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Analysis by This is Money found official state pension records show "huge in pensioners winning out."



**NEWS** By [James Rodger](#) Content Editor

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State pensioners who live '200 miles away' will be paid £3,500 less

You could be getting £70,000 less than others **depending on your age, gender and location**, state pensioners have been warned. Analysis by This is Money found official state pension records show "huge inequalities between age groups – with older pensioners winning out."

The state pension lottery means women who reached pension age a decade ago and live in the North East receive a staggering £3,500 a year less on average than older men living in the East of England. Over a 20-year retirement, **they will be paid as much as £70,000** less on average than men 200 miles south of where they live.

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Baroness Ros Altmann, former pensions minister and a campaigner for pension inequality, says: "the poorest pensioners tend to be women" who have been very much second-class citizens when it comes to pensions. Women have lost out on both state pensions and private pensions and end up much poorer in later life because they were caring for children or other loved ones and did not earn as much as men."

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Steve Webb, a former pensions minister and now partner at consultancy LCP says: "Women who retired before 2016 built up their pension under old rules which were written after the Second World War. They worked in an era when women had more barriers for joining the workplace and tended to get a low state pension.

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"The rules were less generous for women having kids who were often traditional homemakers." He adds: "A widow's rate is usually substantially higher because it's the full state pension plus some inherited state pension on top."

Pensioners who reached retirement age before 2016 are generally better off than those who retired later. Those aged 85 to 89 have the highest average weekly