped. No one knew! It was extremely worrying to have no pension for all that time and no compensation for the inconvenience. I have no confidence in their service at all.

- f. It took MyCSP 4.5 years to realise they have overpaid my partial retirement lump sum in 2020. They admit it was their error and will not accept responsibility. I am currently at Stage 2 of the complaints process, and I will be going to the ombudsman as the organisation are a shambles and deserve the contract taking away from them. This level of maladministration should be flagged up and be held accountable.*
- g. MyCSP make it extremely difficult to for members to access their pension on retirement. They lost/deleted my pension record 5 years ago and left me (with CSPA) to provide all the information for them before they reinstated my record. Currently I am trying to claim my (deferred) pension on retirement. My former employer (NAO) has responded to all their queries promptly. However, MyCSP have stopped processing my pension and claim that they are still waiting for a response from my former employer. I am likely to be waiting for some months before I get my pension.*
- h. Very good from receiving my final pension quote in 2024 through to payments and receiving my 'pay slips' via the portal.*
- i. Have not experienced any problems on the odd occasion when I contacted them.*
- j. Significant lack of ability to articulate clearly answers to queries, by simply repeating the same explanations, using language and jargon which confuses.*
- k. I can find what I need on the website and from the letters confirming changes to my payments. P60s etc. I use the service rarely, but it is always helpful.*
- l. Slow and despite having to calculate the figures for inclusion in their McCloud Remedy options letter they don't include their calculations for you to check and see what it's based on. So, is the overpayment they calculate due to abatement being reduced or does it include a widows and orphans refund? I couldn't reach the same figures as they did and it's a significant one time only chance to make a choice.*

- m. Appalling and inadequate. A catalogue of errors. Not fit for purpose. Shockingly poor customer service and communication.
- n. *Dreadful - still haven't had my ABS for last year never mind this year and comms are appalling.*
- o. Appalling. Inconsistent replies. Each question restarts the clock so if a question is not answered and ask a follow up the SLA starts again.
- p. *Not fit for purpose. My first phone contact (after 1hr & 5 minutes wait) was satisfactory but then passing on my enquiry to a case worker is deplorable. My very straightforward request for my deferred pension to be paid has still not been resolved, after 8 months. I'm still waiting.*
- q. It's just not fit for purpose. I changed address approximately 3 months ago and promptly updated HR and MyCSP on the same date. My pension payslip (from late husband's pension) was delivered to the old address. I am now retiring, and the same thing has happened to my pension paperwork. I am told it's 10 working days for the paperwork to be sent by email. Why, in this day and age, is the paperwork not sent to the work email address anyway?? The levels of service are abysmal and a 10-day turnaround for an email is unacceptable given the address is the error of MYCSP as they confirmed they had my new address on system.

Summary and Conclusions

1. From CSPA members perspective, there is **substantial room for improvement in service levels** from the pension scheme administrators. There are also understandable **concerns about the transition** itself – with **service continuity and data security** being primary concerns.
2. In addition, CSPA members have **concerns about Capita's suitability** and reputational 'baggage' in being appointed to administer the scheme in the wake of widely reported concerns about the company's performance in administering other public sector pension schemes (in particular, teachers' pensions) and their having incurred heavy fines for data breaches in recent years.

3. **CSPA's recommendations**, as conveyed to the NAO investigation team, remain essentially unchanged following the outcome of the member survey and are listed below.
4. CSPA would be **happy to provide further evidence to the Committee**, either in writing or orally, should this be of interest. Please write to CSPA General Secretary, Sally Tsoukaris, for further details.

CSPA Recommendations

- 1) **The Cabinet Office should communicate with scheme members more** about their management of the provider's contract, and there should be **greater transparency around the administrator's Key Performance Indicators** and performance against contractual milestones.
- 2) Whilst all public sector pension schemes have struggled to meet the McCloud Judgement's deadlines for the provision of information to members on their 2015 Remedy choices, many members of the Civil Service scheme are being subjected to a delay of up to 2 years, with no information being supplied to them on the anticipated timeline for communications pertaining to their individual situations. We continue to ask for **a timeline to be published, setting out the types of cases to be prioritised**, with an emphasis on those most likely to be at risk of detriment due to ill health or old age.
- 3) For **greater transparency and engagement with pensioner representatives and stakeholders, including CSPA** and the relevant trades unions, on the part of the Cabinet Office scheme managers.
- 4) For more substantive **reassurances on the adequacy of staff resourcing, training and job security for those working for the pension administrators, particularly over the course of the transition** from MyCSP to Capita. This is to ensure that our members will not be unduly affected by any disruption to the services they rely on during the transfer.
- 5) For **all publicised email and telephone contacts for the pension scheme to remain the same** over the entirety of the transition and into the new contract, to avoid further issues with caller wait times and delayed responses to emails and other forms of enquiry.