

Thousands of over 80s missing out on state pension

By [Charlotte Richards](#) 12th May 2021 12:01 am

A quarter of a million people could be missing out on their state pension, new research from consultants LCP shows.

While there are legitimate reasons for not expecting their state pension, there is the possibility that many are still not getting what they are entitled to.



The vast majority of people claim their pension by the time they are 70 yet a small number will be deferring into their 70s.

There are also some who will have National Insurance (NI) contribution gaps, and a small number who could have their state pension entitlement reduced or eliminated.

This is due to them receiving other benefits including some disability or carers benefits.

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But the report from LCP explains that these reasons account for just "a fraction" of the missing pensioners.

It says there is no evidence that the proportion of missing pensions declines with age, and even with a poor NI record, there are options to access a state pension through two routes.

Married women can claim a 60% basic pension based on their husband's contributions unless the husband also has a nil pension.

And from age 80 onwards, the UK has a non-contributory state pension where the amount does not depend on their NI record.

The LCP report finds that there are around 107,000 people (65,000 women, 42,000 men) around the country who are aged 80 or over but have no state pension.

This is despite the existence of a non-contributory state pension for this age group.

LCP believes that a large proportion of this group could make a successful claim for this pension (called a Category D state pension) if they were aware of it.

If 100,000 people aged 80 or over claimed their £82.45 per week, this would cost more than £400m per year in extra state pension payments.

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Looking at the over 80s, the report shows there are plenty of reasons why the age group are not claiming; one of which could be a language barrier.

It says: "If someone has come to the UK from overseas there could in some cases be issues around home country documentation not being accepted in the UK, and there could also be cases where people have never needed to obtain a NI number and so could face additional barriers to claiming."

LCP suggests there are ways to reach this group of people: "Those who have migrated to the UK later in life, some of whom will be from minority ethnic communities who could be reached through a variety of routes including

religious and cultural networks and targeted media outlets, especially including non English language publications."

Lack of awareness and mental capacity could also be barriers – with increased age may come reduced mental capacity and ability to cope with issues such as claiming pensions and benefits.

LCP partner Steve Webb said: "It is shocking that there are so many older people who are getting no state pension at all. In particular, when we have a special state pension payable to those over 80 which does not depend on NI contributions, it is hard to understand why over 100,000 people over 80 are still on zero pensions. The government needs to do much more to identify those who are on zero state pensions and to make sure that they draw the pension to which they are entitled."