

# Thought you had no state pension? Think again

Tens of thousands are missing out on the chance to boost their retirement pots

[By Sir Steve Webb](#) 26 October 2023 • 10:00am



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If you are over pension age and not getting a state pension, you need to read this article.

Over the years I have encountered many people who are missing out on a state pension that is rightfully theirs, and who simply need to make a claim. This could include:

- Those who have never claimed because they didn't think they would be entitled.
- Those who claimed at retirement and were turned down, but who would get a pension if they claimed now because things have changed since they retired.

I estimate that there are tens of thousands of people who [could get a state pension if only they claimed](#).

Note that I'm not talking here about people who have made an informed decision to "defer" taking their state pension. I'm thinking about those who may have no idea they could get a pension or who [could get a bigger pension if they made a further claim](#).

Below I explain who may be missing out and how they can stake a claim.

## **Those aged 80 plus with poor National Insurance records**

Your state pension depends on a record of paying (or being credited with) [National Insurance Contributions](#).

Some people may simply have not paid in enough contributions to get a pension in their own right and may have been turned down if they applied when they retired.

But, when you reach the age of 80, you can claim a state pension that does not depend on your National Insurance record.

All you have to do is satisfy a basic residency test (broadly speaking, having been in the UK for 10 years out of 20 years up to when you turned 80). This

pension – known as a “Category D” retirement pension – is worth just over £4,800 per year.

More information is at: [Over 80 pension: Eligibility – GOV.UK \(www.gov.uk\)](https://www.gov.uk/over-80-pension-eligibility)

## **Women who divorced in retirement**

Under the old state pension system (for those who reached pension age before April 6, 2016), divorced women could benefit from the contributions of their ex-husband, up to the date of their divorce (provided they did not remarry).

This would normally be picked up when a woman has divorced by the time she retires.

But if she divorces post-retirement she can benefit from an uplift based on her ex husband’s contributions – but only if she notifies DWP of her divorce. This will not happen automatically.

## **Married women (and some married men)**

Under the “old” state pension system, [married women could claim a state pension](#) based on the contributions of their spouse or civil partner.

This means that even if they didn’t have much of an NI record in their own right, once their husband claimed his state pension, they could at the very least get a “married woman’s pension”, currently worth £93.10 per week provided that the husband has a full NI record.

If you are not getting a pension at all, or are getting less than this figure, you may be able to claim an uplift. Married men have also been able to claim on this basis since April 2010.

In addition, widows and widowers can generally benefit from the contributions of a late spouse, particularly where the late spouse reached (or

would have reached) pension age before April 6, 2016.

In some cases, a person who has zero state pension in their own right can become entitled to a pension based on their late spouse's pension – but again, they need to make sure they notify DWP.

## **Women who paid the reduced 'married woman's stamp' and come under the new state pension system**

Under the new state pension system, entitlement is mostly based on your own record of contributions.

Some married women who paid the "reduced stamp" may have a very poor NI record and may think they are not entitled.

But as a special concession, a married woman who was paying the reduced rate 35 years before she reached state pension age (and therefore didn't have enough time to build up 35 years of full rate contributions under the new system) qualifies for a special concessionary rate. This is £93.10 for married women and £156.20 for widows.

But because these cases are relatively rare, sometimes the people who answer the phones or even those who process the claims may not be aware of these special rules.

## **Those who have never paid NI but brought up children in the UK**

One big change to the state pension system in April 2010 was that you can get some pension based on National Insurance "credits", even if you have never actually paid contributions.

There may be some people who have not applied for a pension because they think they would not be entitled, when in fact they may have a significant

entitlement.

Since 1978, [a system previously known as “Home Responsibilities Protection” \(HRP\)](#) operated for people who were receiving Child Benefit for a child under 16.

This system noted on your NI record years when you were not working because you were looking after a child. Since 2010, HRP years have been ‘converted’ into full years of NI contributions – worth just the same as if you’d been in paid work for the year.

In addition, the Government has admitted that potentially hundreds of thousands of mothers may be entitled to HRP but never had it added to their NI record.

In this case you need to claim the HRP first and then you can put in a claim for your state pension based on your new-and-improved NI record.

This is just a short summary of some of the groups of people – mostly women but some men as well – who could potentially get a pension or an enhanced pension.

But in all cases the key thing is to put in a claim, even if you’ve been turned down in the past, because things may have changed since then.

*Were you unaware you were missing out on your rightful state pension? Let us know in the comments below or email [money@telegraph.co.uk](mailto:money@telegraph.co.uk)*

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