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'Unacceptable': The Civil Service Pension Scheme transfer six weeks on

Unions put pressure on Capita and the Cabinet Office amid ongoing issues with the scheme



Photo: Jansos/Alamy

On 1 December, administration of the Civil Service Pension Scheme returned to Capita after 10 years under the management of MyCSP.

The scheme – which was already troubled by performance issues under MyCSP – has been beset with issues since its move to Capita. On 4 December, Capita said it had fixed “teething problems” with its new website and portal.

However, *CSW* readers have continued to report issues, including difficulties logging in, missing data, difficulty getting through to the customer service helpline, and late payments: similar themes to the problems the scheme had when [MyCSP took over the contract from Capita in 2014](#).

Six weeks on from the transition, *CSW* has gathered views from civil service unions and the Civil Service Pensioners' Alliance, as well as Capita and the Cabinet Office, about the current state of the scheme and what's being done to address the concerns.

'Unprecedented numbers of delays' – what's gone wrong?

MPs warned in October that there was a "[clear risk](#)" that Capita would not be [ready](#) to take over the administration of the pension scheme on 1 December after the company missed deadlines for multiple transition milestones.

However, in mid-November, the Cabinet Office [gave the final go-ahead](#) for the 1 December transfer and the move went ahead on time.

Ahead of the transfer, FDA assistant general secretary Adrian Prandle predicted "uproar" among CSPS members if the transfer of administration did not result in improved service levels.

Speaking to *CSW* six weeks on from the transfer, Prandle said the FDA union, which represents senior civil servants, has had an “influx of queries from current and retired members who are continuing to be impacted by service levels”.

Prandle said this includes members who have just retired or are about to retire, “sometimes without clarity on what their pension will be or when it will be paid”.

“This is unacceptable,” he said.

Prospect, the union for specialist, digital, technical and scientific officials in the civil service and wider public sector, said it is encountering “unprecedented numbers of unacceptable delays in payments to retired civil servants”.

The union's deputy general secretary, Steve Thomas, said it is currently “not unusual to see members without income for three months or more”, with one incurring significant debt as he waited over nine months after retirement to receive a first payment from the scheme.

PCS, the civil service's biggest union, said the transition of management to Capita and the new portal have created “a raft of issues” for pension scheme members, including registration difficulties and discrepancies in key data such as length of service and beneficiary details.

The union said it met the Cabinet Office on 10 December to raise concerns and was told that a "system bug" is causing inaccurate service records and missing beneficiary data.

PCS said the Cabinet Office also revealed at the meeting that the backlog of cases had reached 86,000.

The Civil Service Pensioners' Alliance, an independent membership organisation for retired civil servants, noted that the transfer of more than 1.7 million scheme members pensions to the new administrators "was always going to be challenging".

It said it has been working with Capita and the Cabinet Office to try to assist CSPA members experiencing issues with their pensions or difficulties contacting the administrators in recent months. It has been escalating their concerns as necessary and offering reassurance and support where it can.

"Nevertheless, we have been inundated with calls and emails from concerned members, especially since the transition to Capita on 1 December went ahead," said Sally Tsoukaris, general secretary of the CSPA.

"Many continue to experience issues with the new portal, excessively long call waiting times, and delays in the processing of their pension claims in the case of recent retirees."

Tsoukaris said the organisation is also concerned that Capita's "overriding focus on smart technology such as AI to administer the scheme risks leaving behind pensioners who do not have access to the internet, or who may not be confident using IT".

What's being done about the issues?

A Capita spokesperson said 135,000 members have now registered on the site, "and registrations continue to increase rapidly".

According to Capita, the work-in-progress backlog left by MyCSP was more than double the previously agreed figure of 37,000 items at the time the supplier signed the contract to take over the administration of the scheme.

"Due to the significant backlog inherited from the last provider, we have experienced several times the normal volume of contacts since launch," a Capita spokesperson said. "Capita has over 500 full-time employees working to deliver the Civil Service Pension Scheme, an increase of 50% on the previous provider. The team is doing everything we can to clear this backlog."

They added: "Since the start of December, payments of over £600m have been made."

Responding, a spokesperson for Equiniti, which was the majority shareholder of MyCSP, said: "MyCSP worked closely with Capita and the Cabinet Office throughout the transition period ahead of the December 2025 cutover, including governance on handover arrangements and work in train. Throughout our tenure administering the scheme, MyCSP delivered consistently high service levels against agreed measures, while supporting the Cabinet Office through complex evolutions to the contract following government changes to public service pensions."

A Cabinet Office spokesperson said: "This remains a complex and large-scale pension scheme to administer and we are grateful for the continued engagement of trade unions.

"The Cabinet Office is working closely with both employers and unions, and is continuing to monitor Capita's services with strengthened controls to ensure a better service for both members and taxpayers."

The FDA said it remains in "very regular" contact with the Cabinet Office to highlight members' experiences and press for "rapid improvement" from Capita.

The union said it pushed for representatives from Capita to be present at the last meeting of 2025 "so we were able to convey to them directly the major impact this poor service is having on members' retirement plans and personal lives".

Prandle said the FDA is also in regular contact with departments, employers and other trade unions "who, like FDA, remain concerned about the slow service at a time when there are voluntary exit schemes, mergers and reorganisations taking place across the civil service".

"Members rely on accurate and timely information from their pensions administrator to make major decisions about leaving the civil service and retiring," Prandle said.

"It is clear as we start 2026 that faster solutions are required."

PCS said it has demanded regular progress reports from the Cabinet Office and promised to "maintain pressure". Following the meeting with the Cabinet Office on 10 December, PCS said it "intervened on behalf of members with overdue payments".

The union also called for more resources to "fast-track the recovery plan".

PCS – which has long called for an end to the privatisation of the scheme's administration – added that it "maintains that if Capita fails to meet contractual service levels, administration must be brought back in-house under direct ministerial control".

Prospect is also calling for more resources "so that the backlog that has been passed to the new provider can be cleared by a reasonable deadline".

The union also said it wants **voluntary exit schemes to be halted** until the backlog is addressed.

And it said the Cabinet Office "should be proactively offering compensation (including interest) to those affected by serious delays without forcing each and everyone of them to go through the internal dispute resolution procedure".

"There are clear faults here and time and money could be saved by putting an automatic process in place for those worst affected," Thomas said.

Prospect has also asked for performance data to enable unions to monitor progress. "Something has gone very badly wrong and we need performance data to monitor progress," Thomas said.