

## Missing millions – state pension underpayments

---

Many married women, widows, divorced women, and people aged over 80 have been underpaid state retirement pension. They could be entitled to large backdated payments. In some cases, they will be eligible to receive tens of thousands of pounds, and some cases go back to 1992.

The problem affects women who reached state pension age before 6 April 2016. Under the old system, married women could claim a basic state pension at 60 percent of the full rate based on their husbands' contributions, assuming this would be a greater amount than the pension they would receive from their own contributions.

Since March 17, 2008, this uplift should have been applied automatically. Prior to this date, a married woman had to make a "second claim" to have her state pension increased when her husband turned 65 - and many women did not make such claims.

### **Who can claim?**

People in the following groups may be due an increased state pension and a lump sum:

- married women who reached state pension age before April 2016 with a state Pension that is less than 60 per cent of their husband's basic state pension (currently £80.45 per week, based on the 2020-21 new state pension rate of £134.25 a week)
- Married women whose husbands turned 65 before 17 March 2008 but did not realise they could get an increase in state pension, and so never claimed
- Widows whose pension was not increased when their husbands died (They can potentially receive a full basic state pension, plus a percentage of their late husband's additional state pension)
- People over 80 in receipt of a basic pension of less than £80.45 per week. Whatever their marital status, they may be entitled to a category D non-contributory state pension
- Divorced women – particularly if divorced post retirement – receiving small pensions

## **They may benefit from their ex-husbands' NICs records**

- If a woman was underpaid state pension before she died, it may still be possible for her heirs (eg widower or children) to apply for a backdated payment of the pension she should have received.

A calculating tool is available at [www.lcp.uk.com/is-your-state-pension-being-underpaid/](http://www.lcp.uk.com/is-your-state-pension-being-underpaid/)

People who think they may have been underpaid can contact the Pension Service on 0800 731 0469 to check. The DWP has employed additional staff to work on claims for state pension underpayments and say that they will work on identifying who is owed money, so people who have not realised they are missing out should still be contacted by the DWP.