

DWP announces big changes to state pensions that will affect millions of elderly Brits

New rules are being introduced as part of a post-Brexit shake up

By Levi Winchester [Alex Grove](#) 14:11, 7 OCT 2021 [News](#)



DWP is making big changes to the way the state pension is calculated for millions of Brits.

As it stands, British people living abroad who have retired from their jobs in the UK can still access National Insurance credits in a foreign country.

However, in 12 weeks' time, new rules are being introduced as part of a post-[Brexit](#) shake-up, with the stricter measures set to affect certain OAPs, [reports Mirror Online](#).

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As part of the overhaul of the system, UK citizens who have lived in Australia (before March 1, 2001), New Zealand or Canada will not be able to count the time spent abroad as a period of qualification for their state pension.

And with just weeks left of 2021, the new rules will come into place from January 1, 2022.

As it stands, pensioners need at least 10 qualifying years on their National Insurance record in order to receive the state pension. They need 35 years to get the full amount.

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The government states that the change will affect you if you move to live in, or move between, an EU or EEA country or Switzerland and you have previously lived in:

- Australia, before March 1, 2001
- Canada
- New Zealand

The changes will affect you if the following applies:

- You are a UK national, EU or EEA citizen or Swiss national
- You move to live in the EU, EEA or Switzerland on or after January 1, 2022, including if you move to live in another EU, EEA country or Switzerland on or after January 1, 2022

“The change will affect you whether or not you have claimed your UK State Pension yet,” the government explains.

“Your UK State Pension will be calculated, or recalculated if already in payment, using only your UK National Insurance record.”

You are not affected by the change if you either:

- live in the UK, whatever your nationality
- are a UK national, EU or EEA citizen or Swiss national who was living in the EU, EEA or Switzerland by 31 December 2021

How much is the state pension?

The full new state pension is £179.60 per week - but again, the amount you actually gets depends on your National Insurance record.

It is normally paid every four weeks, so around once a month, to your bank account.

For men and women, the current age when you can claim your state pension is currently 66.

The state pension age is scheduled to rise to 67 between 2026 and 2028.

If you're not sure how much you're likely to get, and when, the Gov.uk website has a free state pension forecast tool.

The state pension is different to any workplace or private pensions you may have in place.

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