

## **Capita Service Levels – February 2026**

### **CSPA Member Survey Research Findings**

The Civil Service Pensioners' Alliance (CSPA) is an independent, non-political, member-led organisation that works to protect the value of civil service pensions for around 40,000 members across the United Kingdom. The CSPA is recognised by the Cabinet Office as a stakeholder for the purposes of consultation on behalf of civil service pensioners.

In June 2025, ahead of the transition, the CSPA submitted written evidence to the Public Accounts Committee, based on members' experiences, setting out persistent service failings under the previous administrator, MyCSP, and highlighting the risks these posed if not adequately addressed, before and during the handover to Capita.

Since the transfer to Capita on 1 December 2025, those risks have crystallised, and CSPA, along with civil service trade unions, has been inundated by enquiries from concerned members. Pensioners have reported experiencing difficulties accessing the new pension portal, missing or inaccurate records, excessive caller waiting times, an absence of communications about their cases, and ongoing delays in the processing and release of pension payments for those who have recently retired or been bereaved, in particular. Some CSPA members have faced severe hardship resulting from these extended delays to the release of their lump sums and onset of regular pension payments.

On 3 February 2026, approximately 8,000 CSPA members were sent emails inviting them to share their views on the current service they're receiving from the new pension administrators, Capita.

Members were asked to indicate the reasons they'd contacted Capita, how they'd made contact, how long they'd waited for a response and whether their issue had been satisfactorily resolved. We have also asked them about the impact of any delayed payments, whether they'd had to change their plans, borrow money, or were experiencing financial hardship as a result.

By the 10<sup>th</sup> February, we'd had responses from 295 members. The initial findings are set out overleaf.

1. 60% of responders had attempted to contact Capita.
2. Capita's online contact form was the most used method of contact, with 50% of those who had contacted Capita doing so this way. 39% of responders got in touch by phone and 10% did so by post.
3. The main reasons for contacting Capita were:

|  |     |
|--|-----|
| a. Issues logging into the portal        | 36% |
| b. Missing information                   | 15% |
| c. Missing payments                      | 14% |
| d. Due to retire and awaiting estimates  | 13% |
| e. Outstanding queries from pre-transfer | 12% |
4. 30% of those with outstanding issues said they had contacted their local MP, 25% had spoken to CSPA and 10% had sought legal advice.
5. Although half of those responding to the survey hadn't telephoned Capita, of the 50% that had, 29% had hung up before they got to speak to anybody and 27% had been on the phone for over three hours. Only 13% waited for less than an hour before being connected.
6. Of the 60% that had used the online contact form to log their issue – a staggering 75% had yet to receive a response. Fewer than 8% had a response in less than a week.
7. When asked if their issue had been resolved, 62% said no, 27% had still not managed to speak to anybody, and only 10% had their issue dealt with.
8. Unsurprisingly, 67% would rate the current level of service at 1 out of 5 (7% 2 out of 5, 12% 3 out of 5, 6% 4 out of 5 and 7% and 5 out of 5).
9. 78% of those who responded were thankfully not awaiting a payment, but this is perhaps due the fact that most CSPA members are, in general, retired and already in receipt of ongoing pension payments.

10. However, of the 12% that were waiting for payments, 8% have had to delay their retirement, 13% had borrowed money, 32% were eating into their savings, 12% were in financial hardship, 26% had another, short-term, source of income and 9% were not adversely affected by the delays in payment.

### **A Sample of Anonymised Member's Comments**

1. *My problems started with MyCSP. I gave ample time - over 4 months - before my retirement age and just received holding letters. I'm a deferred member and still waiting to receive my options letter. I turned 60 on 26/11/2025. I have spoken to Capita twice but on both occasions the staff had no information to give me. I have emailed Watchdog and I'm going to write to my MP.*
2. *I took voluntary exit from the Cabinet Office at the end of October 2025, having previously partially retired in 2022. The CO made an interim payment of my compensation payment to avoid risk of hardship, but I am still waiting for the additional portion of my pension to be paid by Capita and also to receive my McCloud remedy options.*
3. *In response to my query on the online contact form, I received several weeks later, a letter by post asking me to call them by phone. Ridiculous and unacceptable.*
4. *I submitted my resignation in August 2025 and should have received pension quotes and option forms in December. I retire next week having heard nothing (however, I am already partially retired - since 2020 - so most of my CS pension is already being paid). None of my previous ABSs have been loaded onto the Capita portal as yet. I submitted a Stage 1 complaint on January 2026 and haven't heard back. Although I haven't rung Capita myself, others I work with have and were on the phone for hours, starting off at about number 115 in the queue.*

Sally Tsoukaris

**General Secretary**

**Civil Service Pensioners' Alliance**

Civil Service Pensioners Alliance □ Sally Tsoukaris General Secretary  
160 Falcon Road, London, SW11 2LN

Tel: 020 8688 8418 □ Email: [enquiries@cspa.co.uk](mailto:enquiries@cspa.co.uk) □ Website: [www.cspa.co.uk](http://www.cspa.co.uk)