



'Slash the state pension age NOW' – workers in poor health to claim early in new plan

THE STATE PENSION age is too high as millions of Britons are unable to carry on working to age 66 for health reasons. An upcoming Government review must allow them to claim their pension early, campaigners say.

By [HARVEY JONES](#)

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State Pension age could be reviewed due to pandemic says expert



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Britons who genuinely cannot work due to sickness should be freed to draw their state pension years early if necessary. This much-needed change would help the poorest, who have no savings or other sources of income if they fall ill, aside from State benefits.

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The Government has launched a review of the state pension age, which is currently on course to increase to 67 by 2028, and then potentially to 68 by April 2039.

This was designed to keep the state pension affordable as life expectancy climbs, but unhealthy Britons are now dying EARLIER.

Life expectancy was falling even before Covid struck, and the pandemic looks set to reduce it further.

The Government's review may recommend freezing the state pension age at 66 as a result.



Now campaigners say people should be allowed to claim their state pension years early if required.

Former Pensions Minister Baroness Ros Altmann, a respected later life campaigner who sits in the house of lords, said more flexibility is essential to help the poorest.



Many are unable to work to 66 because of ill health but get nothing (Image: Getty)

Altmann is calling on the Government to introduce a new "ill-health early pension" for those with serious medical conditions.

This might have to be paid at a reduced rate, to make it affordable.

She said the Government's review of the state pension age must recognise the vast differentials in healthy life expectancy across the UK.

The poorest Brits only stay healthy to around age 50, but wealthiest remain healthy to age 70.

Letting unhealthy workers claim their state pension early would transform lives.

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Despite dramatic health differences, everyone qualifies for state pension at exactly the same age.

This causes immense hardship for those who genuinely cannot work due to health reasons or caring responsibilities.

The system is unfair because many are unable to claim a penny in state pension, even if they have made qualifying National Insurance (NI) contributions for four or five decades.

Workers need to have made 35 years of qualifying NI contributions to qualify for the maximum state pension.

Altmann said many have made 40 or 45 years worth of contributions, yet are not getting a penny in pension.

Worse, the poorest are also least likely to have private pensions or other sources of income to fall back on while they wait to receive their state pension to finally kick in. Many will die waiting.

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Baroness Ros Altmann: "Flexible ill-health pension could help the poorest." (Image: Ros Altmann, handout)

Current plans to increasing the state pension age for everyone, regardless of their health or NI record, will increase the unfairness of our pensions system, Altmann said.

"Simply raising state pension age for all is a blunt tool that hits the poorest, while leaving the better off relatively unaffected."

She called on the Government to allow flexible early access for those who have made extra long NI contributions or can demonstrate they they are in poor health.

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Jan Shortt, general secretary of the National Pensions Convention, has also called for the state pension age to be cut to 63 or lower, arguing that this will boost "people's health and the economy".

"People may be living longer, but they are not living healthier, and the longer they have to work the more likely they will have to rely on our struggling health and care services."

Millions will be hoping the Government now acts.