InformationNOW
Information for people in Newcastle upon Tyne

State Pension

What is the State Pension?

The State Pension is a regular payment that you can claim from the government once you reach Pension Age. You do not get it automatically, you must claim it.

You can check on gov.uk when you reach your state pension age here. About four months before you reach state pension age you should receive a retirement pack from the Pension Service. This will include a pension forecast and an 'invitation to claim'.

If you born before then, the **'old' or 'basic' State Pension rules will apply. The information on this page is mainly about the 'new' State Pension.**

For more information on changes to the state pension please visit **Gov.UK** or watch their **Pension videos on YouTube.**

Am I eligible for a State Pension?

If you have paid or been credited with enough **National Insurance** contributions during your working life then you will be eligible for a State Pension.

You may be able to inherit some of your spouse or civil partner's additional or protected payment. More details below.

New State Pension can be claimed when you reach pension age. To find out when you'll reach pension age, use the Gov.UK **State Pension calculator**.

You can get a **State Pension forecast and statement** from the Department for Work and Pensions (DWP) to find out how much State Pension you may get, the number of qualifying years on your National Insurance record and how to increase it, if you can.

Further increases to the pension age

The pension age is increasing for both men and women. Use the Gov.UK **State Pension age calculator** to find out when you'll reach pension age. Currently, pension age is 66 years and increases to 67 years between April 2026 and April 2028.

How much State Pension may I receive?

How much you get depends on the amount of **National Insurance** contributions that you paid or have been credited with during your working life, called ‘qualifying years’.

You need at least 10 qualifying years to get any new State Pension and if you have 35 qualifying years you will get the full rate. There are ‘transitional’ rules which aim to ensure that anyone reaching pension age after 6 April 2016 when the new State Pension was introduced receive at least the same level of pension as they would have done under the ‘old’ retirement pension scheme.

Visit Gov.UK for details **The new State Pension How it’s calculated** and visit **Get to know your state pension** by the DWP for advice about this and financial retirement advice.

National Insurance Credits

You make National Insurance contributions when working, but if you cannot work, you may be entitled to **National Insurance** credits for many reasons. For example, being unemployed, or if you can’t work because you are sick or disabled. Also some carers, parents, a family member caring for a child, foster carers, get certain benefits or a partner of someone in the armed forces and so on. More details on **National Insurance credits** from Gov.UK.

Inheriting Additional State Pension

If your spouse or civil partner reaches pension age or dies under pension age on or after 6 April 2016, you may be able to inherit Additional State Pension. There are also transitional rules that *may* allow you to use the contribution records of a spouse and so on under the pre April 2016 ‘old’ pension scheme. More details on **inheriting Additional State Pension** from Gov.UK.

Can I add to or increase my State Pension?

You may be able to ‘top up’ your state pension to increase the amount of money you will receive. There are a number of ways you can do this. For example, if there are gaps in your National Insurance contributions you may be able to make voluntary contributions and you can delay (defer) claiming your State Pension.

For more details visit **The basic State Pension – Increase the amount you’ll get** from Gov.UK.

Also, visit **State Pension top up calculator** for more information.

Pension Statement

A pension statement can be helpful as it will tell you whether you have paid enough National Insurance contributions to get a full state pension.

Visit **Gov.UK** to get a pension statement.

How do I claim my State Pension?

You should get a letter from the Department for Work and Pensions no later than 2 months before you reach State Pension age, telling you how to claim. See below about deferring your pension.

Visit **Gov.UK** for more information on how to claim.

Deferring my pension

You can put off claiming your pension for as long as you want to in order to receive an increased pension. This may not apply if you get certain benefits. Visit **Gov.UK** for further information.

Will the changes to the State Pension affect my other benefits?

The age at which you can claim other benefits are also increasing with pension age such as **Pension Credit.**

Advice about your pension

MoneyHelper's Pensionwise service was set up by the government to help you understand pensions. You can book an appointment with them to discuss your pension options.

Money and Pensions Advice (MaPs)is gives free impartial money and pensions guidance, backed by government and free to use

Department for Work and Pensions (DWP) is the government department responsible for managing pensions.

The Pension Service is who to contact to claim your state pension or report a change in your circumstances.

Pension Tracing Service cam help you to find a lost work or personal pension for you or someone else (with permission).

Where to get benefits advice

You can get benefits advice from a local independent service. They can help guide you through the application process and explain how some benefits may impact upon another. Services in Newcastle include:

- **Citizens Advice Newcastle (CAN)**.
- **Newcastle Welfare Rights Service** have **self help material** on their website
- **Search Newcastle** give benefits advice to older people in the West of Newcastle
- **Disability North** give disability related benefit advice, help with appeals and representation at tribunals

Search for Benefits advice organisations

Location:
Postcode:
Search

Other Useful Information

- Age UK's page on the **State Pension**
- **New State Pension** – Age UK's factsheet
- **Money Advice Service** provides online information on the full range of benefits that you may be entitled to.
- **Pension Wise** is a free government service that helps you understand your new pension options.
- **Payment Exception Service** was introduced as cheques are no longer used to pay state benefits and Pension credit.
- **Over 50's Money Saving Tips** a helpful article that includes a section on pensions and retirement.

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Useful Organisations

Citizens Advice Newcastle (CAN)

Email: citycab@newcastlecab.org.uk

Website: http://citizensadvice-newcastle.org.uk

Telephone: 0808 223 1133

Address: 4th Floor, City Library, NE1 8AX

Newcastle Welfare Rights Service

Email: welfare.rights@newcastle.gov.uk

Website: www.newcastle.gov.uk/welfarerights

Telephone: 0191 277 2627

Address: **POSTAL ADDRESS ONLY - No face-to-face advice is given here, NE7 7LX

Pensions Advisory Service (TPAS)

Email: enquiries@pensionsadvisoryservice.org.uk

Website: www.pensionsadvisoryservice.org.uk

Telephone: 0800 011 3797

Address: 120 Holborn, EC1N 2TD

Department for Work and Pensions (DWP)

Website: https://www.gov.uk/government/organisations/department-for-work-pensions

Telephone: 0800 011 3797

Newcastle City Council Community Hubs

Email: council.housing@newcastle.gov.uk

Website: www.newcastle.gov.uk/housing

Telephone: 0191 278 8600

Address: Newcastle City Council, NE1 8QH

Money Helper

Email: pensions.enquiries@moneyhelper.org.uk

Website: https://www.moneyhelper.org.uk/en

Telephone: 0191 278 8600

Address: Holborn Centre, EC1N 2TD

Money and Pensions Service (MaPS)

Email: contact@maps.org.uk

Website: https://maps.org.uk/

Telephone: 01159 659 570

Address: Holborn Centre, EC1N 2TD

Pension Credit Claim Line

Website: https://www.gov.uk/pension-credit

Telephone: 01159 659 570

The Pension Service

Website: https://www.gov.uk/contact-pension-service

Telephone: 0800 731 0469

Address: The Pension Service 6, WV98 1AJ

Pension Tracing Service

Website: https://www.gov.uk/find-lost-pension

Telephone: 0800 731 0193

Address: The Pension Service 9, WV98 1LU

The Pensions Regulator

Website: https://www.thepensionsregulator.gov.uk/

Telephone: 0800 731 0193

Address: Napier House , BN1 4DW

Related Articles

Pension Credit

Pensions

Retirement

Payment Exception Service

National Insurance

Looking after someone