

## Factsheet 19

# State Pension

April 2024

### Inside this factsheet

This factsheet has information about the new State Pension for people reaching State Pension age on or after 6 April 2016. It also has information about the old State Pension for people who reached State Pension age before 6 April 2016.

It explains how to claim your pension and what to do if you have a change of circumstance.

The information in this factsheet is correct for the period April 2024 to March 2025.

Benefit rates are reviewed annually and updated in April but rules and figures can sometimes change during the year.

The information in this factsheet is applicable to Great Britain.

Contact details for any of the organisations mentioned in this factsheet can be found in the *Useful organisations* section.

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# 1 What is State Pension?

State Pension can be paid when you reach State Pension age, provided you fulfil National Insurance contribution conditions and make a claim. The amount you are entitled to is not affected by your income and capital but it is taxable.

This factsheet focusses on the new State Pension which was introduced on 6 April 2016 for people reaching State Pension age on or after that date. This applies to:

me

## 2 State Pension age

You can claim State Pension when you reach State Pension age. Currently this is 66 for men and women. From 6 May 2026, State Pension age will start increasing again and will reach 67 by 6 March

If the estimate shows you have insufficient qualifying years to get a full State Pension, ask if you can make up the shortfall before reaching State Pension age.

If not, ask HMRC for a NI statement, check this and query any gaps. Consider paying voluntary NI contributions to make up gaps (see section 12.4).

## 4 Calculating the amount

For NI contributions/credits from before 6 April 2016, your pre-2016 record is used to calculate a *starting amount*. This may be more or less than the full weekly amount, depending on your NI record. Your starting amount is the higher of the amount you ~~estimate to receive~~ ~~estimate to receive~~

## 4.2 If your starting amount is more than the full amount

If your starting amount is more than the full State Pension amount, the extra amount *protected payment* your new State Pension when you claim and increases each year in line with inflation. If you are already over the full new State Pension amount,

## Online

Go to [www.gov.uk/get-state-pension](http://www.gov.uk/get-state-pension) to make your claim

There is an online helpdesk to help you through the process if you have difficulty, or you can:

Telephone: 0800 169 0154

Textphone: 0800 169 0254

Welsh language: 0800 169 0253

Welsh language textphone: 0800 169 0203

## Phone

Call the State Pension claim line to request a claim form on:

Telephone: 0800 731 7898

Textphone: 0800 731 7339

Welsh language: 0800 731 7936

Welsh language textphone: 0800 731 7013

## Download the claim form

If you are claiming an old State Pension (men born before 6 April 1951 or women born before 6 April 1953) you can download a copy of the claim form at [www.gov.uk/government/publications/the-basic-state-pension](http://www.gov.uk/government/publications/the-basic-state-pension)

## Action

If you have lost your NI number, call the National Insurance helpline on 0300 200 3500 or Textphone on 0300 200 3519.

## 6.1 Advance claims and backdating

You can claim your State Pension up to, but no more than, four months in advance. It is a good idea to claim in advance as it may take a while for your claim to be processed.

The maximum period of backdating is 12 months, but a claim cannot be backdated to a date before you reached State Pension age. You are not paid interest on any backdated lump sum. You do not need to show any special reasons for backdating – you simply ask for the claim to be backdated.

If you claim more than 12 months after you became entitled, you are treated as having deferred claiming (see next section). If you decide to ask for backdating having deferred your State Pension claim, you reduce the amount of deferred State Pension you are entitled to. You may wish to seek independent advice to check what your best option is.







## 8.2 Inheriting a protected payment

You can inherit half of a claiming your own State Pension if your marriage or civil partnership began before 6 April 2016 and **both** the following apply:

they reached, or would have reached, State Pension age on or after 6 April 2016, and

they died on or after 6 April 2016.

## 8.3 Inheriting a deferral payment

If a spouse or civil partner reached State Pension age before 6 April 2016 and they received extra State Pension due to deferral, you may inherit some of their extra State Pension once you start claiming your State Pension. **Both** of the following must apply:

You get any Additional State Pension and Graduated Retirement Benefit built up before 6 April 2016 on top. This is paid when:

you or your spouse or civil partner reach State Pension age (whichever is later), or

you reach State Pension age (if widowed or divorced), or

you are widowed, divorced or your civil partnership is dissolved after you reach State Pension age.

You get this amount if it is more than you would be paid under new State Pension rules based on your own NI record.

## **8.5 Divorce or dissolved civil partnership**

A court *pension sharing order* dissolve your civil partnership.

You get an extra payment on top of your State Pension if your ex-partner

## 9.3 Going into a care home

State Pension is not affected if you go into a care home but it is taken into account as income if the local authority help pay your fees.

### Note

In Scotland, this does not affect free personal and nursing care. For information about paying for care in **England**, see factsheet 10, *Paying for permanent residential care*. In **Scotland**, see the guide *Care Home Guide: funding*. In **Wales**, see Age Cymru factsheet 10w, *Paying for a permanent care home placement in Wales*.

## 10 Other entitlements at retirement

The age when you can claim State Pension may not be the same as the age at which you retire from work. You may stop work before or continue working after State Pension age, or you might want to retire gradually, for example by reducing your hours rather than leaving work completely.

### 10.1 Stopping work before reaching State Pension age

You may be entitled to other benefits. See factsheet 56, *Benefits for people under State Pension age*, for more information.

If you are not paying NI contributions, check if you have enough contributions to be eligible for a full State Pension. Check if you can get NI credits or pay voluntary contributions to increase your State Pension. See section 3.1 for more information.

#### Occupational and personal pensions

You may qualify for an occupational or private pension before State Pension age – check with your employer or scheme administrator. See factsheet 91, *Pension Freedom and benefits*, for more information.

### 10.2 Working after State Pension age

If you work and get State Pension, the amount you receive is not affected by your earnings or hours. State Pension is not reduced due to earnings, but it counts as taxable income. Your tax code is adjusted to take into account the amount of State Pension you get. See factsheet 12, *Planning your retirement: money and tax*, for more information.

If you work for an employer after State Pension age, you do not have to pay NI contributions. Tell your employer who must continue to pay contributions for you. If self-employed, you must continue paying Class 4 contributions until the end of the tax year in which you reach State Pension age. For more information, see [www.gov.uk/tax-national-insurance-after-state-pension-age/stopping-paying-national-insurance](http://www.gov.uk/tax-national-insurance-after-state-pension-age/stopping-paying-national-insurance)

## Unemployment and sickness

If you become sick or unemployed after State Pension age, you cannot usually claim *working age* Universal Credit, unless your partner is under State Pension age. You may be able to get Statutory Sick Pay from your employer. You may be eligible for Pension Credit if you work and have a low income. See factsheet 48, *Pension Credit*, for more information.

## Occupational and personal pensions

If you have a private pension pot, you may be able to access payments while you work

Your old State Pension can be made up of a combination of:

Basic State Pension (section 11.1)

Additional State Pension (section 11.2)

Graduated Retirement Benefit (section 11.2)

Other payments (section 11.3).

## **11.1 Basic State Pension**

### **Category A Pension on your own NI contributions**

You get the full basic Category A State Pension (£169.50 a week) if you were paid





## 11.4 National Insurance

The amount of old State Pension you are entitled to depends on your NI contributions record. You can receive the full amount of a Category A State Pension if you have 30 or more qualifying years.

If you have fewer than 30 qualifying years, you get a reduced pension provided you have at least one qualifying year. Each qualifying year entitles you to 1/30<sup>th</sup> of the full amount.

If you do not get the full amount, you may be able to increase your State Pension by relying on a spouse or civil partner (see section 11.6) or by paying voluntary NI contributions (see section 12.4). For more information about NI contributions and credits, see section 12.

## 11.5 Putting off or deferring State Pension

If you chose to put off or defer claiming State Pension, you can get extra State Pension or a lump sum at a later date when you do claim.

For every five weeks you defer, your weekly entitlement increases by one per cent. This works out at about 10.4 per cent for each full year of deferral, so deferring your State Pension claim for five years increases it by just over half. There are no time limits for how long you can defer.

Alternatively, instead of a higher rate of State Pension, you can get a taxable lump-sum payment plus State Pension paid at the normal weekly rate.

The lump sum is calculated based on the amount of unpaid State Pension and a compounded interest rate of two per cent above Bank of England base rate.

You must defer State Pension for at least 12 consecutive months to have the choice of a lump-sum payment.

### Category B pensions

If entitled to a Category B State Pension or an increase to your State Pension



**If you are widowed or a surviving civil partner**

If you did not remarr





You are more likely to have contracted out if you worked in public sector organisations and professions such as the NHS, local councils and the civil service, fire services, teachers, police forces and the armed forces.

### **Self-employed**

You no longer need to pay Class 2 contributions when self-employed. If your relevant profits are at or above the small profits limit, you continue to have access to State Pension without paying Class 2 contributions. If your relevant profits are below the small profits limit, you can choose to make voluntary Class 2 contributions, see section 12.4.

### **Working abroad**

NI contributions paid abroad may help you qualify for State Pension if you worked in an EEA country, or one with a reciprocal agreement with the UK.

## **12.3 NI credits**

If you are under State Pension age, you can be entitled to a credit in place of a NI contribution, if you:

receive Universal Credit, Working Tax Credit, or  
Employment and Support Allowance

receive Income Support (IS) as a carer, CA or CSP, or would receive CA/CSP if not for overlapping benefit rules

do not get CA, CSP or IS but provide care for at least 20 hours a week for one or more people get

You need to apply to get Carer's Credits, credits as a foster parent or





## Useful organisations

### **Citizens Advice**

England or Wales go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Northern Ireland go to [www.citizensadvice.co.uk](http://www.citizensadvice.co.uk)

Scotland go to [www.cas.org.uk](http://www.cas.org.uk)

In England telephone 0800 144 8848

In Wales telephone 0800 702 2020

**International Pension Centre**

[www.gov.uk/international-pension-centre](http://www.gov.uk/international-pension-centre)

Telephone +44 (0) 191 218 7777

**MoneyHelper**

[www.moneyhelper.org.uk/en/pensions-and-retirement](http://www.moneyhelper.org.uk/en/pensions-and-retirement)

## Age UK

Age UK provides advice and information for people in later life through our Age UK Advice line, publications and online. Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

### Age UK Advice

[www.ageuk.org.uk](http://www.ageuk.org.uk)

0800 169 65 65

Lines are open seven days a week from 8.00am to 7.00pm

### In Wales contact

#### Age Cymru Advice

[www.agecymru.org.uk](http://www.agecymru.org.uk)

0300 303 4498

### In Northern Ireland contact

#### Age NI

[www.ageni.org](http://www.ageni.org)

0808 808 7575

### In Scotland contact

#### Age Scotland

[www.agescotland.org.uk](http://www.agescotland.org.uk)

0800 124 4222

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The evidence sources used to create this factsheet are available on request. Contact [resources@ageuk.org.uk](mailto:resources@ageuk.org.uk)

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