



National Audit Office



REPORT

# Investigation into the Pensions Dashboards Programme

Department for Work & Pensions

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## Key facts

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**31 Oct  
2026**

mandatory deadline for pension providers and schemes to connect to the Pensions Dashboards Programme's (PDP's) digital architecture, one year later than the final connection deadline in the original staged timetable

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**£289mn**

estimated cost in cash terms to the Money and Pensions Service of delivering the PDP from 2019-20 to 2031-32

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**£413mn**

estimated gross discounted benefits of the PDP from 2022-23 to 2031-32

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**Not yet decided** when pensions dashboards will be available to the public

**£59 million** spending on the PDP from April 2019 to March 2024

**£688 million** estimated cost to the pensions industry of delivering pensions dashboards from 2022-23 to 2031-32

**16.3 million** estimated number of potential users of pensions dashboards in steady state, used to estimate the benefits

**£26.6 billion** estimated value of lost pension pots in 2022

## What this investigation is about

**1** Pensions dashboards are intended to allow people to view information about their pensions – including State Pension – online, securely and in one place. The Department for Work & Pensions (DWP) expects that pensions dashboards will deliver significant benefits by supporting people to plan better for retirement and make more informed financial decisions. They will also help people connect with ‘lost’ pension pots, meaning that fewer people will miss out on their entitlements.

**2** The Pensions Dashboards Programme (PDP) is one of DWP’s programmes in the Government Major Projects Portfolio. DWP is responsible for policy relating to pensions dashboards. It has delegated responsibility for delivering the PDP to one of its arm’s-length bodies, the Money and Pensions Service (MaPS). The purpose of the PDP is to design and implement the digital architecture needed to make pensions dashboards work across the UK, allowing private sector providers to develop their own dashboards and government to develop a non-commercial dashboard. The digital architecture will connect pension providers and schemes with dashboards, enabling the flow of data between them so that users can search for and receive accurate pensions information.

**3** The first deadline for pension providers and schemes to connect to the digital architecture was 31 August 2023 but, due to delivery problems, in March 2023 the Minister for Pensions announced that the programme would be reset. This was to allow more time to deliver the digital architecture and facilitate the connection of pension providers and schemes.

**4** In summer 2023, we received Parliamentary correspondence asking us to consider investigating the delays in the delivery of the PDP. In autumn 2023, after reviewing documents and discussing the programme with DWP officials, we decided there would be value in undertaking an investigation into the delivery of the PDP, focusing on events since 2019 when DWP decided to delegate responsibility to MaPS.

**5** A separate programme, which sits alongside the PDP, is responsible for delivering the user interface for the government dashboard through which users will be able to access their pensions information. Our investigation did not cover this programme.

6 This report covers:

- the purpose of pensions dashboards and how the PDP was set up (Part One);
- the progress DWP and MaPS have made in delivering the PDP, and the problems with implementation (Part Two); and
- the progress DWP and MaPS have made in resetting the PDP, and the main changes that have resulted from the process (Part Three).

Details of our investigative approach are set out in Appendix One. Our work was not designed to assess the value for money of the PDP.

# Summary

## Key findings

Timetable, costs and benefits

**7 Pension providers and schemes are required to connect to the Pensions Dashboards Programme's (PDP's) digital architecture by 31 October 2026, one year later than the final connection deadline in the original staged timetable.**

There were originally 23 separate staging deadlines for connecting to the digital architecture depending on pension schemes' size and type. The first deadline was 31 August 2023 and the last deadline was 31 October 2025. Due to delays in delivering the programme, in June 2023 the Pensions Minister laid amending regulations that replaced the staged timeline with a single mandatory connection deadline of 31 October 2026. In March 2024, the Department for Work & Pensions (DWP) published a revised staging timetable in guidance to mitigate the risk that a large proportion of pension providers and schemes choose to connect close to the deadline, which could create capacity challenges for the PDP. Providers will be required to have regard to the guidance, including the timetable, but the dates will not be legally binding. DWP has not yet specified when pensions dashboards will become available to the public but, due to the later connection deadline, this is expected to be later than previously expected (paragraphs 1.18, 1.19 and 3.11 to 3.14 and Figure 4).

**8 The estimated cost of the PDP has risen from £235 million in 2020 to £289 million in 2023, an increase of 23%.** A range of factors have led to the estimated cost of the programme increasing in cash terms by £54 million. These include an increase in supplier costs, changes to the Money and Pensions Service's (MaPS's) underlying costing assumptions, and the period covered being extended by two years to 2031-32. Connections to the digital architecture are scheduled to be completed in 2026-27, after which MaPS will transition the programme to business as usual. From April 2019 to March 2024, MaPS spent £59 million on the PDP. It categorised expenditure on the PDP in 2022-23 as capital spending, meaning it was used to develop new infrastructure rather than for running costs, but is not intending to do the same for the majority of spending in 2023-24. This indicates that most of the spending did not result in further development of the digital architecture but was instead used to maintain the platform and services during the reset process (paragraphs 1.21, 3.15, 3.16 and 3.18 and Figure 5).

**9 MaPS estimates that the PDP will generate £413 million in benefits, based on an assessment of how much people would be willing to pay for a pensions dashboard and the value of lost pension pots recovered.** MaPS first estimated the financial value of the benefits of the PDP in the 2022 outline business case. Although users will not have to pay to access pensions dashboards, it calculated the benefits using an estimate of the average price a user would be willing to pay annually for a dashboard (informed by research carried out by Ipsos MORI) and the estimated value of recovered pension pots. This resulted in a gross discounted benefit figure of £437 million, assuming that the dashboards service would be available from October 2024 and that there would be 16.3 million potential users in steady state. MaPS now estimates programme benefits at £413 million, assuming that dashboards become available in November 2026, a decrease of 5% on its original assessment. These benefits cover the period from 2022-23 to 2031-32. The estimated net present social value – or net benefit – of the programme has also decreased, from £268 million to £211 million, due to the increase in costs and decrease in gross benefits. MaPS remains confident that the programme represents value for money (paragraphs 1.23, 1.24 and 3.19).

#### Arrangements for delivering the PDP

**10 DWP did not have assurance that MaPS had the capacity and capability it would need to deliver the PDP, but expected MaPS would be able to build up its resources.** In 2019, DWP announced that MaPS, one of its arm’s-length bodies, would be responsible for leading the delivery of pensions dashboards. DWP concluded that MaPS was best placed to deliver the PDP for a range of reasons, and the MaPS board was content to accept responsibility for delivery. DWP considered that using MaPS would allow work to start sooner than if it had to create a new body for this purpose. It also considered that delivering pensions dashboards fitted well with MaPS’s objective to support members of the public to make informed financial decisions. In addition, MaPS had access to industry funding through two existing levies. DWP did not have assurance at the outset that MaPS had the capacity and capability to deliver a major digital programme such as the PDP, but told us it had expected that MaPS would be able to build the capability it needed (paragraphs 1.5 to 1.7).

**11 DWP's oversight of the PDP was led by its policy and corporate sponsorship teams, with limited input from digital and programme management experts.**

MaPS has its own accounting officer who is accountable to Parliament, and a board that is accountable to DWP. DWP's departmental accounting officer remains ultimately accountable to Parliament for MaPS's performance. The main way that DWP monitored MaPS's progress in delivering the PDP was through participating in programme governance arrangements. A senior official from DWP's pensions policy team was a member of the programme board. In addition, senior DWP officials attended the sub-committee of the main MaPS board, which had delegated authority to direct the work of the PDP and hold it to account. DWP also monitored MaPS's progress on the PDP through quarterly accountability reviews, which are routine monitoring meetings that DWP holds with the executive team of each of its arm's-length bodies, covering all aspects of the body's performance. In addition, DWP's accounting officer had regular meetings with MaPS's chair and chief executive at which the PDP and other issues were discussed. DWP told us that its sponsorship teams were the main contact for MaPS and it aimed to draw in wider expertise as necessary to monitor progress and provide support. It also said it was mindful of MaPS's autonomy as an arm's-length body and did not want to intervene in a way that would have compromised this (paragraphs 1.5, 1.10 and 1.25 to 1.28).

Progress in delivering the PDP

**12 Between 2020 and mid-2022, DWP and MaPS made progress in delivering important elements of the pensions dashboards system.** The work completed during this period included the following elements:

- **Establishing the statutory framework and drafting standards for pensions dashboards.** After the Pension Schemes Act was passed in February 2021, DWP developed regulations which, among other things, empowered MaPS to set standards for pensions dashboards. The standards will set out requirements in areas such as data formatting and dashboard design. By the end of 2022, MaPS had published draft versions of all the standards. It plans to submit final versions to the Secretary of State for approval in February 2025.
- **Appointing a supplier to deliver the digital architecture.** In January 2021, the Crown Commercial Service confirmed that MaPS could use its chosen framework to procure its main supplier. The framework was set to expire in September 2021, meaning MaPS had to carry out the procurement at pace. It issued an invitation to tender to the 72 suppliers working under the framework but received only one bid. In September 2021, MaPS signed a five-year contract with Capgemini, worth £44 million, with the option to extend for a further two years.
- **Developing and testing the digital architecture.** In autumn 2021, MaPS began working with Capgemini and its subcontractor to build the digital architecture and test its functionality with volunteer pension providers and schemes, as well as commercial dashboard providers (paragraphs 2.2 to 2.14).



**13 Until December 2022, DWP and MaPS took the view that the risks identified, including by the Infrastructure and Projects Authority (IPA), would not have a significant impact on the PDP's overall delivery timetable.** As a major digital programme, the PDP was subject to a series of reviews which assessed progress. Having sufficient capacity and capability was highlighted as a risk to successful delivery.

- In September 2020 and July 2021, the IPA awarded the PDP an 'amber' delivery confidence rating, meaning that successful delivery appeared feasible but significant issues existed requiring management attention. The IPA made recommendations for improvements in a variety of areas including governance, resourcing and skills, programme management and commercial approach, which MaPS took action to address.
- In July 2022, the IPA awarded the PDP a 'red' delivery confidence rating, indicating that successful delivery appeared unachievable. This followed a mock 'service standard assessment' by DWP's digital team, which found that the programme did not meet 12 of the 14 standards.<sup>1</sup>
- In October 2022, MaPS assured DWP, including through an exchange of letters between DWP's accounting officer and the chair of MaPS, that the delay in passing the service standard assessment would not have a significant impact on the PDP's overall delivery timetable. It did, however, highlight risks that would affect delivery if they were not addressed, including a lack of skilled resources. DWP told us it supported MaPS to strengthen its technical expertise (paragraphs 2.16 to 2.21).

**14 In December 2022, MaPS told DWP that the PDP's delivery timetable was no longer viable.** In November 2022, the Central Digital and Data Office carried out a formal service standard assessment, which found that the PDP still did not meet seven of the 14 standards. In light of this, MaPS told DWP it would be unable to carry out early live testing of pensions dashboards or connect pension providers and schemes by 31 August 2023, the first deadline set in the regulations. It proposed that the connection timetable should be extended by at least six months (paragraphs 2.22 and 2.23).

<sup>1</sup> A service standard assessment is a process managed by the Central Digital and Data Office and is designed to ensure that government services are built to a good standard. It requires services to meet 14 standards by demonstrating, for example, that the service is accessible and easy to use.

**15 In February 2023, a review by DWP concluded that multiple factors had contributed to the delivery problems, including a lack of skilled resources and ineffective programme governance.** After MaPS advised DWP that it could not meet the PDP's timetable, DWP undertook an assurance review to assess delivery confidence and the viability of the delivery plan. The review awarded a 'red' rating and identified a series of contributing factors. These included: a lack of resources, skills and experience across all levels of the PDP; ineffective and complex programme governance, including insufficient scrutiny and challenge by the programme board; and a lack of robust contract and performance management arrangements that hampered MaPS's ability to oversee the supplier effectively. Several of the issues DWP identified had been raised in the IPA's assurance reviews in 2020 and 2021 (paragraphs 2.16 and 2.24 to 2.26).

#### Progress in resetting the PDP

**16 During the reset process, DWP and MaPS have made progress in addressing the underlying issues that led to the reset.** In March 2023, the Pensions Minister announced that extra time was needed for the PDP to deliver the digital architecture and facilitate the connection of pension providers and schemes. She confirmed that the programme was being reset. Since then, among other things, MaPS has completed a technical review of the design of the digital architecture to confirm that it meets the programme's requirements, revised the PDP's delivery plan, and improved how it works with its supplier, Capgemini. In addition, MaPS has designed a new governance structure for the PDP. The changes are intended to improve decision-making, enable more effective working with key stakeholders, and support better DWP oversight of progress (paragraphs 2.30, 3.5 and 3.8 to 3.10).

**17 MaPS has made progress against the criteria it needs to satisfy before the PDP can leave reset, including appointing a new senior responsible owner for the programme.** At the time of our work, the PDP was in the final stage of the reset process. In April 2024, MaPS announced that it had appointed a new senior responsible owner with the necessary digital technology experience to lead the rest of the programme. In addition, as part of ensuring it has the capacity and capability to deliver, MaPS has agreed with DWP the level of ongoing support that DWP will provide. DWP and MaPS told us they expect to consider in May 2024 the PDP's readiness to leave reset (paragraphs 3.5 and 3.6).

**18 DWP and MaPS have begun to make changes in response to lessons from the PDP, focusing particularly on DWP's relationship with its arm's-length bodies.**

DWP's assurance review of the PDP identified a range of lessons for DWP, including clarifying accountabilities with arm's-length bodies on programme delivery and ensuring that DWP's functions, such as digital, provide adequate support. The assurance review also noted that DWP needs to consider how bodies could be appropriately supported while still allowing them to deliver at arm's length. DWP is taking action in response to the lessons, including strengthening arm's-length bodies' links to its governance arrangements, such as the departmental change portfolio board and the investment committee. DWP told us that, in making changes, it is mindful of not overriding arm's-length bodies' autonomy. In line with the lessons, MaPS has modified its approach to scrutinising business cases and, as part of the reset process, has revised the PDP's governance (paragraph 3.21).