

I worked for the Home Office – pension delays mean I borrow money to pay my bills

Doug Eckford is one of 8,500 recently retired civil servants who have spent months without any pension payments



Doug Eckford, 60, has not received pension payments for months (Photos: Supplied/Getty)



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Newly retired civil servants are struggling to pay their bills following a “fiasco” which has [stopped them receiving their monthly pension payments](#).

Around 8,500 former Government workers have spent several months without any money due to “unacceptable” failures by the company in charge of the pensions.

Major problems emerged after private contractor Capita took over the running of the [public sector pensions scheme](#) in early December.



As Capita works through a huge backlog of pension cases, the Government is scrambling to provide interest-free hardship loans of up to £10,000 to those still waiting for their payments to begin.

The company said it is “deeply sorry” for the “worry, frustration, and distress this has caused”.

Doug Eckford, from Romford in Essex, said he has not had a penny since he retired from his role at the [Home Office](#) in November.

The 60-year-old, who spent 38 years in various government departments, expected a lump sum and payments to begin in December.

Eckford has been forced to borrow money from family members to meet mortgage payments and other bills in the past few months.

‘I’m angry – but I’m almost beyond being angry’

“I had to be careful over Christmas, but I was still hopeful it would be sorted in January,” he told *The i Paper*.

“When it got to January and the payment was missed again, I thought, ‘bloody hell’. It got really worrying then.”

“It’s a fiasco,” he added. “It’s been very stressful. Yes, I’m angry, but I’m almost beyond being angry, because it’s become so tiresome to phone them [Capita] over and over again.”

“It’s so frustrating to get no clarity and be living in limbo,” he added. “The uncertainty has been so unhelpful. If you knew the payments would finally come by the end of February, you can start to plan your life again.”

Eckford said he had borrowed enough to “get through the end of February, but that’s it”.

“I may have to talk to my mortgage lender then about what my options are.

“It’s hard to have any confidence it’ll be over soon,” he added. “I have zero confidence in Capita being able to clear the backlog by the end of February.”

‘There is fury, stress and sleepless nights’

Capita took over the administration of the Civil Service Pension Scheme – which manages payments for around 1.7 million former public servants – from MyCSP in December.

Capita said it inherited a larger backlog of unresolved pension cases than expected, saying it



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Cabinet Office minister Nick Thomas-Symonds told MPs last month that the waits of several months faced by some retired civil servants were “completely and utterly unacceptable”.



Cabinet minister Nick Thomas-Symonds has said delays are unacceptable (Photo: Chris J. Ratcliffe/Bloomberg via Getty)

Sally Tsoukaris, the general secretary at the Civil Service Pensioners Alliance (CSPA), said the campaign group was currently inundated by retired civil servants who had not received payments.

“There is absolute fury about it,” she said. “People feel let down by the system that they spent their career supporting.”

“Some people are in desperate situations – we know of people struggling with mortgage payments, rent and other bills. There’s been a lot of stress and sleepless nights.

“They need their pensions to be paid right away, not weeks or months down the line, long after their planned for retirement date.”

Calls for pension compensation scheme

The PCS union, which represents civil servants, has called for a compensation scheme to cover the interest on any debts accrued, and any other knock-on consequences of the delays in pension payments.

The CSPA backed the idea. “Sadly, we will hear more about the terrible consequences for some people, and I think compensation may be due to some of them,” said Tsoukaris.

Eckford, who has applied to the Home Office for a hardship loan, said compensation “would be very welcome – it’s been a lot of grief, time and energy wasted for a lot of people”.

But he would be “surprised” if such a scheme is set up.

“I think there should be questions for Capita to answer,” the ex-civil servant added. “But will anyone be held accountable? I doubt it.”

Catherine Little, the Civil Service’s chief operating officer, has said standard hardship loans would be £5,000. Up to £10,000 may be made available in some exceptional cases.

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A Cabinet Office spokesperson said: “The service levels following the move to Capita have been unacceptable.”

They said an “urgent recovery plan” is underway via the interest-free loans being made available to retirees via each Government department.

A spokesperson for Capita added: “Capita expects to restore service levels for the most urgent cases by the end of February, with full recovery of the remaining priority cases to follow.”

