

Thousands of state pensioners due back pay worth £11,500 as underpayments hit £630million

The main cause of the state pension underpayments was reported as an 'official error' by the Department for Work and Pensions (DWP), coupled with an incorrect recording of the claimants' National Insurance contributions.

By [Temie Laleye](#) 08:54, Thu, May 18, 2023 | UPDATED: 09:00, Thu, May 18, 2023



State pension underpayments have increased £130million (Image: GETTY)

Thousands of pensioners have been given less [state pension](#) than they are entitled to due to a [DWP](#) error.

State pension underpayments hit a record with £670million underpaid throughout the year 2022/2023. This rose £130million from £540million the year prior.

Official error was the main cause of underpayments. The error occurred as the DWP failed to take action on changes to marital status or at age-related trigger points, the document said.

These issues included the incorrect recording of [National Insurance](#) contributions and pensions not being increased for people who had been widowed and were entitled to amounts inherited from a partner.

The DWP has vowed to rectify these underpayments and adequately pay over 200,000 people who are receiving the wrong state pension.

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 **£156.20** per week.
- The full new state pension is **£203.85** per week.

EXPRESS FINANCE

State pension is worth £10,600 (Image: EXPRESS)

A DWP spokesman said: "Our priority is ensuring pensioners receive the financial support to which they are entitled, and state pension underpayment rates due to official error remain low at 0.5 percent of expenditure. Where errors do occur, we are committed to fixing them as quickly as possible."

Helen Morrissey, head of retirement analysis at Hargreaves Lansdown said: "Many of these underpayments go back years and amount to thousands of pounds."

"The Government is making headway in making these repayments, but the

scale of the problem is vast, and it will take time to complete.

“But in the meantime, many of these people have been under financial strain that they didn’t need to be.”

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State pension age is currently 66 in the UK (Image: GETTY)

How to check if you've being underpaid state pension

The main types of underpayments would be to:

- people who are married or in a civil partnership who reached state pension age before April 6, 2016 and may be automatically entitled to a state pension uplift based on their husband, wife or civil partner's national insurance contributions; and
- people who have been widowed and their state pension was not uplifted

to include amounts they are entitled to inherit from their late husband, wife or civil partner.

If someone is a married or divorced woman born before 1953, their past state pension payments might have been incorrect.

Whether or not someone has been underpaid will depend on their individual circumstances.

Britons are strongly urged to contact the Pension Service to find out if they're due any money back.

Back payments can average as much as £11,500, for those affected.

Lord Davies of Brixton pointed out the problem was "getting worse" due to the increase in underpayments.

He said: "It is clear that more needs to be done."

Detailing the scale of the problem, the minister said: "We know that 700,000 cases require review, an estimated 230,000 customers will be affected."

However, it was noted that progress has been made as more than 173,000 cases had been reviewed and in the region of 46,700 underpayments identified, leading to the refund of more than £300 million in arrears.