



More than 74,000 married women are set for a £23,000 windfall after being underpaid their state pensions due to admin blunders dating back 30 years

- More than 74,000 set for windfall worth thousands due to underpaid pensions
- Government found failures to award pension pay rises stretching back 30 years
- Widowed retirees are owed average £17,000, rising to £23,000 for those married

By [MILES DILWORTH MAIL MONEY REPORTER FOR THE DAILY MAIL](#)

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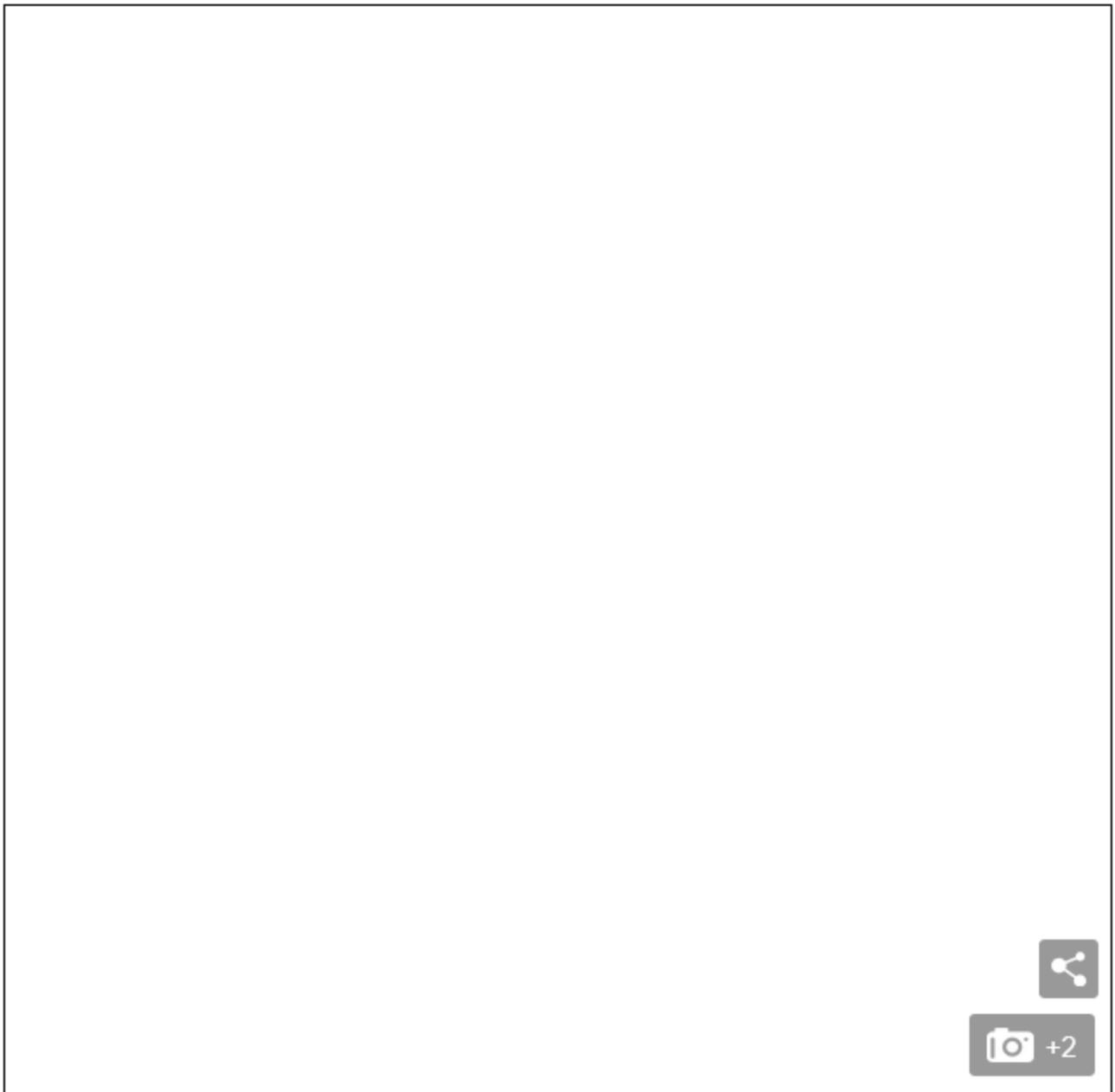


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More than 74,000 married women are set for a £23,000 windfall due to underpaid state pensions.

They are part of a group of 200,000 pensioners, including widows and over-80s, who are owed £3billion in total.

The fund was announced after the Government found systemic failures to automatically award pension pay rises stretching back 30 years.



Work and Pensions Secretary Therese Coffey said the Government is conducting a forensic sweep of records to identify and pay those due arrears

Widowed retirees are owed an average of £17,000, rising to £23,000 for married women, according to the Office for Budget Responsibility.



And 72,000 over-80s are due refunds of more than £10,000 on average.

The Government will dole out the money in lump sums totalling more than £570million every year until 2026.

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Former pensions minister Sir Steve Webb, who uncovered the blunder, said the figures were 'a reminder of the scale of what's gone wrong'.

But Sir Steve, now a partner at consultancy Lane Clark & Peacock, questioned whether the five-year timetable was urgent enough given some women had been 'underpaid for decades'.

The scandal relates to the old state pensions system, meaning it affects women who retired before April 2016.

They are entitled to a state pension worth 60 per cent of their husband's basic rate, if this is bigger than a pension based on their own contributions.

Hundreds of thousands of women missed out because the process of claiming an additional amount of state pension based on their husband's records was made automatic only in 2008.

Some women have already discovered they are owed six-figure sums.

But up to 80,000 affected women will not get a penny back.

Married women who were entitled to the pension pay rise before March 2008 will not be told if they have missed out.

This is because it was their duty to claim the extra pension before the law changed to make it the Government's responsibility to award it automatically.

Money Mail has campaigned for women to receive all the money they missed out on. The law currently means they can backdate a claim by only 12 months.

Many women who lost thousands of pounds insist they were not properly informed of their entitlement by the Department for Work and Pensions.

I was paid £11k – after 1 phone call

Anne Psaros was thrilled to receive £11,600 after finding out her weekly pension had been underpaid by £23.52.

The retired lithographer, 79, had no idea the Department for Work and Pensions had failed to upgrade her pension to the married women's rate when her husband Anthony retired more than ten years ago.

But when Anthony, 76, read about the women's pension scandal in Money Mail last year, the couple made enquiries.

A quick phone call to the DWP confirmed Mrs Psaros, of Poole in Dorset, had been underpaid.

The lump sum landed in her account two weeks later and Mrs Psaros now receives £81.06 a week. She said: 'I

The Mail last year revealed that the department had sent the vital forms to their husbands when it was time to make a claim.

This revelation is now being used by women in a complaint of maladministration to the Parliamentary Ombudsman against the DWP.

Baroness Ros Altmann, also a former pensions minister, called for a full investigation into what went wrong and a wider review of the gender pensions gap.

She said: 'It really is so worrying that so many women could have been living on or forced to live on much less pension than they were due.'

'But even when women called the DWP, they were told, 'No, your state pension is correct'.

The officials and staff trained to help people with their state pension didn't seem to know the rules, either.

had no idea I should have had a better pension and women won't lose anything by calling up to see if they are eligible for more too.'

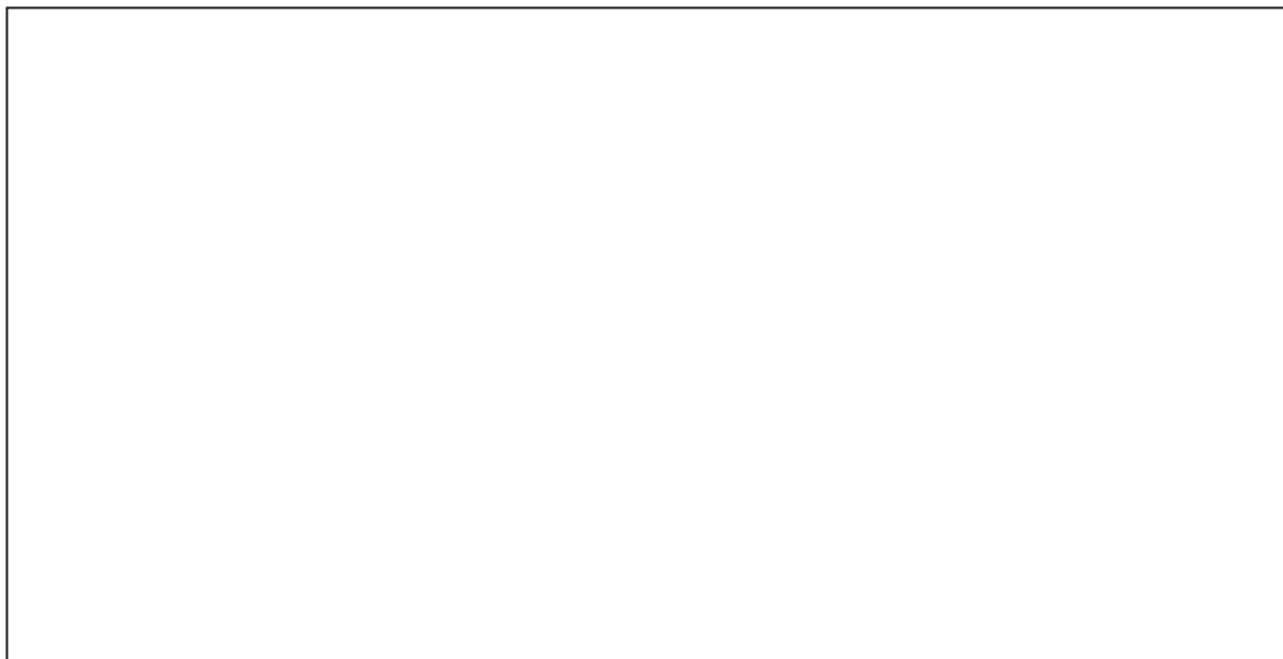
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Hundreds of thousands of women missed out because the process of claiming an additional amount of state pension was made automatic only in 2008

'I'm delighted that the Government is now taking it seriously, but it's taken a long time. Unfortunately, a lot of the women will have passed away without ever being able to enjoy the extra money.'

She added: 'We've made progress on the gender pay gap. But on the gender pensions gap, we're not even close to where we should be.'

Work and Pensions Secretary Therese Coffey said: 'The figures remain highly uncertain at this stage. We're conducting a forensic sweep of our records to identify and pay those due arrears and so people do not need to proactively contact the department.'

'The vast majority of cases we have reviewed to date are in receipt of the correct amount of state pension and not due arrears.'