



**Independent
Age**



The State Pension

**How to claim regular money
for your retirement**



Thank you

We would like to thank those who shared their experiences as this guide was being developed, and those who reviewed it for us.

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The information in this guide is relevant from 6 April 2022 to 5 April 2023.

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We spoke to older people about their experiences. Their quotes appear throughout. We have changed the names of some of the interviewees who wished to be anonymous. Some of the images seen throughout this guide are posed by friends of Independent Age.

The PIF TICK is the UK-wide Quality Mark for Health Information.

1. What is the State Pension?

The State Pension is a regular payment made by the government after you reach your State Pension age.

On 6 April 2016, the State Pension rules changed to make the system simpler. This guide only covers the new State Pension, for those who reached their State Pension age on or after this date (see **page 4**).

The full rate for new State Pension in 2022/23 is £185.15 a week. But you may get more or less than this depending on your National Insurance record (see **page 6**).

The State Pension can be a valuable foundation for your retirement income, so make sure you claim it.



You won't get your State Pension automatically. Visit **[gov.uk/get-state-pension](https://www.gov.uk/get-state-pension)** or call **0800 731 7898**.

“ Making a claim was amazingly easy and straightforward.



If you reached State Pension age before 6 April 2016 you'll claim under the old system.

Read our factsheet **Understanding your State Pension** for more information.



2. Who can get it?

The new State Pension is for those who reached their State Pension age on or after 6 April 2016.

You'll claim it if you're:

- a woman born on or after 6 April 1953
- a man born on or after 6 April 1951.

If you were born before then, you'll qualify under the old system, even if you've delayed claiming it. See our factsheet **Understanding your State Pension** for more information.

You can start your State Pension claim four months before you reach your State Pension age. If you qualify, you'd start getting your State Pension once you reach this age.

What's my State Pension age?

The State Pension age is now the same for people of all genders. It's currently 66 and is gradually increasing. Your State Pension age could be higher or lower than this, as it depends on your birthday.



To do

Check your State Pension age on **gov.uk/state-pension-age** or by calling the Future Pension Centre on **0800 731 0175**.



3. How much could I get?

The full rate for new State Pension is £185.15 a week for 2022/23.

But how much you'll get depends on how many qualifying years are in your National Insurance (NI) record. If you have:

- **35 qualifying years or more** – you'll usually get the full rate. You may get more, or less in some circumstances
- **10–35 qualifying years** – you'll get part of the full rate for each qualifying year you have. For example, if you have 20 qualifying years, you'd get 20/35ths of the full rate. So $£185.15 \div 35 \times 20 = £105.80$ a week for 2022/23
- **fewer than 10 qualifying years** – you usually won't get any State Pension, apart from a few exceptions.

A new State Pension claim is usually based on your own NI record, rather than your partner's (see **page 12**).



To do

To get your free State Pension forecast, call **0800 731 0175** or visit **gov.uk/check-state-pension**. You can get it up to 30 days before you reach State Pension age.

Your NI record

You build up your NI record by:

- paying NI contributions while employed or self-employed
- receiving NI credits – for example, if you're claiming benefits while unemployed or caring for someone
- making voluntary NI contributions.

What counts as a qualifying year?

From these contributions or credits, you'll get a qualifying year if you:

- earned at least £6,396 a year (2022/23 rate) from one job if you were employed
- paid NI contributions if you earned at least £6,725 a year (2022/23 rate) or voluntarily if you were self-employed
- were awarded enough NI credits
- paid enough voluntary NI contributions.

Your qualifying years don't need to be all in a row to count towards your State Pension. You just need at least 10 in total to get some money, and at least 35 to get the full amount.



To do

To check your NI record, visit **gov.uk/check-national-insurance-record** or call the NI enquiry line on **0300 200 3500** to get your NI statement.



What if my State Pension is too low?

If your amount is lower than you expected, you may be able to add to your NI record until you reach 35 qualifying years or your State Pension age.

For example, you may be able to make voluntary NI contributions to increase your State Pension amount. There are pros and cons to this, and you'll need to check if you qualify first.



Read our factsheet **Understanding your State Pension** to find out more.

In very few circumstances, you may be able to boost your claim based on your partner's NI record (see **page 12**).

If you can't add to your NI record, you may be able to claim Pension Credit to top up your retirement income if it's below a certain amount.



Read our guide **Pension Credit** to find out more.

4. How to claim

You won't get your State Pension automatically, so make sure you claim it.

You can claim it up to four months in advance by:

- applying online at **gov.uk/get-state-pension**
- calling the State Pension claim line on **0800 731 7898**
- contacting the International Pension Centre on **+44 (0)191 218 7777** if you've retired abroad.

You should get a letter at least two months before you reach your State Pension age that will tell you what to do. If you don't receive this letter, call the claim line (**0800 731 7898**).

If you qualify for some State Pension and make a claim, you'll usually be paid every four weeks. The money is paid into your bank or building society account.

If you've moved abroad, it can be paid into a bank account in the country you're living in instead.



Good to know

If you can't afford to wait for your first payment, you can apply for a short-term benefit advance by calling **0800 731 0469**.

Read our factsheet **Extra help with essential costs if you're on a low income** for more information.

Can I delay (defer) my State Pension?

Yes, you can. To delay your State Pension you don't need to do anything – just don't claim it for at least nine weeks.

When you do start claiming, your payment will be boosted by around 5.8% for each year you delay. You can't take this money as a lump sum.

If you're thinking about delaying, it's a good idea to get independent financial advice. You can search for an independent financial adviser on Unbiased (**0800 023 6868**, **unbiased.co.uk**) or the Society of Later Life Advisers (**0333 2020 454**, **societyoflaterlifeadvisers.co.uk**).

5. FAQs

Can I get my State Pension if I'm still working?

Yes, you can claim it and keep working past your State Pension age. Pensions can be taxed, so you may pay more income tax depending on your income. You'll stop paying National Insurance (NI) contributions after reaching State Pension age.

Can I claim on my spouse or partner's NI record?

The new State Pension is based on your own NI record. Most people cannot claim on their spouse or civil partner's NI record. But you may be able to inherit or increase your payment based on their record if you're:

- widowed, divorced or your civil partnership has been dissolved
- a woman who paid reduced-rate NI contributions (known as Married Woman's Stamp)
- claiming under the old system but your partner claims under the new system.

The rules are complex so it's best to check if you think you qualify. Call the Future Pension Centre on **0800 731 0175** or visit **[gov.uk/state-pension-through-partner](https://www.gov.uk/state-pension-through-partner)**.

What happens if I retire early?

You'll still have to wait until you reach State Pension age to get your State Pension. But you can apply four months in advance.

Depending on your situation, you may qualify for other benefits like Universal Credit. Call our Helpline on **0800 319 6789** to arrange a benefits check.

Will I lose out under the new system?

You shouldn't lose out. Your State Pension calculation takes into account NI contributions under the old system, so you get the highest amount possible. This means some people can get more or less than the full rate.

For more information on both State Pension systems, read our factsheet **Understanding your State Pension**.



Everyone's situation is different. If you'd like advice, you can call our Helpline on **0800 319 6789** to arrange to speak to an adviser.

About Independent Age

At Independent Age, we want more people in the UK to live a happy, connected and purposeful later life. That's why we support people aged over 65 to get involved in things they enjoy. We also campaign and give advice on the issues that matter most: health and care, money and housing.

For information or advice – we can arrange a free, impartial chat with an adviser – call us on freephone **0800 319 6789** (Monday to Friday, 8.30am to 6.30pm) or email us at **advice@independentage.org**.

You can also support this work by volunteering with us, joining our campaigns to improve life for older people experiencing hardship, donating to us or remembering us in your will.

For more information, visit **independentage.org** or call us on **0800 319 6789**.



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