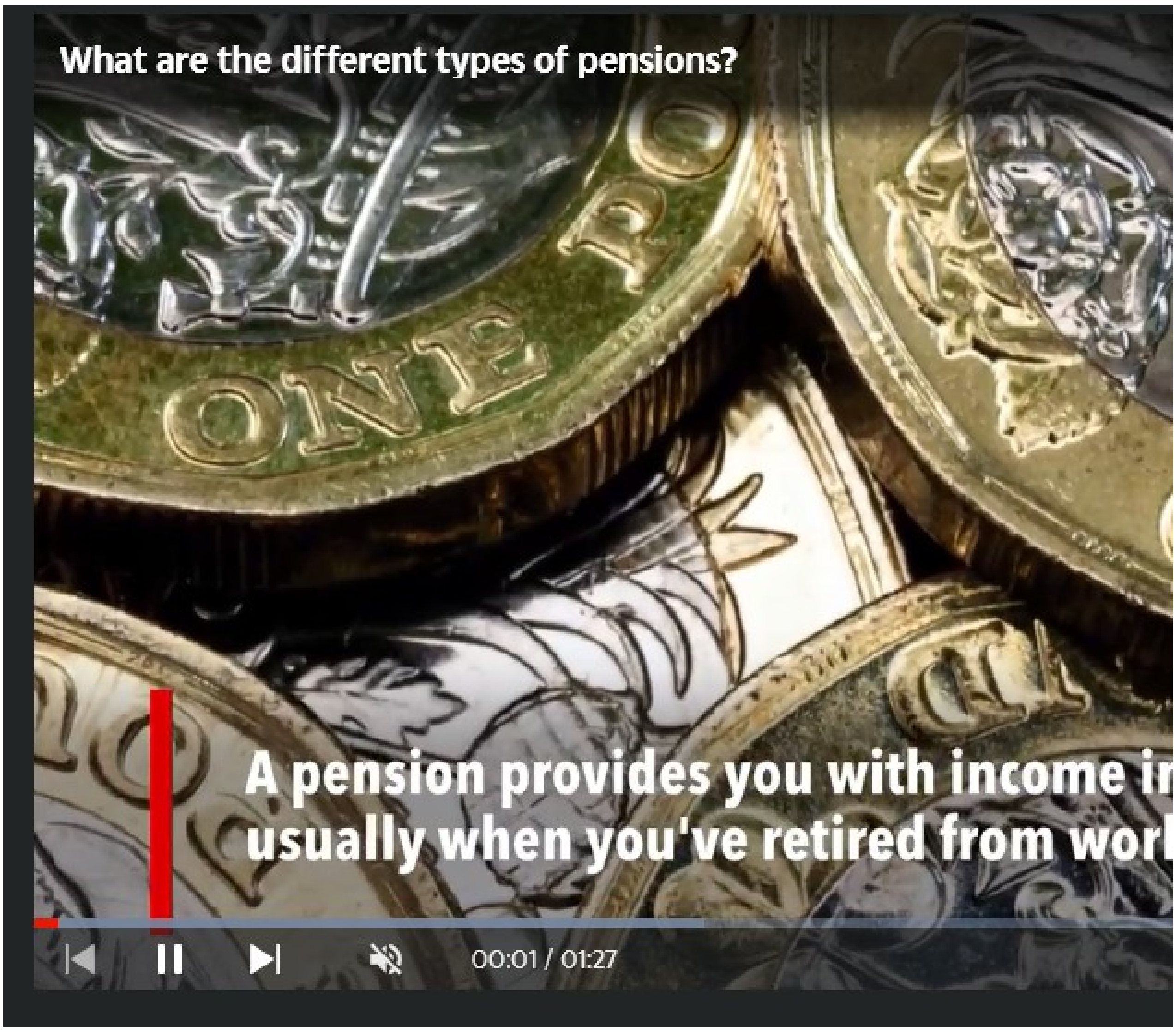
PENSION TENSION Urgent warning to thous state pension delay next year

Read on to find out if you will be affected

Adele Cooke, Senior Consumer Reporter
Published: 8:00, 26 Apr 2025



THE State Pension age is set to rise next year as part of changes that will delay payments for millions of retirees.

At present the State Pension age is 66 for men and women but it will gradually start to increase from May 6, 2026.

The State Pension age will rise next year in a blow for millions of workers

Credit: Getty

It will be set at 67 from March 6, 2028 onwards.

The change will affect millions of people born between April 6, 1960 and April 5, 1977.

It is part of a series of changes to increase the State Pension age for men and women.

In 2018 the State Pension age began to gradually increase from 65 until it reached 66 by October 2020.

READ MORE ON PENSIONS

POT LUCK **Millions of pensioners to pay an extra £3,019 in huge retirement ta...**

CASH IN **How taking your grandchildren to the park can boost your state pension by...**

Another increase to the State Pension age is planned for between 2044 and 2046, when it will increase from 67 to 68.

Here we explain how the changes will work and what it means for you.

How does the State Pension work?

The State Pension is a benefit that is paid to you by the Government after you reach a certain age.

Your State Pension age is the earliest point at which you can start to receive the payments.

MOST READ IN MONEY

SHUTTERS DOWN Major bank to close 55 branches in fresh blow to UK high street

TRIP UP All the benefits that could be STOPPED over easy holiday mistake including PIP

CLOSING TIME Nine Hobbycraft stores to shut in DAYS as part of huge restructuring

SECRETS BENEATH House looks normal from outside but hides bizarre secret in its basement

It is usually different from the age at which you can access your workplace or personal pension.

There are two types of State Pension and which one you will get depends on your age.

How to track down lost pensions worth £1,000s

The basic State Pension is paid to people who reached the State Pension age before April 6, 2016.

It is paid to men who were born before April 6, 1951 and women born before April 6, 1953.

Almost three-quarters of pensioners receive the basic State Pension, according to the Department for Work and Pensions (DWP).

It pays £176.45 a week, or £9,175.40 a year.

Crucial to claim Pension Credit if you can

HUNDREDS of thousands of pensioners are missing out on Pension Credit.

The Sun's Assistant Consumer Editor Lana Clements explains why it's imperative to apply for the benefit..

Pension Credit is designed to top up the income of the UK's poorest pensioners.

In itself the payment is a vital lifeline for older people with little income.

It will take weekly income up to to £218.15 if you're single or joint income to £332.95.

Yet, an estimated 800,000 don't claim this support. Not only are they missing on this cash, but far more extra support that is unlocked when claiming Pension Credit.

With the winter fuel payment - worth up to £300 now being restricted to pensioners claiming Pension Credit - it's more important than ever to claim the benefit if you can.

Pension Credit also opens up help with housing costs, council tax or heating bills and even a free TV licence if you are 75 or older.

All this extra support can make a huge difference to the quality of life for a struggling pensioner.

It's not difficult to apply for Pension Credit, you can do it up to four months before you reach state pension age through the government website or by calling 0800 99 1234.

You'll just need your National Insurance number, as well as information about income, savings and investments. ■

The new State Pension was introduced to replace the old State Pension.

It is paid to men born on or after April 6, 1951 and women born on or after April 6, 1953.

Retirees on the new State Pension currently get up to £230.25 a week, or £11,973 a year.

The exact amount of State Pension you get depends on your National Insurance record.

The number of years you need to qualify for the full payment depends on your gender and when you were born.

What is changing?

The 2014 Pension Act brought the increase in the State Pension age from 66 to 67 forward by eight years.

The State Pension age for men and women will increase to 67 between 2026 and 2028.

The Government has also changed the way the increase in State Pension age will be phased in.

Rather than reaching the State Pension age on a specific date, people will reach their State Pension age at 66 years and a certain number of months.

For example, those born between April 6, 1960 and May 5, 1960 will reach the State Pension age when they are 66 years and 1 month old.

But people born between November 6, 1960 and December 5, 1960 will receive their State Pension when they are 66 years and 8 months old.

Meanwhile, retirees who were born between March 6, 1960 and April 5, 1977 will reach the State Pension age when they are 67.

The State Pension is set to gradually increase to 68 in 2046.

The timetable is not set in stone and could be revised in the future.

Under the current plans the State Pension will gradually increase for retirees born between April 6, 1977 and April 5, 1978.

Those who are born between April 6, 1977 and May 5, 1977 will reach the State Pension age on May 6, 2044.

Meanwhile, those born between December 6, 1977 and January 5, 1978 will have to wait until September 6, 2045 to claim their State Pension.

Retirees born after April 6, 1978 will need to be 68 before they can claim the payments.

Use our calculator to check your State Pension age.

1960 to 2007 state pension calculator

Search here to find out when you start to receive the state pension

Search in table

Page 1 of 1741

Date of birth	Date state pension age will be reached
6 April 1960	66 years and one month
7 April 1960	66 years and one month
8 April 1960	66 years and one month
9 April 1960	66 years and one month
10 April 1960	66 years and one month
11 April 1960	66 years and one month
12 April 1960	66 years and one month
13 April 1960	66 years and one month
14 April 1960	66 years and one month
15 April 1960	66 years and one month

How will I know if I will be affected?

Anyone affected by the changes to their State Pension age will receive a notification letter from the Department for Work and Pensions (DWP).

You can also check your State Pension age using a tool on the GOV.UK website.

It will also tell you the age at which you will qualify for pension credit and when you will be eligible for free bus travel.

Steve Webb, the former pensions minister and partner at consultants LCP, said: “Recent history shows that people are often unaware of changes to their State Pension age so it is important that everyone checks their own pension age.”

There is also a tool that you can use to check your State Pension forecast to find out how much money you will get.

Is there anything I can do?

Figure out your State Pension age

Check when you are set to reach the State Pension age and make a note in your diary.

Former Pensions Minister Baroness Ros Altmann said: “The most important thing for people around age 66 to do is to check their State Pension age so they know when their State Pension payments can start.

“Anyone who hasn’t checked may be expecting money that won’t arrive.”

She said those who can continue to work part time or who have a private pension or other pensions should be less affected by the increase in the State Pension age.

Those who are relying on just the State Pension should act now to find out what their State Pension age will be.

Check when to apply for the State Pension

You should also make sure you know when you need to apply for the State Pension.

Charlene Young, a senior pension and savings expert at AJ Bell, said: “People often don’t realise that you have to actually claim your State Pension when the time comes - it doesn’t start automatically when you reach the State Pension age.”

The quickest way to claim is online but you can also apply by phone and post, she said.

You will need:

- The date of your most recent marriage, civil partnership or divorce.
- The dates of any time spent living or working abroad.
- Your bank or building society details.
- Any social security numbers that you have for foreign State Pension schemes.

If you are applying online then you will also need the invitation code from the letter about getting your State Pension.

If you have not received an invitation letter but are within three months of reaching your State Pension age then you can request an invitation code.

To claim by telephone you will need to reach the State Pension age in the next four months.

Call the pension service on 0800 731 7898 to claim.

Another option is to claim by post.

You will need to phone the Pension Service to get a State Pension claim form sent to you.

Post your completed form to: Freepost DWP Pensions Service 3.

Do not write anything except the freepost address on the envelope.

You do not need a postcode or a stamp.

Use your private pension

If you are worried about how to make ends meet then you should be able to withdraw from your private pension before your State Pension payments start.

You can take money out of a workplace or personal pension once you are 55 or older.

This age will rise to 57 from April 2028.

Anyone born on or after April 6, 1973 may also have to wait until they are 57 to access their pot.

People born between April 6, 1971 and April 5, 1973 may be caught in a transition phase.

Check with your pension provider what the minimum age is for accessing your pension.

You can usually take up to 25% of the amount built up in any pension as a tax-free lump sum.

The most you can take is £268,275.

You could take the sum and use it to tide you over before your State Pension payments kick in.

If you have £10,000 or less in your pension pot and want to take it all in one go then you may be able to take it as a ‘small pot lump sum’.

You must be 55 or over and can use the rule three times for personal pensions.

Check with your scheme provider to make sure you are eligible.