# Mandarin millionaires: civil service pension pots 2025

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## Introduction

Public sector pensions remain one of the government's largest long-term liabilities, reaching £1.3 trillion in 2023-24.[1] The civil service operates an 'unfunded' pension scheme, accounting for £208 billion, or 16 per cent of this total, with only the NHS and teachers' schemes being larger. While 'funded' pension arrangements see employees set aside assets which are disbursed in the future, these 'unfunded' pensions rely on future taxation or borrowing to cover the costs of employee benefits.

In 2025, median gross pay for public sector workers was 8 per cent higher than in the private sector.[2] Meanwhile, analysis by the Institute for Fiscal Studies found that in 2021, 47 per cent of public sector employees received an employer pension contribution of at least 20 per cent, a benefit obtained by only 2 per cent of private sector workers.[3] For the civil service, employer contribution rates have been set at 28.97 per cent from 2024-25 to 2026-27.[4] This comes alongside additional benefits of regular promotion, salary rises and job security which should be sufficient recompense for a career in the civil service rather than leaving private sector employees to subsidise unfunded generosity for their public sector counterparts.

Civil service pensions should operate on a funded, defined contribution scheme, like most of the private sector, instead of the generous defined benefit model currently used. This will ensure private sector taxpayers on less generous schemes are not left subsidising unfunded generosity for their public sector counterparts.

This note shows the pension pots of senior civil servants who led Whitehall government departments in 2024-25, detailing the annual pension they'll receive, as well as lump sum payments they'll be entitled to upon retirement. The scale of these awards shows the size of unfunded pension liabilities being built up by senior civil servants.

## Key findings

- In 2024-25, **22** leading civil servants who run UK government departments had an average pension pot of **£1,389,500**.[5] Of these, **14** had pension pots worth more than **£1 million** and **5** in excess of **£2 million**. Combined, these pension pots were worth **£27,790,000**.
- **Matthew Rycroft**, former permanent secretary at the Home Office, had the largest pension pot worth **£2,510,000** in 2024-25.
- The average annual pension upon retirement will be **£70,500**. This is **more than double** the median gross private sector salary in 2025 (£32,376).[6]
- **Chris Wormald**, cabinet secretary and head of the civil service, and **Matthew Rycroft**, former permanent secretary at the Home Office, have the largest accrued annual pensions in 2024-25 at **£122,500** each. A further **three** will have over **£90,000** in accrued annual pensions.

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[1] HM Treasury, *Whole of Government Accounts 2023-24*, 2025, p.251.
[2] Office for National Statistics, *Earnings and hours worked, public and private sector: ASHE Table 13.7a*, 23 October 2025, www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/datasets/publicandprivatesectorashetable13 (accessed 10 November 2025).
[3] Boileau, B. et al., *Public spending, pay and pensions: Green Budget 2022 – Chapter 4*, Institute for Fiscal Studies, 8 October 2022, p.34.
[4] Civil Service Pensions, *Employer Contribution Rates*, 26 November 2024, www.civilservicepensionscheme.org.uk/employers/employer-responsibilities/employer-contribution-rates, (accessed 20 October 2025).
[5] Excludes two permanent secretaries who removed themselves from the civil service pension scheme.
[6] Office for National Statistics, *Earnings and hours worked, public and private sector: ASHE Table 13.7a*, 23 October 2025, www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours/datasets/publicandprivatesectorashetable13 (accessed 10 November 2025).

- Of the 22 senior civil servants **9** will receive a lump sum upon retirement as of 2024-25. The average value of this is **£159,167**.
- **David Williams**, permanent undersecretary of state at the Ministry of Defence, will have the largest lump sum upon retirement at **£237,500**.

# Data

## Departmental heads' pension pots, annual pensions and lump sums, 2024-25

| Department | Name | Job title | Cash equivalent transfer value (pension pot) (£) | Accrued annual pension (£) | Lump sum (£) | Notes |
|---|---|---|---|---|---|---|
| Attorney General's Office | Susanna McGibbon | Permanent secretary | 1,841,000 | 77,500 | 197,500 | |
| Cabinet Office | Chris Wormald | Cabinet secretary and head of the civil service | 2,499,000 | 122,500 | | From 16 December 2024 |
| Cabinet Office | Catherine Little | Chief operating officer for the civil service and permanent secretary | 559,000 | 42,500 | | |
| Cabinet Office | Simon Case | Cabinet secretary and head of the civil service | 991,000 | 62,500 | | Until 15 December 2024 |
| Department for Business and Trade | Gareth Davies | Permanent secretary | 1,454,000 | 77,500 | | |
| Department for Culture, Media and Sport | Susannah Storey | Permanent secretary | 805,000 | 52,500 | | |
| Department for Education | Susan Acland-Hood | Permanent secretary | 1,473,000 | 82,500 | | |
| Department for Energy Security and Net Zero | Jeremy Pocklington | Permanent secretary | 1,672,000 | 87,500 | 37,500 | |
| Department for Environment, Food and Rural Affairs | Tamara Finkelstein | Permanent secretary | 2,405,000 | 117,500 | | |
| Department for Science, Innovation and Technology | Sarah Munby | Permanent secretary | 289,000 | 22,500 | | |
| Department for Transport | Bernadette Kelly | Permanent secretary | | | | Opted for a partnership pension account. The employer contribution was £28,700 |
| Department for Work and Pensions | Peter Schofield | Permanent secretary | 2,013,000 | 97,500 | 177,500 | |


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| Department | Name | Job title | Cash equivalent transfer value (pension pot) (£) | Accrued annual pension (£) | Lump sum (£) | Notes |
|---|---|---|---|---|---|---|
| Foreign, Commonwealth and Development Office | Philip Barton | Permanent under-secretary | | | | Until 17 January 2025. Opted for a partnership pension account. The employer contribution was £26,000 |
| Foreign, Commonwealth and Development Office | Oliver Robbins | Permanent under-secretary | 16,000 | 2,500 | | From 20 January 2025 |
| HM Treasury | James Bowler | Permanent secretary | 1,677,000 | 82,500 | 202,500 | |
| Home Office | Simon Ridley | Second permanent secretary/acting permanent secretary | 1,334,000 | 67,500 | 157,500 | |
| Home Office | Matthew Rycroft | Permanent secretary | 2,510,000 | 122,500 | | Until 28 March 2025 |
| Ministry of Defence | David Williams | Permanent under secretary of state | 2,135,000 | 92,500 | 237,500 | |
| Ministry of Housing, Communities and Local Government | Sarah Healey | Permanent secretary | 1,191,000 | 57,500 | 137,500 | |
| Ministry of Justice | Antonia Romeo | Permanent secretary | 1,310,000 | 62,500 | 147,500 | |
| Scotland Office | Laurence Rockey | Director | 354,000 | 27,500 | | |
| Wales Office | Glynne Jones | Director | 1,262,000 | 52,500 | 137,500 | |
| **Total** | | | **27,790,000** | | | |
| **Average** | | | **1,389,500** | **70,500** | **159,167** | |

## Methodology

- 'Pension pot' refers to the cash equivalent transfer value (CETV). This is the actuarially assessed capitalised value of the pension scheme benefits accrued by a member at a given date. Accrued pension refers to the estimated value of the annual pension payment a retired civil servant will receive.
- Accrued pension and lump sum figures are presented in bands within annual accounts, therefore the mid-point of each band has been selected for the data above.
- Civil service pension arrangements comprise six main schemes: alpha, nuvos, premium, partnership, classic, and classic plus.[7]
- Figures have been derived from 2024-25 annual reports of UK government departments. Where a department's 2024-25 accounts were unavailable, they have been excluded from the data. This means the Department of Health and Social Care and Northern Ireland Office have not been included in this analysis.

[7] Civil Service Pensions, *Section 3.2 - Overview of schemes*, 28 September 2022, www.civilservicepensionscheme.org.uk/employers/employer-pension-guide/section-3-civil-service-pension-arrangements/section-32-overview-of-schemes/ (accessed 20 October 2025).