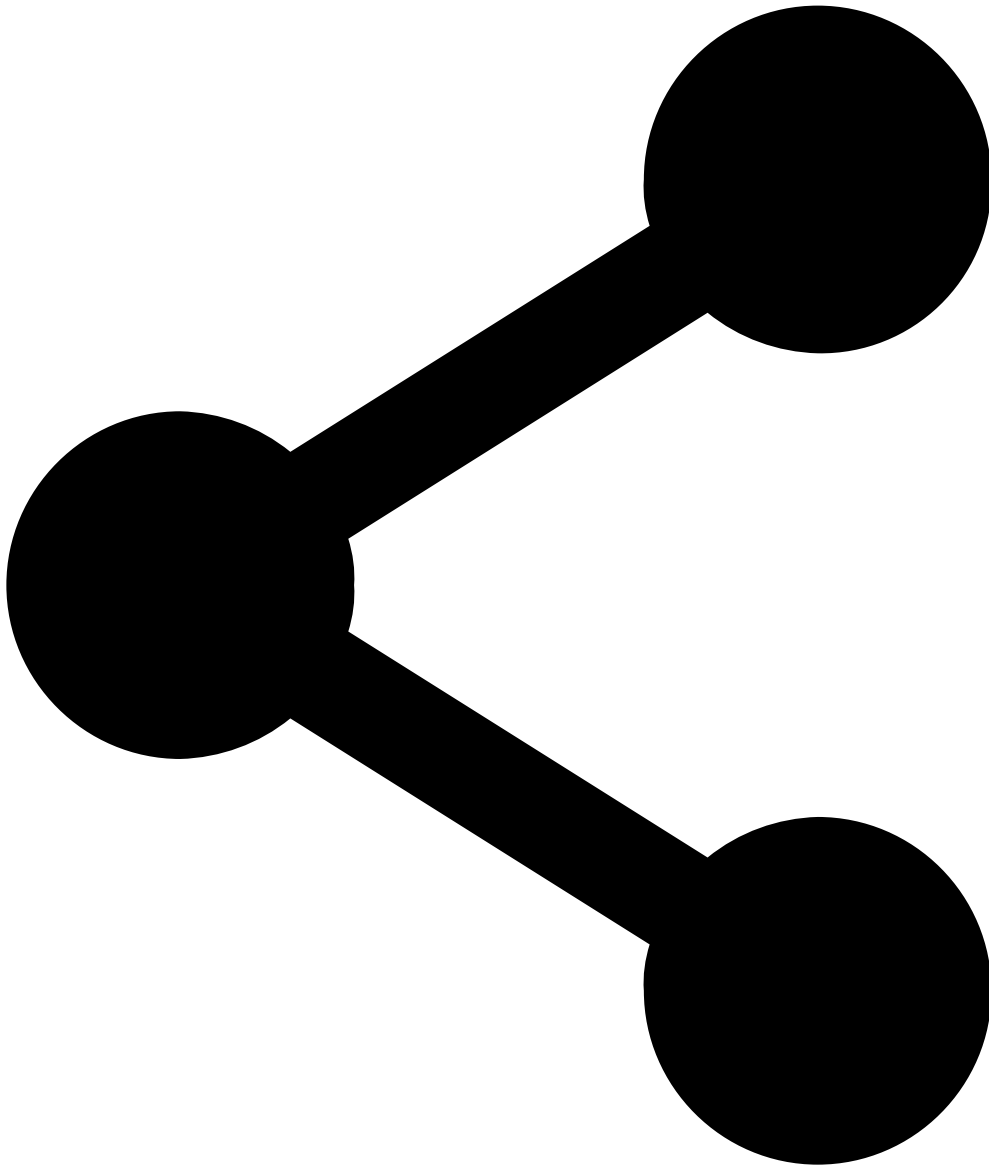


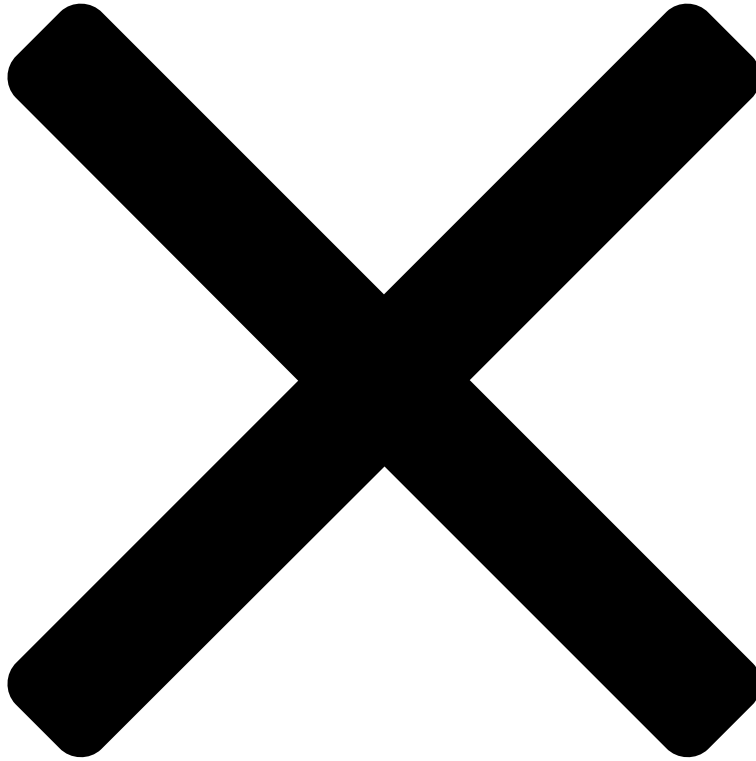
State pension UK: Your NI years may not be qualifying - check on your contributions now

STATE pension payments are dependent on National Insurance (NI) records, which are usually built up throughout a person's working life. A minimum number of NI years will be needed to claim a state pension but there are specific rules as to what a "qualifying" year entails.

PUBLISHED: 04:00, Sun, Jul 11, 2021

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<https://www.express.co.uk/finance/personalfinance/146033>

[State pension](#) income is dependent on NI records, with at least 10 years of qualifying contributions needed to receive any amount in retirement. To receive the full amount of £179.60 per week, at least 35 years will be required.

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Under the current rules, qualifying years can be received by those who are both working or unemployed.

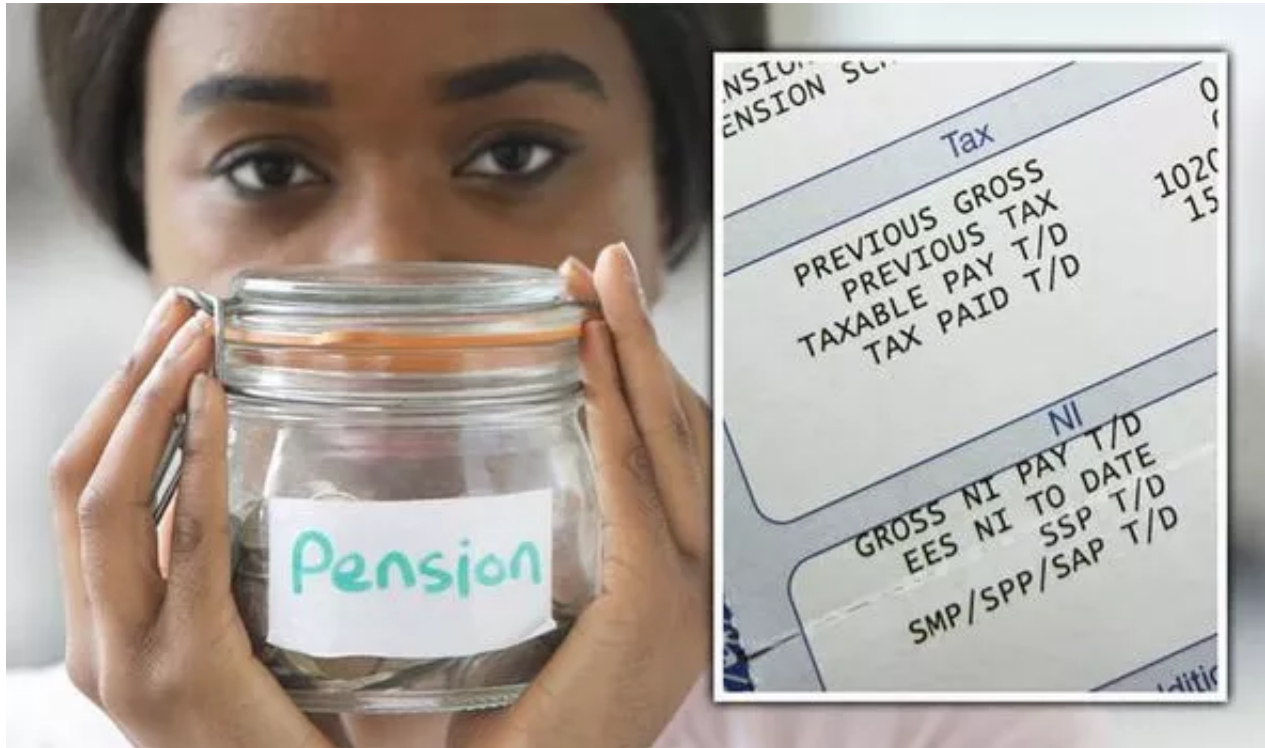
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When a person is working, they'll pay NI and get a qualifying year if:

- **They're employed and earning over £184 per week from at least one employer**
- **They're self-employed and paying NI contributions**

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proposed



State pensions are dependant on National Insurance records (Image: GETTY)

It should be noted those who are working may not pay NI contributions because they're earning less than £184 per week.

Those in these circumstances may still get a qualifying year under certain working conditions.

Qualifying years can also be generated by those who are not working through NI credits.

These credits are awarded where people cannot work due to certain elements such as illness, disability or being a carer.

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Under some circumstances, people may not build up any NI through either of these working realities.

However, it may still be possible to increase state pension payouts by making voluntary NI contributions.

People can check on their NI record through the Government's website and where gaps exist, it may be possible to make voluntary contributions to close the gap.

The Future Pension Centre should be contacted before any action is taken however, as voluntary contributions do not always boost a state pension.



EXPRESS FINANCE

What is State Pension?

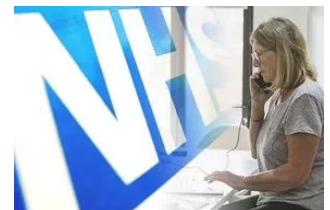
- **You can claim the basic State Pension if you're:**
 - **A man born before April 6, 1951**
 - **A woman born before April 6, 1953**
- If you were born later, you'll need to claim the new State Pension.
- **The most you can get on the basic State Pension is £137.60 per week.**
- The full new State Pension is £179.60 per week.

State pensions can only be claimed from a certain age (Image: EXPRESS)

State pensions themselves can only be claimed from a certain age, regardless of how many NI years a person may have. **READ MORE**

Currently, the state pension age is 66 for most people.

However, the state pension age will be rising to 67 between 2026 and 2028.



- [State pension NHS support explained as prescriptions age](#)

Beyond this, it will rise to 68 by 2046.

[plans change](#)

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When a person is ready to claim their state pension, the quickest way of doing so is through the Government's website.

State pensions can also be claimed over the phone or through the post.

Claims can be made up to four months before reaching state pension age and if this is done, initial payments will arrive within five weeks of said retirement age.

Going forward beyond this, payments will arrive once every four weeks.

