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State pension forecast explained as some users left 'confused' when checking if they qualify for full amount



Ros Altmann state pension warning GBNEWS



By [Temie Laleye](#)

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13 Comments

There are only two months left to boost State Pension by filling gaps in National Insurance records from 2006 onwards

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The state pension forecast can give an idea of how much Briton's payments will be when they are eligible, however users have warned a recent upgrade has made this process confusing.

The revamped online system appears to suggest people need to continue making National Insurance contributions even when they have already qualified for a full state pension, currently worth £221.20 per week.



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For those who don't want to use online services, a paper state pension forecast can still be obtained from the Department for Work and Pensions (DWP).

Individuals are encouraged to use the Check your State Pension service online to access this information - which provides details on how individuals may be able to increase their state pension, if applicable.

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The timing of these changes is particularly concerning as savers face an April 5 deadline to buy state pension top-ups under a special scheme allowing them to fill gaps dating back 18 years.

After the deadline, savers will only be able to fill gaps from the previous six years.





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*After the deadline, savers will only be able to fill gaps from the previous six years*GETTY

One saver told This is Money that the Government had "broken" the forecast page, as it no longer confirms when full entitlement has been reached.

NHS worker Mark de Fleury, 58, from Wiltshire, criticised the new format, saying: "Previously it showed how many years you need to reach your 35 years' full contribution or indeed that you have paid the full amount. It now seems to imply that you need to contribute right up to your actual retirement date."

Former Pensions Minister Steve Webb warned about the poor timing of these changes to the forecast format.

Webb said: "With the final deadline for filling gaps in National Insurance records just a matter of weeks away, it is more important than ever that official information is clear about how filling past gaps can help.

He added it would be "very worrying" if the DWP had changed the forecast format at such a crucial time in a way that makes the value of topping up less obvious.

Savers attempting to buy top-ups are facing significant delays, with HMRC reporting an eight-week backlog for payment processing.

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The situation is particularly challenging for those over state pension age or with overseas work history, as they cannot use the online purchase tool.

The DWP and HMRC have assured that applications will be processed in date order, with payments made by April 5 still qualifying for the special deal.

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The state pension forecast provides an estimate of the state pension an individual could receive upon reaching state pension age. It also shows the number of qualifying years on their National Insurance record.

The estimate is based on the individual's National Insurance contributions, the total number of full years accumulated, and any additional state pension they have built up.

Not everyone receives the full amount of the new state pension, as payments are linked to National Insurance contributions.

An individual typically needs at least:

- 35 qualifying years of contributions to receive the full amount (currently £221.20 a week), or
- 10 qualifying years to receive the minimum amount (currently £63.20 a week).

They will receive an amount in between if they have 11 to 34 years of contributions

Region	Average House Price	Number of Pensioners	Number of Homeowning Pensioners (74%)	Estimated Affected Pensioners
East	£344,000	1,178,910	872,003	696,002
East Midlands	£250,000	923,569	682,442	409,465
London	£531,000	912,920	674,263	539,411
North East	£166,000	540,558	399,013	119,704
North West	£225,000	1,339,300	989,502	296,850
South East	£385,000	1,700,000	1,258,000	1,006,400
South West	£321,000	1,212,566	896,300	717,040
West Midlands	£255,000	1,061,221	785,702	471,421
Yorkshire and The Humber	£219,000	1,020,196	754,146	226,244

*Estimated number of pensioners that would be affected by means testing the state pension on house value, broken down by region*GBN

The Check your State Pension service can be accessed through the Government Gateway. The results page includes:

- A forecast of the state pension for when the individual qualifies
- A forecast as of the beginning of the last tax year
- The individual's National Insurance record, with any gaps or partial years highlighted
- An estimate of a Contracted-Out Pension Equivalent

This is not the first time the system has been overwhelmed. In spring 2023, unprecedented demand forced the Government to extend the deadline twice, leading to complaints about delays, lost payments and incorrect information from staff.

The DWP and HMRC have not responded to concerns about the changes to the state pension forecast format.