



Why it's never too early to put up the Christmas tree



State pensioners set to receive Christmas Bonus from tomorrow



How Seniors In United Kingdom Don't Need To Pay Travel Insurance

[Travel Insurance](#) | [Search A...](#)

# State pension blow as experts warn 'it's a benefit not entitlement' - 'No right to it'

Britons who assume they have a legal right to claim the state pension at retirement will be in for a shock because they don't.

By **HARVEY JONES**

08:45, Sun, Nov 13, 2022 | UPDATED: 10:06, Sun, Nov 13, 2022



## State pension: Pensioner asks 'who's going to pay?'



**GET THE LATEST MONEY TIPS  
AND EXCLUSIVE NEWS**

SIGN UP FOR **FREE** ALERTS

Enter your email address here

**SUBSCRIBE**

We use your sign-up to provide content in ways you've consented to and to improve our understanding of you. This may include adverts from us and 3rd parties based on our understanding. You can unsubscribe at any time. [More info](#)

For years, many pensioners have reacted with fury to government claims that the **state pension** is a benefit. They believe it is theirs by right, having contributed for years. It isn't, a top pensions expert has insisted.

---

## RELATED ARTICLES



Savings accounts paying 5pc are 'shrewd move' as inflation peaks



Savers lose billions as UK's two most popular Isa funds crash again

---

Older people who take pride in never have any claimed state benefits during their working lifetime don't like the idea of being given one when they retire.

Sponsored Link by Taboola



**Unsold Never-Driven SUVs Now Almost Being Given Away: See Prices**

luxury-ink

Especially since most will have made decades of qualified National Insurance (NI) contributions towards their state pension during their working lifetime.

How much we all get at retirement depends on how many NI contributions we have made.

So to get the maximum new state pension, paid to those who retired from April 6, 2016, men and women need to make 35 years of contributions.



Wmshoe.uk

**Why These £29.99 Leather Shoes Are So Popular in UK?**

by Taboola

Those who paid in for fewer years will get less.

Men who retired before April 6, 2010 on the old state pension had to make a massive 44 years of NI contributions. Women had to pay in for 39 years (later cut to 30 for both).

They understandably believe they have rights, in the same way as if they had paid into a workplace or personal pension.

Yet that isn't the case.

READ MORE: [Pensioners are coming to me in tears over threat to triple lock](#)



It can be hard to accept that the state pension is a benefit not an entitlement (Image: Getty)

**Jeremy Hunt admits everyone will pay more tax in new plan as he predicts 'short recession'**

The Chancellor has confirmed the autumn budget will include “some tax rises” for working people, alongside a number of “spending cuts” in a bid to plug a “black hole” in public funds.

[Find out more HERE.](#)

Express.co.uk readers regularly post comments beneath articles or write letters to the editor arguing that the state pension is a right.

A few years ago, a petition called on Parliament to stop the government from labelling it as a benefit.

It argued: “As state pension has usually been contributed to over many years, it seems wrong to title it as a 'benefit', and

should revert back to what it has always been called, i.e. state pension.”

Yet the government stood its ground, stating that **the state pension is described in legislation as a “benefit”** and will stay that way.

Many pensioners feel this leaves them vulnerable, as the government reserves the right to suspend the state pension triple lock at will.

**It could be axed for the second year in a row on Thursday**, when Chancellor Jeremy Hunt delivers his autumn statement.

---

## RELATED ARTICLES



Warning as families gift cash to beat Hunt's inheritance tax grab



Sunak issued triple lock warning as Tory voters set to abandon party

---

Baroness Ros Altmann, a former Pensions Minister and a campaigner for pensions reform, has now delivered some bad news on this front.

She told [Express.co.uk](https://www.express.co.uk) the position is clear and will disappoint many: “I’m afraid that technically and legally, state pensions are a benefit, not a legal right.”

In contrast to public sector or private pensions, people are “not building up legal entitlements to a promised sum of money”, Altmann said.

This leaves pensioners highly vulnerable to policy shifts. “Governments can change the rules and have done so many times.”

Altmann said people “seem to get very cross about this” but pointed out that NI contributions are very different from pension contributions.

“NI also funds unemployment benefits, bereavement benefits, the NHS and more, not just state pensions.”

DON'T MISS:

['Living' state pension could create 'adequate income' for pensioners](#) [INSIGHT]

[Pensioners face losing £370 a month if they do not report to DWP](#) [WARNING]

[Millions of pensioners could be missing out on Attendance Allowance](#) [GUIDE]



Baroness Ros Altmann: "People can get very cross about this." (Image: Ros Altmann)

---

The state pension is funded from the tax and NI receipts of today's workers, rather than a pot of money set aside from your own earlier contributions, said Andrew Tully, technical director at Canada Life. "There is no magic fund built up on your behalf."

Stephen Lowe common communications director at later life specialist Just Group, said the state pension is a non-means tested benefit, available to all who have the required NI record.

“The NI contributions we make help pay for state pension but also the NHS and other benefits too. There’s no ‘fund’ as such. Today’s pensioners are simply paid out of today’s NI and taxation.”


This means that if the state pension is unaffordable the government can cut it back or change the rules, just has it as it has done so by increasing the age at which people can claim it.

## DON'T MISS

POWERED BY  mantis

ADVERTISEMENT

If you love it, take it home



VASEN  
Vase, clear glass, 20 cm  
£1.50

THE WONDERFUL EVERYDAY



© Inter IKEA Systems B.V. 2022

138254545098

Detailed description: This is a mobile advertisement for an Ikea vase. It features a clear glass vase in the center. To the left of the vase, the text reads 'VASEN Vase, clear glass, 20 cm £1.50'. Above the vase, the slogan 'If you love it, take it home' is displayed. The Ikea logo and the phrase 'THE WONDERFUL EVERYDAY' are at the bottom. A copyright notice '© Inter IKEA Systems B.V. 2022' is on the right side. A red circle with a white arrow points to the left, and another red circle with a white arrow points to the right, indicating navigation options. There are also three dots in the top right corner.



**State pension is 'not enough': The exact amount needed to maintain lifestyle in retirement**

EXPRESS 

ADVERTISEMENT



Reserve your new home today  
BOOK YOUR VISIT

COUNTRYSIDE

76516486337

Detailed description: This is a mobile advertisement for CountrySide. It features a large 'N' logo on the left, a photo of a modern house in the middle, and a green banner with the text 'Reserve your new home today BOOK YOUR VISIT'. The CountrySide logo is on the right. There are three dots in the top right corner.



That will continue to make many people feel "cross", but as Hunt lines up his triple lock decision, there is little they can do about it.