



NEWS

# I lost my wife eight months ago – delay in getting £1,100 pension is destroying me

Philip Morgan has suffered a 'horrendous' wait for his civil service widower's pension

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Philip Morgan's late wife Janet worked for the Welsh Government (Photo: Philip Morgan)



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Widows and widowers are borrowing money and using savings to survive due to “horrendous” delays getting the civil service pensions owed to them.

Thousands of newly retired civil servants and bereaved spouses of former government staff have spent months without payments from the company in charge of the pensions scheme.

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

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However, widows and widowers are still suffering from **financial hardship and stress as they wait for money**, according to the pensioners' campaign group.

The ongoing delay comes despite a commitment by Capita to resolve all urgent, bereavement-related cases by the end of April.

### 'The last thing I want to be doing is chasing money'

Philip Morgan, a 59-year-old from South Wales, has been living without expected payments since he lost his wife Janet in early September.

Janet, who died of cancer at the age of 61, was a relationship manager at the Welsh Government.

Morgan – who sent the forms to the pension scheme in early October – had been expecting to receive £1,100 a month from a widower's pension.

But eight months on since his wife's death, the payments have still not begun.

"It's been horrendous," he told *The i Paper*. "It's made things more difficult at an already very difficult time.

"It's incredibly frustrating to have to live in limbo. Dealing with this uncertainty really drags you down at an awful time. The last thing I want to be doing is chasing money."

Morgan is living on £92 a week from employment support allowance (ESA), the benefit available to him as a self-employed maintenance worker.

"I'm going through bereavement and not up to working," he said.

"So this problem with the pension is destroying me financially, because my income is so small. I'm having to use my savings just to get by, bill to bill."

### 'Not good enough': No progress despite April deadline

Morgan remains frustrated by the lack of clear information from Capita, having repeatedly called the helpline.

"They've said it's been treated as urgent and offered to escalate the case – eight times, I think – but it hasn't led to any progress," he said.

"When I phoned Capita last week, someone said there were 68 steps to go through to sign it off, and I was at step 30.

"The executives said urgent cases would be resolved by the end of April, but it just hasn't happened. It's not good enough."

Richard Holroyd, who runs Capita's public service division, told MPs on the House of Commons Public Accounts Select Committee in March that processing had "improved" but was "still not what members deserve".

### Bereaved having to borrow money to 'stay afloat'

Problems first emerged after the company took over the public sector pension scheme from MyCSP in early December. Capita said it inherited a much larger backlog of unresolved cases than it had expected.

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.

Asked about the group of 8,500 people, Capita executives told MPs that it had paid out 7,782 lump sums.

But they did not say how many had also started receiving their regular, monthly payment. And the executives did not say how many bereavement cases are unresolved.

Former Home Office worker Marc Roffey, 60, from Wiltshire, recently told *The i Paper* **he had been waiting five months for regular pension payments**. And ex-Home Office official Doug Eckford, from Essex, said he had waited six months.



Marc Roffey, 60, has not received pension payments after a five-month wait (Photo: Marc Roffey/Getty)

The Civil Service Pensioners' Alliance (CSPA) said they were still hearing from widows and widowers who have not begun receiving money owed to them.

Some are in “severe financial hardship – in many instances having to borrow money from family and friends to pay their bills and keep afloat,” said Sally Tsoukaris, CSPA’s general secretary.

She said many were also suffering from “extreme frustration, stress, anxiety and distress” caused by living in limbo.

### **'It's outrageous to put people through this'**

Mikki King, an 81-year-old from Suffolk, lost her husband Jim in early December. He had worked for the UK Government’s customs and excise team for over 30 years.

She had expected to receive around £1,000 a month from her widow’s pension, but has not received anything yet.

“It’s so upsetting to have to deal with it,” King said. “It’s bad enough to lose someone without having to fight for something you’re entitled to. It’s outrageous to put people through this.”

She is concerned about the leasehold and maintenance fees she pays for her apartment, as her state pension does not cover these costs or her other living expenses.

“My savings have been depleted because my husband was in a care home before he died,” she said. “I shouldn’t have to use savings to get by.”

The Cabinet Office announced in January that hardship loans would be available to former civil servants suffering from delays. So far, almost 800 loans have been issued, totalling £4m.

But these crisis loans do not apply to widows and widowers of former government staff, the CSPA said.

A Capita spokesperson said it was working to “establish normal service levels”. They said additional trained staff remain in place to deal with the backlog, adding: “We are sorry for the worry and frustration any delays are causing.”

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.