

Chaotic DWP response to state pension scandal under attack, as five more women receive a total of £53k after string of errors and delays

- Penny Loseby, 71, missed out on £16,000 over seven years
- Her efforts to dispute her low state pension were dismissed or ignored
- Other women report mistakes by DWP and long delays to get cases sorted
- These cases are 'really troubling', says ex-Pensions Minister Ros Altmann
- Labour asks: 'How many women have been cheated out of their full pension?'
- DWP apologises for errors in latest cases: [Read its full statement below](#)

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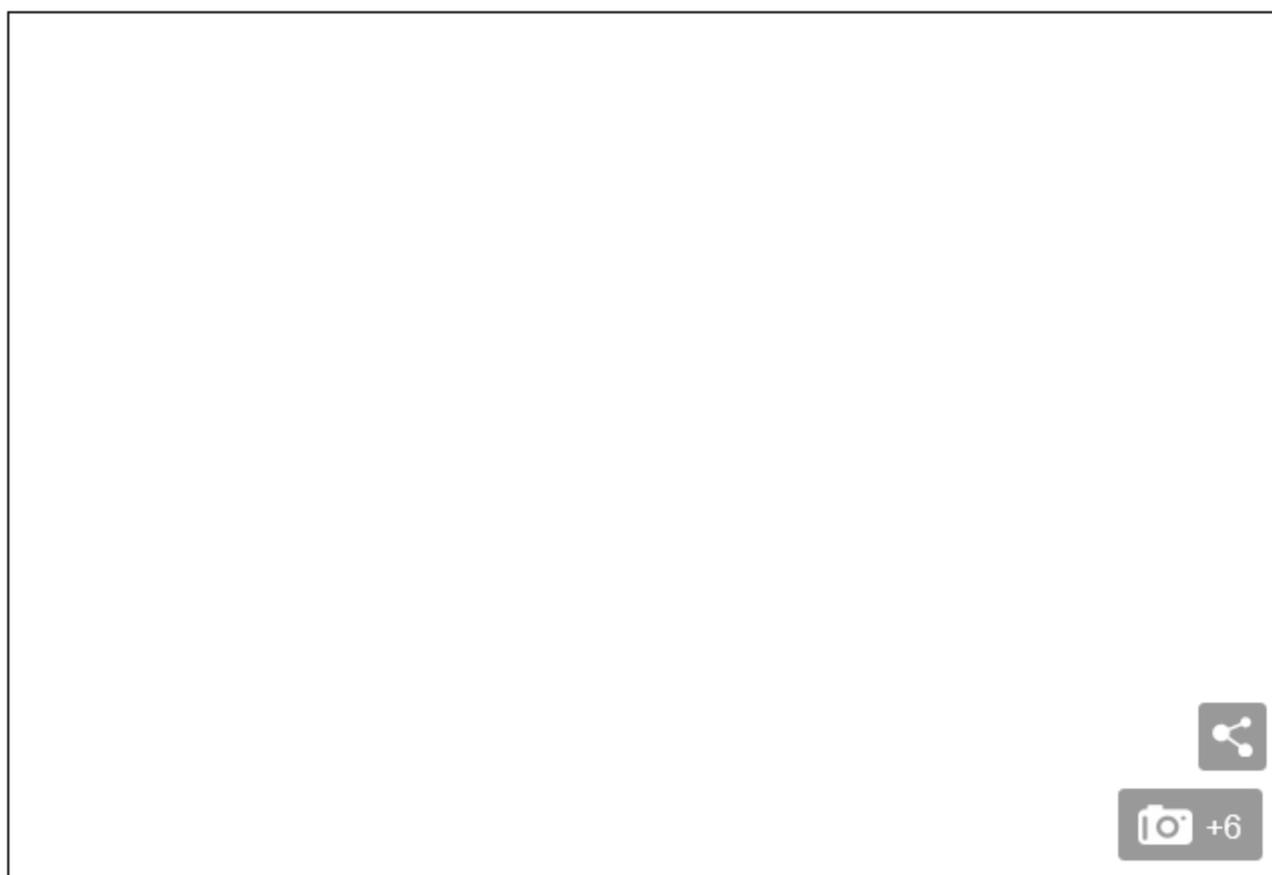
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Five elderly women who were underpaid more than £53,000 in state pension between them have suffered a catalogue of errors and delays at the hands of Department for Work and Pension staff.

Penny Loseby, 71, pictured below with husband Paul, missed out on £16,000 over seven years.

When she tried to dispute her low payments, which were £40 a week by this year, she was ignored or fobbed off on repeated occasions.

Mrs Loseby received her huge backpayment within days of This is Money flagging her case to the DWP, but her story and the others revealed below point to an ongoing failure to address the colossal scandal we uncovered six months ago.



Penny and Paul Loseby: 'It will make a big difference to us. We have paid off the car and have a bit over'

The DWP is estimated to have paid out £25-30million to 1,900 women - one in four of the cases it has processed so far - since former Pensions Minister Steve Webb and This is Money launched an investigation [following a question to his column earlier this year.](#)

The bill to correct the state pensions of tens of thousands of married women could end up topping £100million, but could escalate dramatically if errors in the state pensions of widows and over-80s are found to be widespread.

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We have already covered two cases of widows **who received £115,000 and £117,000**. The running total paid out to women known to either Webb or This is Money is well over £1million.

Labour has pressed the Government to reveal the scale of its probe into the debacle, and received an assurance in parliament **that staff training was being stepped up**.

But Shadow Pensions Minister Jack Dromey says the cases we report on today are particularly concerning because they suggest some women may have contacted the Department and been wrongly told their pensions were correct.

'This is simply not good enough, and raises the question of just how many women have been cheated out of their full pension entitlements, suffering financial hardship because of the Government's errors,' he says.

Ros Altmann, a former Conservative Pensions Minister, says our latest cases are 'really troubling', and there are clearly 'fundamental problems' in the state pension system if members of the public have to phone many times and it requires journalists to uncover errors.

Why are some married women being underpaid state pension?

Married women who retired on small state pensions before April 2016 should get an uplift to 60 per cent of their husband's payments once he reaches retirement age too.

Since 2008, the increases are supposed to be automatic, but before that women had to apply to get the full

She says: 'It suggests there may be a problem with the DWP computer systems and certainly there seems to be an issue with training of call centre staff.'

Webb's petition calling on the Government to trawl its records for all women underpaid state pension, including widows, over-80s and those who have already died, has received more than 12,000 signatures.

Since it has hit 10,000, the Government will have to issue a formal response to Webb and all those who signed.

He is concerned that, unless it comes under public pressure, the DWP will limit its search and many women will remain in the dark about huge lost sums.

Webb, who is now a partner at pension consultant LCP, says: 'We are now in a strange situation where DWP is slowly working its way through the cases where women have phoned up, but doesn't seem to even have a plan for thoroughly checking its own records.'

'There is no doubt in my mind that there are tens of thousands of women who are also due large refunds but have no idea – and never will have unless the DWP gets in touch with them.'

In response to the women's stories we report on below, a DWP spokesperson says: 'We are very sorry that state pension reviews were not processed correctly in these cases.'

'We have amended this, paid the arrears and apologise unreservedly for the inconvenience caused.'

sum they were due.

Find out how to check if you are underpaid and what to do about it below.



'We are checking for further cases, and if any are found awards will also be reviewed and any arrears paid.'

The DWP adds that letters confirming its decisions and arrears calculations have been issued, and all the cases have been referred to its national special payments team to consider loss of interest and delay.

Read a further statement from the DWP below, and advice on what to do if you believe your state pension is too low.

'They just didn't want to know': Pensioner finally vindicated with a £16k payout

Paul and Penny Loseby suspected she was missing out on state pension for years, but their concern was dismissed by DWP staff and then repeated emails went unanswered.

The couple say they first raised the size of her payments with the DWP in around 2015, after a friend told them his wife had successfully appealed.

This was already several years after Mr Loseby, a retired police officer, had reached state pension age when an uplift to his wife's payments should have kicked in automatically.

But DWP staff missed the opportunity to increase Mrs Loseby's payments. At the time, the former warehouse worker received a call from the DWP to say her pension was correct.

Mr Loseby, who is 72, says: 'I did write to them and Pen spoke to them but they just didn't want to know.'



Steve Webb: 'There is no doubt in my mind that there are tens of thousands of women who are also due large refunds but have no idea'

On reading news coverage earlier this year about women being underpaid, the couple from Devon emailed the DWP in June, July and October asking for her state pension of just over £40 a week to be reviewed again.

Mr Loseby says DWP staff told them they would respond in 10 days, but this did not happen and the case wasn't resolved for another five months, when This is Money intervened on their behalf at the end of October.

After the DWP phoned to tell them about the £16,000 backpayment, Mr Loseby says: 'When she found out Penny stood there and she was on the verge of tears.

'She said "nothing like this ever happens to us". It will make a big difference to us. We have paid off the car and have a bit over.'

Mrs Loseby has also received a 'special payment', or interest, of around £340 and an apology from the DWP, after her seven-year wait to be paid correctly.

It said in a letter the payment was due to the 'exceptional circumstances' of her case, to recognise that her state pension arrears were 'unacceptably delayed'.

'I do think that this is very unfair': One-year backpayment, after a 17-year long delay

Daisy Beaton, 78, was underpaid state pension for 17 years, but after she raised the issue with the DWP in June staff kept telling her that she was 'in a queue'.

She tells us she was getting nowhere and 'banging my head against the brick wall', adding: 'I don't know why they can't do the right thing and do it properly'.

When Mrs Beaton, a retired potato factory worker from Moray in Scotland, began calling the Elgin office of the DWP to ask for a review, she received a form which she completed and sent back the same day.



Daisy and Alexander Beaton: DWP staff kept telling her she was 'in a queue' after she made a claim for a backpayment in June

She told us: 'Since June I have called them every fortnight to see if my claim is advancing any, but am always told that it is in a queue and will be dealt with.

'In the phone call to the DWP they did say that I would only be entitled to one year backdated. I do think that this is very unfair as others are entitled to the full backdated money.'

After This is Money raised her case with the DWP at the end of last month, she received a £4,200 payout which includes a one-year backpayment and a sum resulting from a separate administrative error.

Her pension will also be raised from £66 to about £86 a week.

Mrs Beaton says she did not receive any correspondence about a state pension uplift when her husband Alexander, a retired builder now aged 82, started drawing his state pension.

She adds that she and her husband have struggled financially, and she plans to [join other women in challenging why she has only received one year in arrears](#), and take her case to the Parliamentary Ombudsman if necessary.

The DWP says that in cases where a one-year backpayment is due, it accepts the first letter or telephone communication from a customer querying their state pension entitlement as the valid date of claim.

Why are some married women only getting a one-year payment?

Some women are getting fully repaid while others only get a one-year backpayment and increased state pension going forward - all depending on when they and their husbands were born.

Since 17 March 2008, the uplifts were supposed to be automatic, but before that women had to make a claim.

The Government was meant to write to the couples affected and ask them to apply for an increase.

But all the women who have missed out are adamant neither they nor their husbands received such a letter, and insist they would have acted on it if they had done so.

A key date is whether your husband was born before or after 17 March 1943.

But whether you receive a one-year or a full backpayment also depends on whether you reach state pension age before or after your husband.

If you reached it afterwards, the DWP should have taken account of your husband's state pension status, and automatically increased your state pension in line with it when you started receiving your payments too.

It then determines the 12-month backdating arrears period based on this claim date.



In other words, this means women should not be left out of pocket for the subsequent time the DWP takes to process their claim.

But it would be sensible to keep a record of the first date you phone up or a copy of your initial letter so you can prove it if necessary.