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Rt Hon Sir George Howarth MP  
House of Commons

Our ref: MC2023/92814

19 December 2023

Dear Sir George,

Thank you for your email of 30 November to the Secretary of State on behalf of a number of your constituents about State Pension inheritance. I am replying as the Minister for Pensions.

Under the old State Pension system (for those who reached State Pension age before 6 April 2016) a widowed person who has a shortfall in their own National Insurance contributions can have their basic State Pension increased up to a maximum of the full rate for a single individual. They may also be entitled to a proportion of their deceased spouse or civil partner's additional State Pension.

These arrangements have their origins in the Beveridge reforms of the National Insurance system in the 1940s. Provision for a married woman to claim on her husband's National Insurance contributions was considered necessary to promoting family life, reflecting the expectation common at that time that most married women would stop working once they started a family.

Furthermore, before 1978, there was nothing in place to protect a woman's State Pension while she was at home caring for children or a disabled relative. Much has changed since then, and this is demonstrated by the fact that the majority of women reaching State Pension age today have enough paid or credited contributions to qualify for a State Pension in their own right without needing to claim on their partner's record.

The new State Pension for people reaching State Pension age on or after 6 April 2016 is based on an individual's own National Insurance record. In general, it will not be possible, as it is under the old State Pension system, for a person to increase their State Pension or qualify for a State Pension based on their spouse or civil partner's National Insurance record although there is some transitional protection.

There are transitional arrangements that enables a surviving spouse or civil partner to inherit part of the additional State Pension their deceased partner had built up before 6 April 2016 in certain circumstances, but any State Pension based on National Insurance contributions made on or after that date will not be inheritable. Over time, therefore, there will no longer be provision for a person to use their spouse or civil partner's contributions to increase their State Pension or qualify for a State Pension.

Ending the complex arrangements for deriving and inheriting State Pension for those reaching State Pension age after 5 April 2016 is only part of the overall reform of the State Pension which was designed to deliver a modernised, simpler system. In making these changes we must also be mindful of what is fair to the taxpayer and to those who retired before the new State Pension began and ensure we do not spend more overall on the new system compared to the cost of the old system going forward.

Although some people who would have done less well under the old State Pension system will gain - typically women who missed out on building additional State Pension (the State Earnings Related Pension Scheme (SERPS) or, from 2002, State Second Pension) because they were caring for children at home, or on low earnings - this does mean that there will be others who may get a lower State Pension under the reforms than they were expecting.

A step-by-step guide to the changes to the rules on deriving and inheriting State Pension is available on the Government website at [www.gov.uk](http://www.gov.uk) using the search term 'State Pension through partner'.

The Government understands that people feel that the transitional arrangements should be extended to cover more people affected by the changes. However, extending protection more generally would increase costs which would need to be offset by savings elsewhere in the system, as well as being very complex to deliver and communicate. This additional complexity would continue into the new system for many years to come.

It is important to remember that the Pension Credit standard minimum guarantee is available for those in Great Britain who need it.

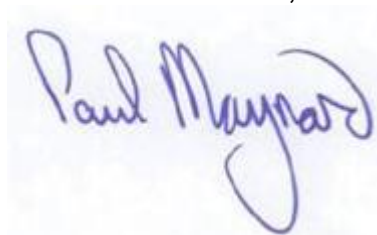
People may be able to improve their own National Insurance records through working, engaging in activity that attracts National Insurance credits or through making voluntary National Insurance contributions.

People reaching State Pension age on or after 6 April 2016 can fill gaps in their National Insurance records for tax years back to 2006/07, outside the normal time limits. More information about National Insurance credits and voluntary National Insurance contributions can be found by going to [www.gov.uk](http://www.gov.uk) and entering 'National Insurance credits' or 'voluntary National Insurance' in the search box.

People who have not yet reached State Pension age are able to find out more information about their State Pension forecast on the Government website, as above, by entering 'Check State Pension' in the search field. Individuals can also request a State Pension forecast through the post. This will give a forecast of what their new State Pension may be based on their National Insurance contribution record as it stands at the time the forecast is produced.

In addition, people can get a statement through the post by contacting the Newcastle Pension Centre (Futures Group) by telephone on Freephone 0800 731 0175 (Textphone 0800 731 0176) if they live in the UK or on +44 191218 3600 if they live outside the UK. Alternatively, they can complete the application form BR19 for a State Pension forecast, which can be downloaded from the Government, as above, by entering 'BR19' in the search box.

Yours ever,

A handwritten signature in blue ink that reads "Paul Maynard". The signature is written in a cursive style with a large, looping 'P' and 'M'.

**Paul Maynard MP**

**Minister for Pensions**