

Press release: John Cridland CBE and the Government Actuary's Department release reports into the future State Pension age

Two reports have been published today that will help inform the government's review of the State Pension age which is due in May 2017.

The John Cridland report looked at the key issues that drive State Pension age changes including, but not limited to:

- life expectancy
- the challenges faced by those who rely most on the State Pension
- the long-term financial sustainability of the system

The Government Actuary's Department (GAD) was asked to consider 2 alternative scenarios for the State Pension age, reflecting an adult in receipt of the State Pension for either 32% or 33.3% of their projected adult life in retirement. To do this it used figures drawn from life expectancy projections from the Office for National Statistics.

In his report, which will be considered before any decision is made on changes to the State Pension age timetable after 2028, Mr Cridland makes a number of recommendations including:

- State Pension age should rise to 68 between 2037 and 2039
- State Pension age should not increase more than 1 year in any 10 year period, assuming that there are no exceptional changes to the data used
- that all employers should have elder care policies in place which set out a basic care offer
- that people should be able to access a mid-life career MOT and review which should be facilitated by employers and by the government using online support and through the National Careers Service

Meanwhile, the Government Actuary's Department report concludes that:

- under a 32% scenario the State Pension age could rise to 69 between 2040 and 2042
- under a 33.3% scenario the State Pension age could reach 69 between 2053 and 2055

No new changes to [State Pension age](#) will come into effect before 2028 and the government is committed to maintaining a State Pension that is fair for all generations and helps to provide for the cost of living in retirement. Part of this commitment to fairness includes providing 10 years' notice of any changes to the State Pensions age.

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