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Women's pensions lost in the post: Thousands missing out on retirement cash after vital letters were sent to their HUSBANDS instead

- Married women can be entitled to a state pension worth 60% of their husband's
- The uplift kicks in when husbands start drawing their state pension too
- But when women became eligible for the better rate only husbands were told
- DWP faces calls to reimburse women who lost out because they were unaware

Women miss out on state pension as key letters were sent to HUSBANDS | This is Money

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By BEN WILKINSON FOR THE DAILY MAIL

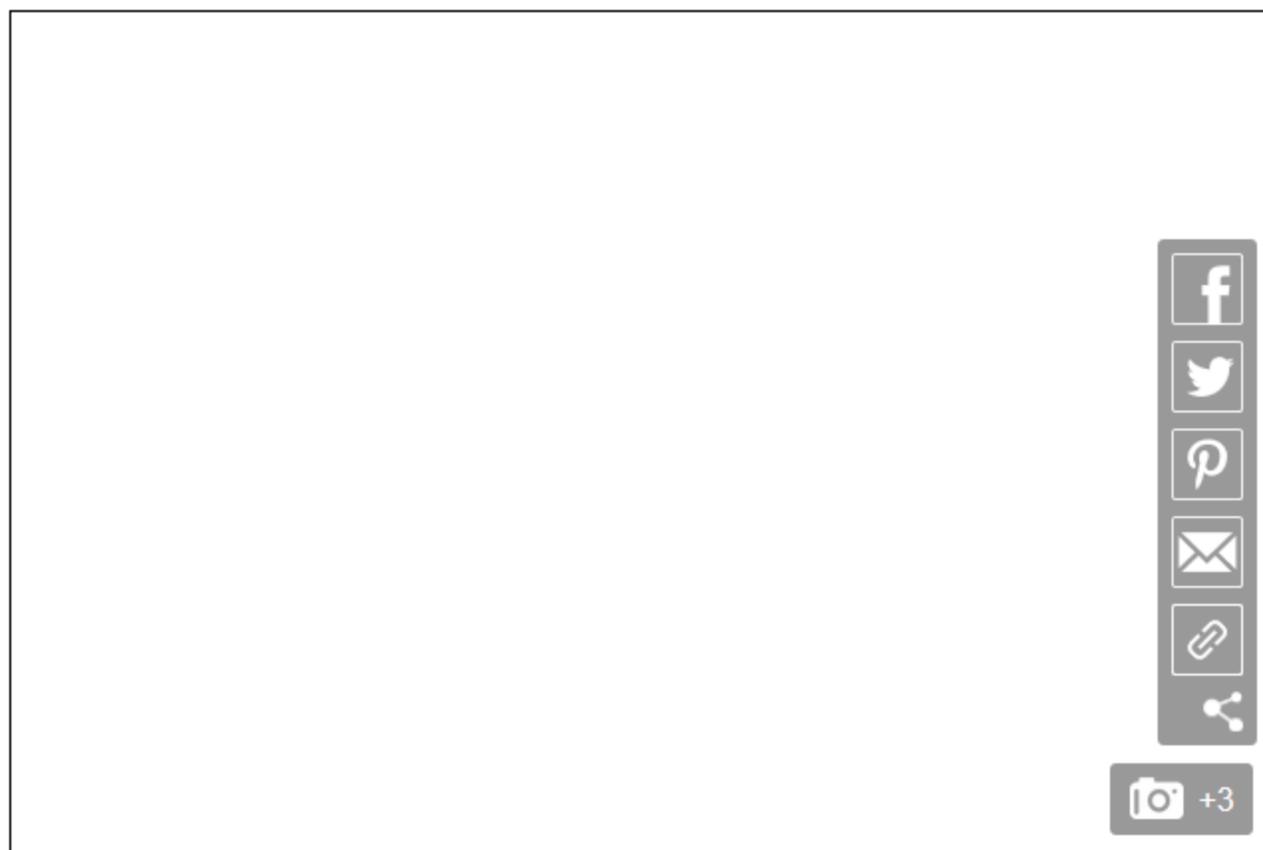
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Married women may have missed out on thousands of pounds of state pension money because vital letters were sent to their husbands.

Wives are entitled to a state pension worth 60 per cent of their husband's when he retires, but before 2008 they had to make the claim themselves.

However, Money Mail can today reveal that when women became eligible for the better rate, the Government only told their husbands.



Short-changed: Many women are missing out on uplift to state pensions because the Government only told their husbands

The Department for Work and Pensions is now **facing calls to fully reimburse women who lost out** because they were unaware they could claim on their husband's record.

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Married women who reached state pension age before April 2016 are entitled to 60 per cent of their husband's basic state pension rate when he reaches state pension age.

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It means the wife of a man now receiving the maximum of £134.25 a week should receive at least £80.45.

But analysis by former pensions minister Sir Steve Webb, now a partner at pension consultancy Lane Clark and Peacock, revealed that tens of thousands of married women may be getting less.

The DWP has since handed over more than £330,000 to 30 women who missed out. But backdated payouts for women entitled to the better rate before March 2008 are limited to just 12 months.

This is because before that date wives had to claim the better rate themselves, whereas now it should be paid automatically.

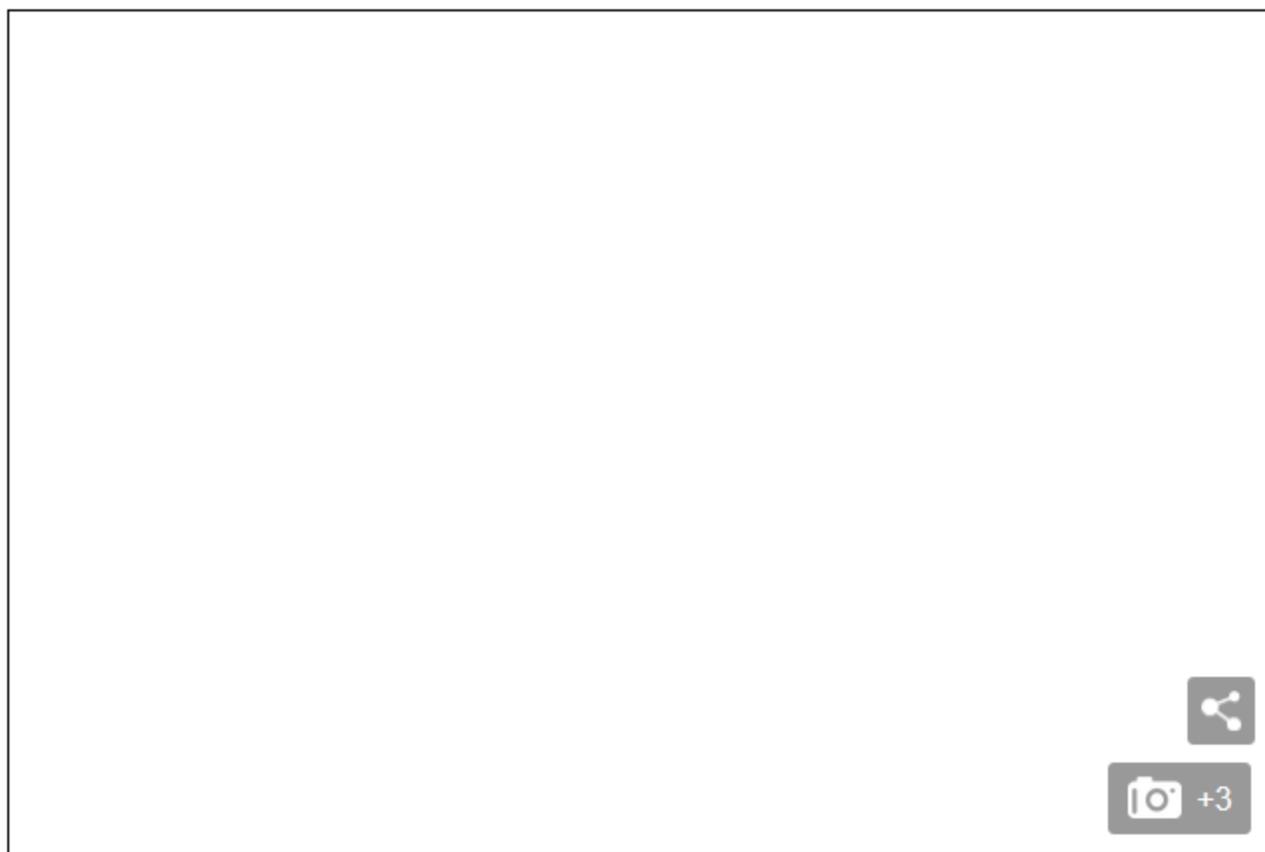
The DWP included details of the enhanced rate for married women in information

booklets sent to both men and women shortly before they reached state pension age.

It means women were only told about the rate at the age of 60 — possibly years before their husband retired and they would be able to claim it.

When those married women were finally entitled to the better rate, the information they needed was not sent to them, but was included in the pension pack sent to their husband ahead of his 65th birthday.

Pressure is now mounting on the Government to fully reimburse all the women who missed out after it emerged wives were not directly informed.



Income uplift: Married women who reached state pension age before April 2016 are entitled to 60 per cent of their husband's basic state pension rate when he reaches state pension age

Sir Steve says: 'For the Government to rely on information included in a form sent to their husband is frankly insulting.

'There are thousands of older married women today who have been missing out on a higher state pension for more than a decade because they were simply unaware that they needed to claim an uplift when their husband turned 65. To go on penalising them is unacceptable.

'DWP must identify these women, ensure they get the right pension, and put them back in the place they would have been if their rights had been explained clearly to them at the time.'

Baroness Ros Altmann adds: 'It is just not joined-up thinking. This is another example of policy that does not understand people's lives.

'What if the husband and wife were no longer together? It is just not good enough. If these women were never given a fair chance to make a claim at the time, the Government needs to make it right.'

Terri Fisher, 73, realised she had been underpaid for close to 13 years after reading Money Mail.

The retired secretary, from Postbridge in Devon, was getting £63.10 a week, and had no idea she was entitled to £80.45 because her husband David, 77, gets the full basic state pension.

She says: 'It is me who is entitled to it so surely it is common sense, and only courteous, to send the letter to me?'





Not informed: When women became eligible to a state pension worth 60 per cent of their husband's, the information they needed was included in the pack sent to their husband

Terri estimates that she has missed out on more than £800 over the last year alone. But the mother-of-two says she deserves a full backdated payment.

She says: 'It is shocking. It is not their money, it is my money.'

Anita Wager, 75, also found her pension was short by more than £20 a week. The mum-of-two gets just £59.07 a week, but should collect £80.45 because her husband Gary, 77, has a full pension.

But again, the DWP will only backdate the extra cash for the last year, rather than the 12 she missed out on.

Anita, from Dunstable in Bedfordshire, also does not remember seeing a letter to say she could get the better rate.

She says: 'I am a bit miffed. I always thought they knew what they were talking about. If I've not had it and I was entitled to it, I should be able to have it now.'

It comes as pensions minister Guy Opperman **brushed aside calls from the Opposition to launch a full probe** and contact all women affected last week.

Sir Steve says women who have missed out because they did not see the letter

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could take their case to the Parliamentary Ombudsman, arguing they had lost out due to Government error.

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He says the rules were changed because the system was not working and women were losing out.

He adds: 'When they changed the rules, they should have backdated it then. But here we are 12 years later and they are still missing out. It is outrageous.

'It is not scrounging, it is not charity. This is their National Insurance pension, it should be theirs.'

Sir Steve says women short-changed since before 2008 should first contact their MP, asking them to write to Therese Coffey, secretary of state for work and pensions, to claim the full back payments on their behalf.

He says if the DWP dismisses the complaint, they should then write to the Parliamentary Ombudsman.

A DWP spokesman says: 'We are aware of a number of cases where individuals have been underpaid their state pension. We corrected our records and reimbursed those affected as soon as errors were identified.

'We are checking for further cases, and if any are found awards will also be reviewed and any arrears paid.'

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