

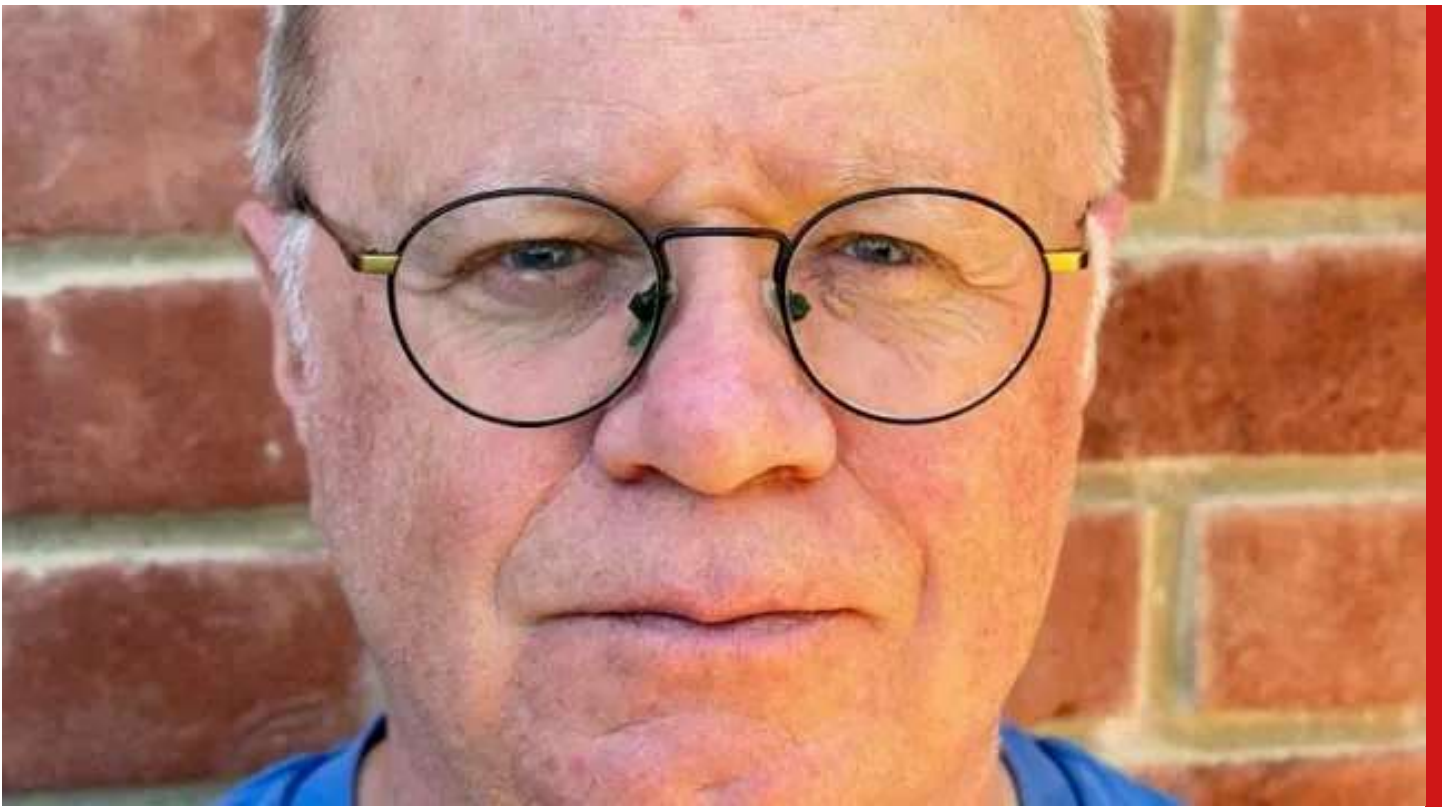


NEWS

I retired expecting £2,000 a month – five months on, I still don't have my pension

Marc Roffey worked for 30 years in the Civil Service but, after retiring in December, he still has not received his regular pension payments

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Retired civil servant Marc Roffey has been waiting five months to get his pension



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Former civil servants say they are using their own savings to survive due to the “appalling incompetence” which has **stopped them getting their pension.**

A group of 8,500 ex-Government workers have **spent months without regular payments** from the private company in charge of the public sector pensions scheme.

Capita apologised for the “worry, distress and frustration” – insisting that it is making progress with a backlog it inherited when it took over the scheme in December.

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However, a pensions campaign group said it was still hearing from newly-retired civil servants **suffering from stress and problems paying bills** due to ongoing delays.

'When is the money going to come in?'

Marc Roffey, a 60-year-old from Wiltshire, has been without regular pension payments for almost five months.

Roffey worked for the Civil Service for around 30 years, finishing his time working on contracts and procurement at the Home Office.

He expected to start receiving his pension payment of around £2,000 a month at the start of December 2025 after retiring, but has still not received his monthly pension payments.

“It’s been incredibly stressful. The uncertainty is hard to live with – when is the money going to come in? Next week? A few months from now? Six months? You just can’t plan your retirement,” he told *The i Paper*.

Roffey doesn’t have any other income, but he said has been able to “eke out” his savings to get by over the past five months.

He did finally receive his initial lump sum payment in March, which will help in the short-term but is still yet to receive his full allowance.

“I’m not on the poverty line, but living in limbo is difficult,” he said. “I thought I would get a new car – can’t do that. I thought I might be able to take the family on holiday – can’t do that either.”

“There are people who are struggling to get by. I feel so sorry for everyone caught up in this – so many people have been treated so badly.”

Processing of payments has ‘improved’, says Capita

Major problems emerged after private contractor Capita Public Service took over the pension scheme from MyCSP in early December.

Capita said it inherited a much larger backlog of unresolved pension cases than it had expected – saying it stood at 89,000 when it took over.

A group of around 8,500 former civil servants were identified in January as suffering from failures in getting both their lump sum and regular pension payments.



Cabinet Office minister Nick Thomas-Symonds said the delays were ‘completely and utterly unacceptable (Photo: James Manning/PA)

Capita had targeted the end of April to resolve the most urgent cases, and the end of June for normal service to resume.

Richard Holroyd, chief executive of Capita Public Service, told MPs on the Public Accounts Committee at the end of March that processing of delayed payments had “improved” but were “still not what members deserve”.

Asked about the group of 8,500 people waiting for regular payments, Capita executives told MPs that it had paid out 7,782 lump sums. But they did not say how many of them had also started receiving their regular, monthly payment.

Anger, frustration and despair over delays

Roffey remains frustrated by the lack of clear information from Capita, and has no faith the problem will be resolved soon.

“When I first called about this problem in December, I was number 1,138 in the queue,” said the ex-Home Office worker. “It was staggering.”

“When I got into an online portal – it only shows my most basic information. No information about the pension or the delay,” Roffey added.

“You go through anger, you go through frustration, you go into despair. It’s just appalling to leave people without their payments for so long. A travesty. It’s incredibly incompetent.”

Doug Eckford, from Romford in Essex, said he has not begun to receive his monthly pension payment since retiring from his role at the Home Office in November.



Doug Eckford, 60, has not received pension payments for months (Photo: Getty)

The 60-year-old received a lump sum in February – but he is still waiting for his regular payments. Eckford has had to borrow money from family to pay his bills.

“I have still to receive official communication as to what my monthly pension will be,” he said. “The whole process has been a complete train wreck.”

Widows and widowers have waited months for payments

The Civil Service Pensioners’ Alliance (CSPA) has heard from members who have retired in recent months who still have not received payments.

Some current Government workers have put off retirement because of the pension problem, according to the campaign group.

The group has also been in touch with widows and widowers who have waited several months for payments of their spouse’s pension.

Jonathan Safir, the CSPA deputy general secretary, said there was “little confidence” that Capita would resolve all urgent cases soon.

He said members were still “experiencing financial difficulty and significant stress as a result of ongoing delays, with understandable consequences for their health and wellbeing”.

Catherine Little, the Civil Service’s chief operating officer, announced in January that hardship loans would be available to those suffering from delays. So far, 769 loans have been issued with a total value of £4m.

A Cabinet Office spokesperson said Capita’s service had been “unacceptable”. The Government will continue to “hold Capita to account and ensure they deliver for both members and taxpayers”, they added.

A Capita spokesperson said it was making “sustained progress” in addressing the backlog it inherited from the previous provider.

“Additional staff have been trained and deployed, and we are working to restore full normal service as quickly as possible. We are sorry for the worry, distress and frustration this has caused.”



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