

Women who have been underpaid State pensions

The Government has announced that many married women are receiving less than their full State pension entitlement and could be entitled to an increased pension and payment of arrears:

This ruling is likely to impact:

- A married women whose husband turned 65 after 17th March 2008; these women should automatically have been uplifted to a 60% basic pension when their husband reached pension age; if this did not happen, they will get back-payments to their husband's 65th birthday, plus an increased rate of pension; and
- Widows whose pensions were not re-assessed when their husband died; such women can potentially get a 100% State basic pension and inherit at least 50% of their late husband's SERPS pension; and
- The over-80s, who qualify for a 'Category D' pension - currently paid at the rate of £80.45 per week, this "non-contributory" State pension just relies on satisfying some basic residency rules.

The Department for Works and Pensions are identifying and contacting everyone it believes to be affected and so in theory you do not need to do anything. However, it may take months to contact everyone due to scale of the task – it could be affecting up to 200,000 women – but do not rely on being contacted by the Department for Work & Pensions (DWP) – especially:

- Married women whose husband turned 65 before 17th March 2008; the law at the time was they had to make a claim to get a 60% pension when their husband turned 65 – so anyone who has not done so yet should put in a claim; and
- Divorced women - especially those who divorced after pension age; post-retirement divorcees can have their pension reassessed and benefit in full from their ex-husband's National Insurance record, but they have to telephone DWP to notify them of the divorce.

The website "Money Saving Expert" contains helpful information on this subject

<https://www.moneysavingexpert.com/reclaim/married-women-missing-state-pension-boost/>

There is also a free on-line calculator created by Pensions Firm LCP:

<https://www.lcp.uk.com/is-your-state-pension-being-underpaid.>

You can also call the pensions service directly on 0800 731 7898 if you think you may have been affected, and we recommend that you do this, if you have recently changed address.