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Former pensions minister Ros Altmann (Image: Internet Unknown)

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Ex-Tory minister urges Boris Johnson to reduce minimum pension age to 61

If the PM accepts Ros Altmann's plan it would mean anyone with 45 years of national insurance contributions but unable to work because of ill health would be able to retire five years early on a reduced state pension

By **Nigel Nelson**, Political Editor

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 | **10** COMMENTS

Former Tory pensions minister Ros Altmann is calling on Boris Johnson to reduce the minimum pension age to 61.

If the PM accepts her plan it would mean anyone with 45 years of national insurance contributions but unable to work because of ill health would be able to retire five years early on a reduced state pension.



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Under the present system one in seven 65-year-olds have been pushed into poverty because the pension age is now 66 for both men and women. That will go up to 67 in 2026.

Research by the Institute for Fiscal Studies showed 100,000 older people fell below the poverty line in 2020 as 700,000 65-year-olds had to wait the extra year before getting pension payments worth £142 per week.

Under Baroness Altmann's scheme those who could not continue working would qualify for a pension of around £84 a week instead of having to rely on jobless benefits.

Those who could show shortened life expectancy would be able to claim the full whack. The plan could be paid for from the £4.9billion saved by raising the pension age.



Boris Johnson faces calls to reduce the minimum pension age (📷 Image: POOL/AFP via Getty Images)

Official figures show that healthy life spans are as low as 52 for those living in deprived areas but 70 plus for wealthier regions.

Baroness Altman, appointed pensions minister by **David Cameron** in 2015, said: "This is about social justice as well as social support."



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"Forcing everyone to wait longer because average life expectancy has risen ignores this near 20-year differential.

"Many have had hard manual working lives which took a toll on their health so flexibility in state pension starting age is required."

Caroline Abrahams of Age UK said: "We are deeply concerned about those who have to give up work due to poor health or caring responsibilities before reaching state pension age."

"Life for them is grim and it is only fair they are granted early access to their state pension if they have no realistic prospect of working again."

A government spokesman said: "For those who can't work, we provide a strong welfare safety net, which includes universal credit."

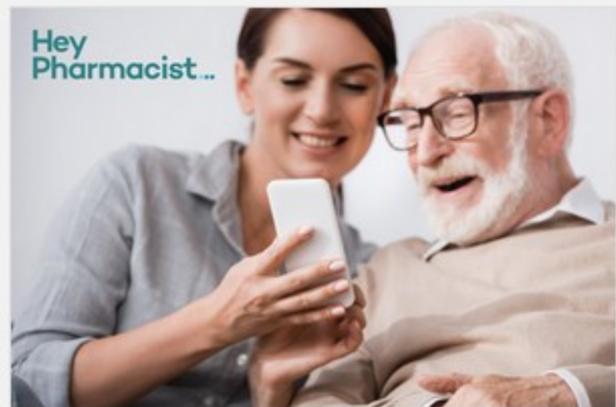
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But Baroness Altmann said: "It is draconian that those with 45 years on their pension record cannot get a penny early.

"This would create a sliding scale of payments based on health, age and NI contributions. Putting older people on unemployment benefits when they can't work is heartless."

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This was made worse by 2016 Tory changes in pension credits which raised the claimant age from 60 to 66.

Baroness Altmann said her scheme could be modelled so those who took reduced pensions early could still get the full amount on turning 66.