

LCP on point 

The Mystery of the Missing Pensioners

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Contents

Introduction	2
1. Population Estimates and Numbers Receiving State Pensions	3
2. Potential explanations of the shortfall	
a. Unusually long period of state pension deferral	6
b. People being ineligible for any state pension – lack of contributions	8
c. What about the over 80s?	10
d. People being ineligible for any state pension – ‘overlapping benefits’ and ‘incompatible benefits’	11
e. What about means-tested benefits?	13
3. So, what is going on?	14
4. Conclusions	17

Introduction

Most people over state pension age draw a state pension. Although there is no obligation to draw your pension as soon as you reach pension age and there can be financial advantages to deferring, the vast majority of people claim their state pension either as soon as it is available or within a few years of pension age.

Some people over state pension age are not entitled to a state pension. The UK state pension operates on a contributory basis and those who have made insufficient contributions (and received no 'credits' towards their pension) may have a nil entitlement. This is particularly likely to be relevant to those who arrive in the UK relatively late in their working life or even post retirement.

However, a comparison of statistics for the British resident population and the number of people drawing a state pension suggests a discrepancy which cannot be explained purely by people knowingly deferring their state pension for a few years, nor purely by lack of entitlement. The gap between the total pensioner population and those receiving a retirement pension suggests a further factor is at work.

This short paper attempts to quantify the unexplained shortfall and to consider what might be causing it. In short, we seek to solve the 'mystery of the missing pensioners'.

1 Population estimates and numbers receiving state pensions

The Office for National Statistics publishes estimates of the population of Great Britain by single year of age and sex as at mid 2019¹. Meanwhile, the DWP makes available statistics on the number of people of each sex and at each age in Great Britain who are receiving a National Insurance retirement pension. We have used the DWP's 'Stat Xplore' website to derive comparable figures as at May 2019.

Two important factors to bear in mind when interpreting this data are:

- a) that state pension age was equalised at 65 for men and women in Autumn 2018 and gradually increased to 66 by Autumn 2020;
- b) that a new state pension system was introduced for those who reached state pension age after 5th April 2016; at that point, female state pension age was 63 and male state pension age was 65; this means that when looking at May 2019 data, men aged 68 and over will be on the 'old' system and women aged 66 and over will be on the 'old' system;

The charts which follow provide a simple comparison of these two sets of data for all those aged 65 and over in 2019.²

¹ ONS data for those aged 90 or over is combined in a single total, so we also provide DWP for this group taken as a whole

² Although not directly relevant to our research, the shape of both of these charts is perhaps rather surprising. However, those aged 73 in 2019 would have been born around 1946, and therefore the surge in numbers of those aged 72 and under reflects the 'post-war Baby Boom'.

Chart 1. GB population (ONS) and number of state pension recipients (DWP) by age – men

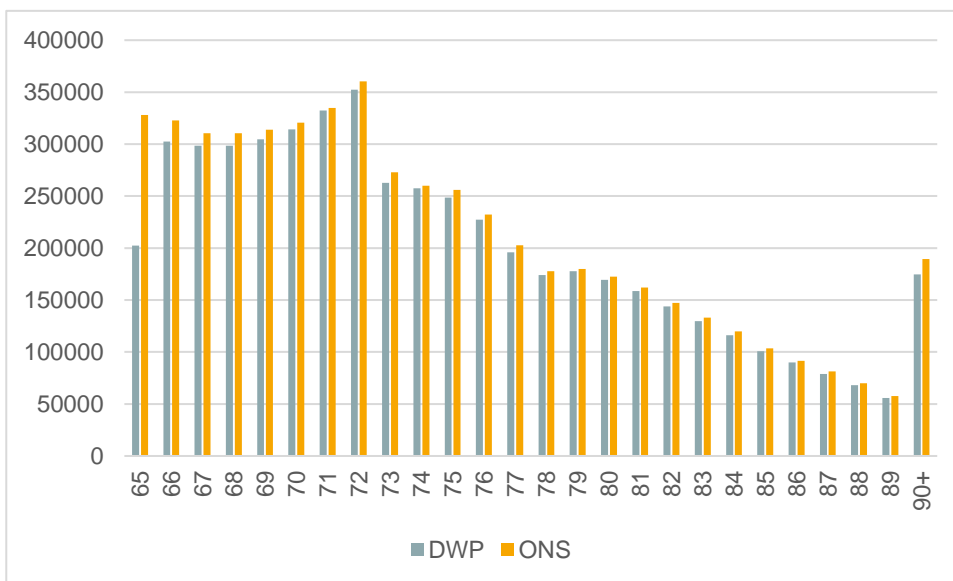
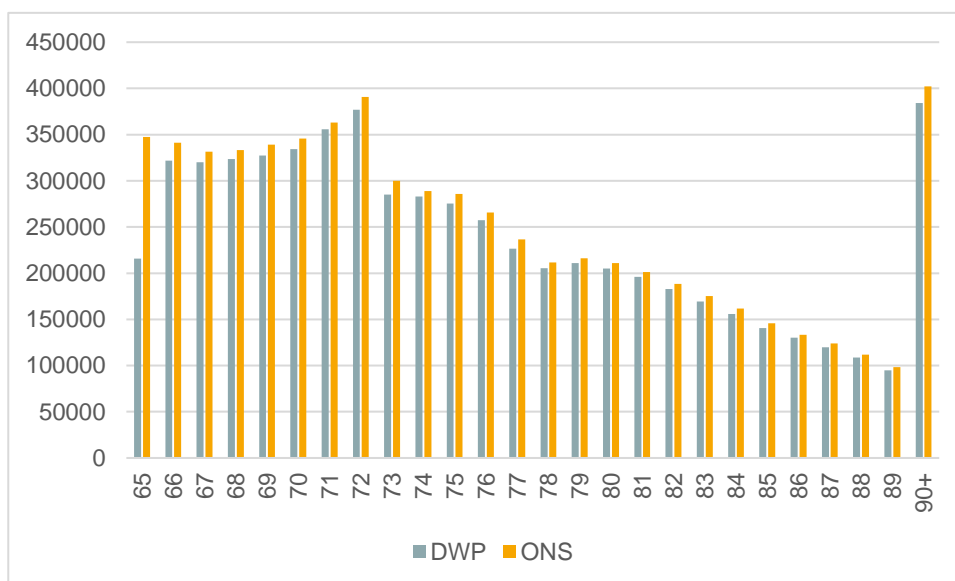


Chart 2. GB population (ONS) and number of state pension recipients (DWP) by age – women



As expected, for both men and women, there is a significant shortfall amongst those aged exactly 65 between the numbers receiving a state pension and those in the overall population. This is in part because some of those who had recently turned 65 would still have been under pension age at this point, and also because some people will have chosen to defer taking their state pension.

To try to remove both of these effects, we strip out of our analysis from now on anyone aged under 70 as at March 2019. Those left will all be (well) above state pension age and will have had nearly five years to claim their state pension. We repeat the above charts just for the 70+ age group.

Charts 3 and 4 repeat the analysis of Charts 1 and 2, but excluding those aged under 70.

Although the gaps between the pairs of bars for each age group may look relatively small, the absolute numbers are significant. For men, the total gap between the ONS population figure and

the DWP retirement pension figure just for those aged 70-plus is around 97,000 and for women around 155,000. In total, we are talking about around 250,000 people in their seventies and above in Great Britain drawing no state pension. In some cases this will be because they have zero entitlement or because they have deferred for an exceptionally long period of time beyond state pension age. But how likely is it that these two groups explain all of the shortfall?

Chart 3. GB population (ONS) and number of state pension recipients (DWP) by age – men aged 70+

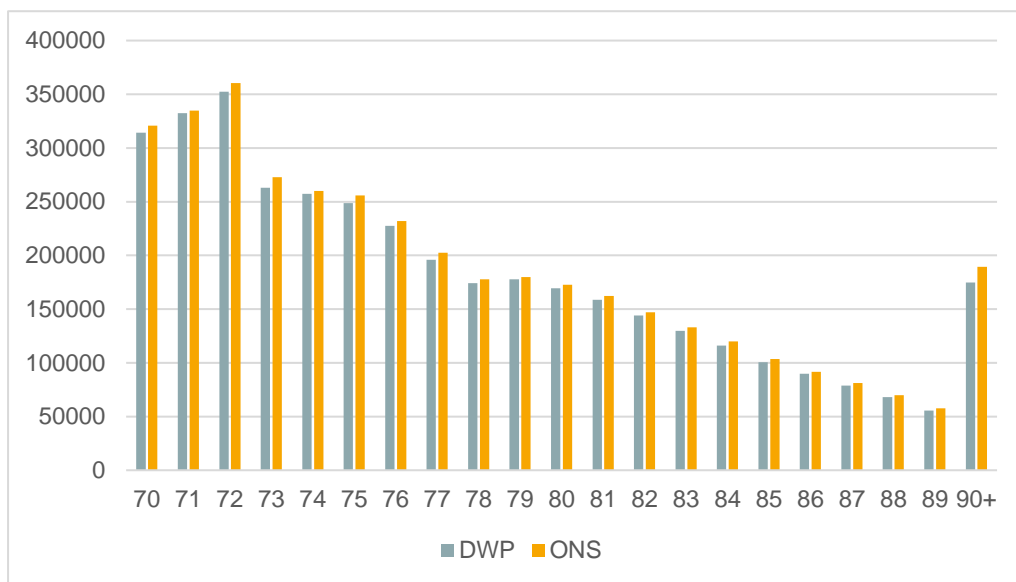
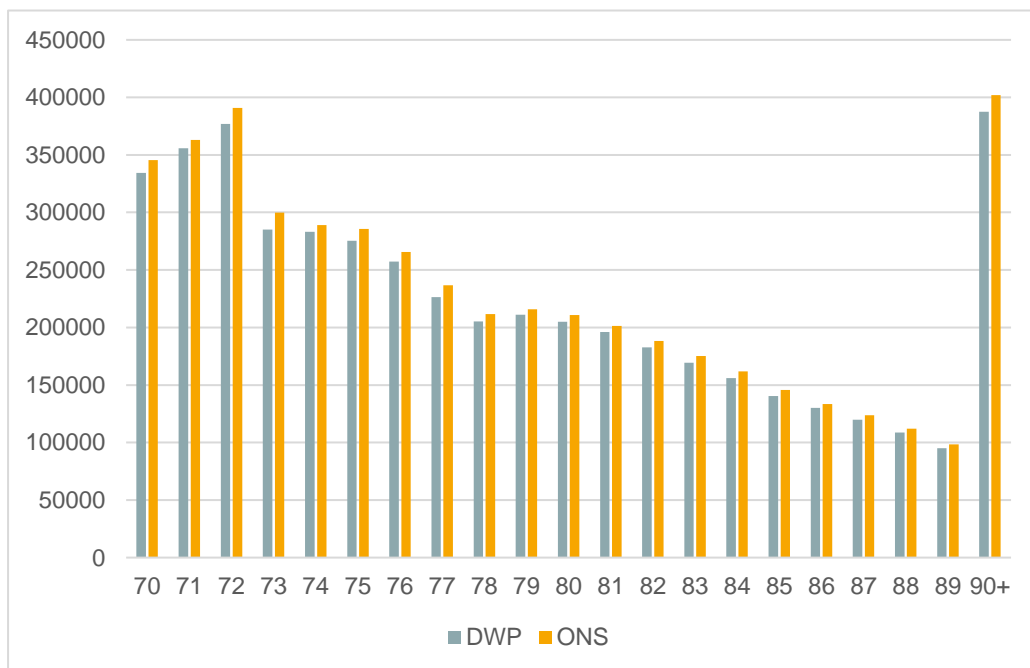


Chart 4. GB population (ONS) and number of state pension recipients (DWP) by age – women aged 70+



2a Potential explanations of the shortfall - Unusually long state pension deferral

It was very clear from Charts 1 and 2 that those just above pension age are less likely to have taken up their state pension. This could be, for example, that they are still in work and want to delay taking their pension for tax or other reasons.

Whilst starting Charts 3 and 4 at age 70 should remove most of this effect, there will naturally still be *some* people working on into their 70s and still deferring. So how likely is it that this explains a meaningful proportion of the quarter of a million gap we are trying to explain?

If ongoing deferral was still a major issue, we would expect (other things being equal) that the gap between the state pension population and the total population would decline with increasing age (on the basis that the likelihood of still being in work and/or deferring for any other reason would diminish with every passing year).

One way to test this is to look at the shortfall year-by-year as a percentage of the total population, and we show this in Charts 5 and 6, again separately for men and women.

Chart 5. State pensioner ‘shortfall’ as percentage of population by age – men aged 70+

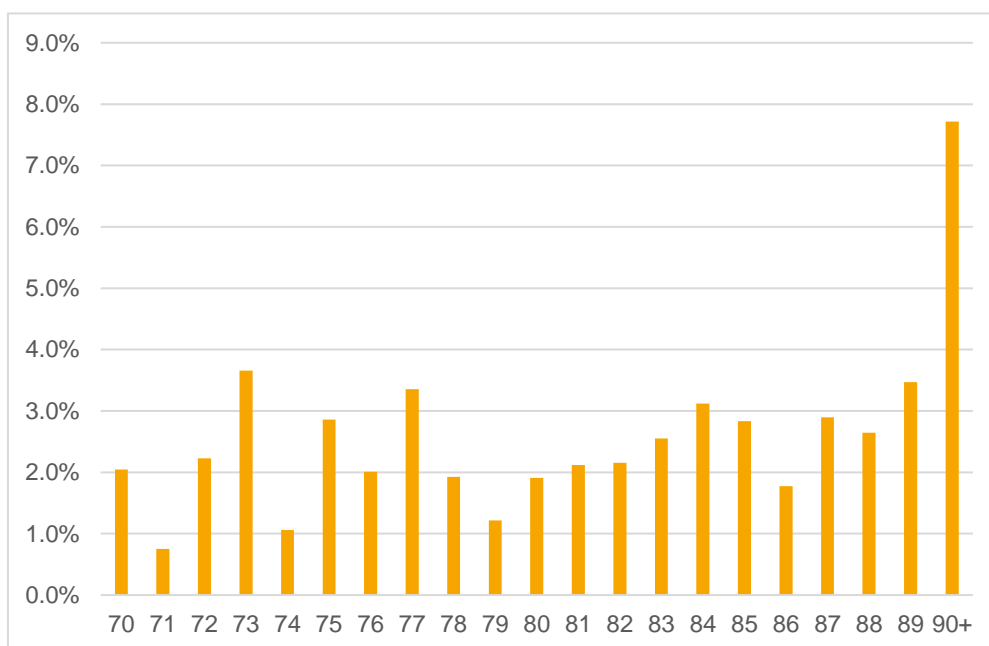
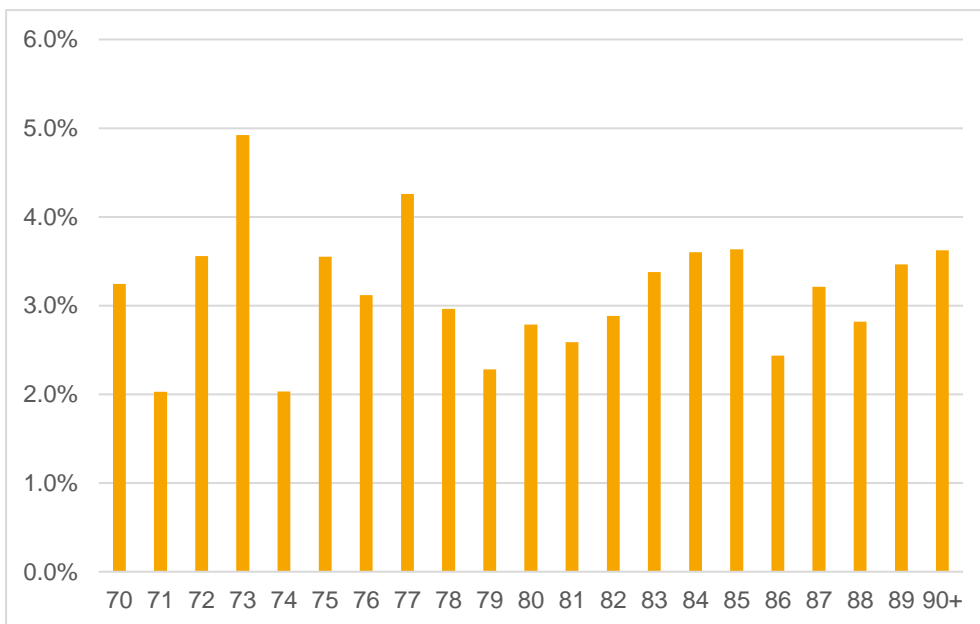


Chart 6. State pensioner ‘shortfall’ as percentage of population by age – women aged 70+



Ignoring men aged 90+ (where the data warrants separate investigation), the data underlying Chart 5 shows that at any given age the number of men receiving a state pension is around 2.3% short of the number of that age in the population as a whole, whilst Chart 6 shows that the equivalent shortfall for women is around 3.1%.

However, crucially, neither chart shows the sort of steady downward trend which would be expected if the shortfall was all about people deferring their state pensions for unusually long periods of time. For example, for men, the proportionate shortfall at age 76 is roughly the same as at age 70, and it seems implausible that deferral is playing the same role more than a decade after state pension age as it was five years after state pension age.

In short, whilst there is no doubt that there will be some long-term deferrers in these charts, there is clearly something else ‘going on’.

2b People being ineligible for any state pension – lack of contributions

Although the rules have changed over the years, the retirement pension remains a ‘contributory benefit’. The amount that you get is related to how much you put in, whether through paid contributions or through credits for things like bringing up children or caring for a disabled person.

For purposes of this paper however, what matters is not whether or not people are on a reduced pension but whether they have *any* entitlement at all.

Everyone in these charts reached state pension age under the ‘old’ state pension system which applied to those who reached pension age before 6th April 2016.

Prior to April 6th 2010, there was a requirement to have at least 25% in contribution record to qualify for any basic state pension. For women who needed 39 years for a full basic state pension, this meant that a minimum of 10 years was required to get anything other than zero in basic state pension in their own right. Since many married women of this generation paid a reduced ‘married woman’s’ rate of contributions which generated no state pension entitlement, it is to be expected that the proportion of women not getting any state pension is higher than that for men, and that is indeed what Charts 5 and 6 confirm.

One guide to how many women might be caught by this 25% rule is contained in a ‘post-legislative’ review of the Pensions Act 2007 (which changed the rules around minimum contribution requirements) which was published in January 2015³.

This found that around 1% of women in the 60-65 age group living in Britain in 2015 were getting less than 25% of the basic pension. But until 2010, women with that contribution history would have had zero basic pension entitlement, and the women in our charts did mostly retire before 2010. If so, potentially around 1% of women over 70 might have zero state pensions for this reason. This is broadly consistent with the difference in shortfalls shown in Chart 5 and Chart 6, where the female shortfall rate is 0.8% above the male shortfall rate.

However, we have so far been talking only about ‘basic’ state pension, whereas the women in our chart have zero state pension in total, including other elements of the system.

It is worth noting that it would take quite an extreme combination of circumstances for a woman who spent her life in the UK to end up with precisely zero in total state pension (which is the basis for appearing in Chart 6). This because although she might have a zero ‘basic’ state pension (by dint of failing the 25% test), she may have built up a few pounds of ‘graduated retirement benefit’ during the 1960s and early 1970s (especially if she worked before she married) and/or SERPS pension for any work post 1978 where she paid full NI contributions. This suggests that many of the women shown in Chart 6 may have come to the UK later in life and never made any contributions.

³ See: [Statistical Analysis to support the review of the Pensions Act 2007 \(publishing.service.gov.uk\)](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/428122/Statistical_Analysis_to_support_the_review_of_the_Pensions_Act_2007.pdf)

However, even for women who have no basic pension in their own right, the old state pension system had a safety net – a system of ‘derived’ rights based on the contributions of a husband or late husband. In brief:

- when the husband turned 65, she could claim a ‘Category BL’ state pension at 60% of her husband’s basic state pension rate;
- when the husband died, she could claim a ‘Category B’ state pension at 100% of her husband’s rates plus inherit a percentage (at least 50%) of his additional state pension;

For the women in Chart 6 to be *entitled* to zero pension this would imply that their husband (assuming he was aged at least 65), also had zero pension. If he had *any* basic state pension then she could have claimed 60% of his basic pension when he turned 65 and she would then no longer appear in our figures. We estimate the potential size of this group later in this report.

Finally, we should mention the issue of whether those with no contributions might still be ineligible to claim because of immigration rules which can mean someone is allowed to live in the UK only provided that they have ‘no recourse to public funds’. The gov.uk website is clear that this phrase would preclude people from getting low income benefits such as pension credit. But it says that it does not apply to ‘contributory’ benefits such as the retirement pension (see:

[https://www.gov.uk/government/publications/public-funds--2/public-](https://www.gov.uk/government/publications/public-funds--2/public-funds#:~:text=If%20you%20have%20a%20residence,are%20paid%20by%20the%20state.)

[funds#:~:text=If%20you%20have%20a%20residence,are%20paid%20by%20the%20state.](https://www.gov.uk/government/publications/public-funds--2/public-funds#:~:text=If%20you%20have%20a%20residence,are%20paid%20by%20the%20state.)) It is therefore not clear that even someone with ‘no recourse to public funds’ would be prevented from claiming either a Category BL pension (if her husband was entitled to a pension) or a Category D (non-contributory) pension for someone over 80.

2C What about the over 80s?

The argument that thousands of people in our charts are not getting state pensions because of contribution rules starts to look rather strange when we look at the rules for those who turn 80.

Under the 'old' state pension system there was a 'Category D' retirement pension where entitlement has *no* contribution test at all. Broadly speaking (and simplifying the rules slightly), it is only necessary to have been in the UK for ten years before the age of 80 to qualify. So even a woman who, for example, arrived in the UK at state pension age and never paid a penny in contributions (and whose husband never paid anything in either) would still qualify for a Category D pension at the age of 80.

It follows from this that if the 'missing women' getting no state pension was a contributions effect then at age 80 we would see a marked drop in the shortfall as 'contributions effects' drop out.

In fact, Chart 6 shows no effect at age 80.

This is a key finding. This suggests that we cannot simply assume that tens of thousands of women not getting state pension are missing out because of their own (or their spouse's) total lack of contributions, because they would all or mostly switch to a *non-contributory* pension at age 80. There must be something else going on.

2d People being ineligible for any state pension – ‘overlapping benefits’ and ‘incompatible benefits’

*One final feature of the benefit system which we should eliminate as a possible explanation is that these women (and some men) who are missing out are actually getting some other benefit *instead* of the state pension. If so, we should presumably be less concerned as long as they are getting *something*.*

As noted earlier, the Retirement Pension is a National Insurance benefit and there are rules which prevent people from receiving more than one National Insurance benefit at the same time. In this case receipt of one benefit is ‘**incompatible**’ with receipt of another.

These rules affect mainstream NI benefits such as Employment Support Allowance (ESA) and Jobseekers Allowance (JSA).

We lack reliable publicly available data on these combinations but one way to test is to see how far there are people aged 70+ drawing contributory benefits which could potentially be incompatible with state retirement pension.

The DWP ‘stat xplare’ tool only covers a limited range of benefits but suggests that the numbers of those aged 70 or more receiving ESA or JSA which could be incompatible with the Retirement Pension are tiny.

A separate issue is ‘**overlapping**’ benefits where receipt of one does not rule out receipt of another but where it can influence the amount payable and possibly reduce it to zero. Certain war disablement benefits and legacy benefits such as Severe Disablement Allowance (SDA) may come into this category.

‘Severe Disablement Allowance’ (SDA) is no longer available to new claimants but was a non-contributory sickness benefit which some people are still getting. The most recent readily available data suggests that in 2019 there was a total of around 19,000 people receiving SDA of whom around 14,400 were women aged 70+ and around 3,000 were men aged 70+. It seems reasonable to assume that some of this total group of 17,400 will be in our total shortfall figure of 250,000 if they have chosen to get SDA instead of retirement pension.

Likewise, for Carers Allowance (which ‘overlaps’ with the state pension) there are around 7,000 people (mostly women) aged 70-79 getting Carers Allowance, and this could explain why these people are not getting a Retirement Pension instead.

The ‘overlapping benefits’ rules here are fiendishly complex ([see here](#), for example) but we acknowledge that someone in receipt of certain benefits may be over pension age but receive those instead of a retirement pension.

However, it is also the case that the overlapping benefits rules may reduce *but not eliminate* any eligibility to retirement pension. For example, in the guide noted above, at para 17130 there is a case study of a war widow whose war widow's pension 'overlaps' with her retirement pension, but while this overlap reduces, it does not extinguish her retirement pension. Such a person would not be counted in our tally of people over pension age with *zero* state pension.

With regard to War Pensions, to get a sense of scale, we have looked at the latest War Pensions Statistics ([20200827 - WPS National Statistics Bulletin - O.pdf \(publishing.service.gov.uk\)](https://publishing.service.gov.uk/20200827-wps-national-statistics-bulletin-o.pdf)) which show that in 2020 there were around 94,000 war disablement pensioners in total, and around 13,500 war widows on pensions. Of these, around 49,000 and 11,900 respectively were aged 65 or over⁴.

Where these war pensioners were aged 70 or over and received war pension which extinguished their retirement pension because of overlapping benefit rules, they would show up in our shortfall figures, but would have other sources of income. However, as noted earlier, it is perfectly possible to receive both types of benefit at the same time (albeit at a reduced rate), so not all of these war pensioners would show up as zeros in our charts.

In short, we accept that amongst the 250,000 or so people aged 70 or above on zero state pension will be some who are in fact receiving an alternative benefit, possibly of equal or greater value, and who are therefore presumably not a particular cause for concern. However, based on the data available to us, we do not think that this is likely to explain a large part of the shortfall.

⁴ We do not know how many of these were aged 70+ and therefore potentially showing up in our charts.

2e What about means-tested benefits?

If people are drawing a zero state pension, we are not suggesting that they are living on 'thin air' – they must have some other source of income. One possibility is that they are on a low household income and claiming pension credit to bring them up to a minimum income. If so, it is possible that even if they claimed a Category D pension for the over 80s or a Category BL pension for a married woman, they would be no better off because this money would simply come off their pension credit.

However, although the existence of pension credit does provide a safety net for those who are getting zero state pension, there are still several groups for whom it matters that they have no state pension:

- a) People with low or zero individual income, but high enough household income not to be entitled to means-tested benefits; the classic example would be a wife on zero income but with a husband with enough state and private pension income to support them both; she would clearly benefit by claiming any state pension which she is due; people with income from other sources such as property could also be supporting themselves without claiming benefit and would improve their situation by claiming all of their state pension entitlement;
- b) People who *could* claim pension credit on the basis of low income but do not do so; DWP accepts that only 6 out of 10 of those entitled to Pension Credit actually take it up⁵, so there could well be people on zero state pensions who would be entitled to claim pension credit but do not do so for whatever reason; claiming their state pension entitlement would benefit this group;
- c) People on pension credit but who also receive the 'savings credit' element; in such cases an increase in state pension might reduce their pension credit but not on a pound-for-pound basis, leaving them better off overall;
- d) People whose pension credit is lower than the state pension they could get if they claimed what they are entitled to; for example, the average weekly pension credit payment as at August 2020 was around £64, with slightly lower average figures for the over 80s; although someone who claimed an £82.45 category D pension would wipe out their pension credit, then would still be better off over all (excluding the value of any 'passport' benefits such as free TV licences etc);

In summary, whilst it is no doubt true that some of those on zero state pensions are probably on pension credit and might not benefit even if they did get their full state pension entitlement, there are reasons to think that many of those on zero state pensions would still be better off overall if they were to make a claim.

⁵ See: [Income-related benefits: estimates of take-up in 2017 to 2018 \(publishing.service.gov.uk\)](https://publishing.service.gov.uk)

3 So, what is going on?

To recap:

- For men and women in their 70s and above, roughly 250,000 appear to be drawing zero state pension; the split is around 97,000 men and 155,000 women;
 - Whilst some of the shortfall is to be expected, none of the most obvious reasons seems to explain the level of the shortfall nor the (lack) of pattern by age; in particular:
 - Although these figures will no doubt include some who have actively chosen to defer their state pension, perhaps alongside working into their seventies, there is no sign that the shortfall drops off at older ages, which is what would be expected if deferrals are a significant factor;
- Although there is no doubt that some men and women have zero pension because of inadequate contribution records, there is no sign that this changes at age 80 when the state pension becomes non-contributory; there are also tens of thousands of women not getting any pension where there does not appear to be a 'matching' husband in the data also on zero pensions; to the extent that these are married women (or widows) such women ought in principle be able to draw a 'derived' pension based on their husband's non-zero pension;
- There are some reasons why people could draw a post-retirement benefit other than the retirement pension. There are vanishingly small numbers of people aged 70+ on ESA or Widowed Parents Allowance, but people continuing to receive Carers Allowance, Severe Disablement Allowance (SDA) or other disability benefits could explain some of the shortfall, but with less than 17,000 people over 70 receiving SDA in 2019 and around 7,000 receiving Carers Allowance, this could only be a small part of the overall picture.

All of this suggests that the most likely explanation for the pattern in our data and for the substantial shortfall in state pension receipt is people who **are** entitled to a state pension not claiming it. It seems likely that there are two particular groups where non take up is a problem⁶:

- Those aged 80 or above who are entitled to a Category D (non contributory) pension. The way that the system works is that if you have zero pension before you turn 80 you need to claim your Category D pension. Given the number of people **under** 80 not getting any state pension, it seems reasonable to assume that there is a steady inflow of people who turn 80 each year with no state pension entitlement up to that point and who **could** claim a Category D pension; however, the lack of any noticeable uptick in the data at age 80 implies a significant take-up problem – in a nutshell, very few of those not already in the system have heard of the Category D pension nor know that they need to apply for it;
- Those under 80, perhaps particularly wives, who are not claiming on their husband's record. There are probably two subgroups of interest here:

⁶ There is also a surprising lack of awareness of the need to 'claim' a state pension at all. Many people simply assume that if any pension is due it will automatically be put into payment at pension age. In most cases this is overcome by receipt of a 'warm up pack' some months before pension age which prompts a pension claim, but in cases where, for example, DWP does not hold an up-to-date address, the person close to pension age may not receive such a prompt and may not put in a claim.

- Women who paid the ‘married woman’s stamp’ and who have no state pension entitlement in their own right; as men could not pay the reduced rate, these women’s husbands will almost all have *some* state pension entitlement and therefore they could get something when he turned 65, but only if they claimed it (as the rules stood until April 2008);
- Women whose families migrated into the UK later in their working life; the women with zero state pension in their own right are most likely to have been those whose work was primarily in the family home; there is no particular reason to suppose that these women’s husbands had zero state pension entitlement; but they only get a ‘derived’ pension if they know to claim it.

With regard to this latter group, the following box gives a case study of a married women who was contacted by the author via the ‘This is Money’ website and who would show up in this category.

Case Study: Mrs W

Mrs W is in her early seventies and has a passport from an EU country. She and her husband have spent time living and working in various countries but they have lived in the UK for some time and her husband is drawing a UK state pension, having turned 65 about six years ago. Mrs W was drawing no state pension but when she contacted the Pension Service it became apparently that she could have been drawing a ‘married woman’s’ state pension based on her husband’s contributions for several years. As well as a receiving a lump sum running into thousands of pounds she now has an annual state pension of over £4,000 per year.

In terms of scale, the following might be reasonable assumptions:

a) The over 80s

Our charts show that, amongst those aged 80 and over, there is a shortfall of around 42,000 men and 65,000 women between the numbers getting a state pension and the total population in these age groups.

We did note earlier that there could be an issue of people receiving an ‘incompatible’ benefit such as Severe Disablement Allowance rather than retirement pension, but official figures suggest that just 5,000 SDA recipients are aged 80 or above.

Given the minimal requirements to receive the non-contributory Category D pension, we assume that **the large majority of these 107,000 would be entitled to a state pension if they claimed it.**

But the need to make a claim is vital.

The way that the Category D system worked is that those who reach eighty and are already on a pension should get an automatic uplift without the need for a further claim. But **those not previously on a pension when they turn eighty only get their Category D pension when they put in a claim**. In other words, from the DWP's perspective, the system is actually working as intended. Those who are over 80 and previously on a pension get an automatic uplift⁷, and those who were not previously on a pension can get one if they claim. But what has never before been revealed is the potential scale of non take-up – potentially around 100,000 people, potentially missing out on over £400m per year.

b) Women under 80 with husbands on state pension

As noted earlier, there is no doubt that some of the men and women in our charts are correctly on a zero pension because they have a wholly inadequate record of National Insurance Contributions. This could be, for example, because they have moved into the UK late in their working life.

However, for a married women to get a zero pension, she not only needs to have a very poor contribution record herself, she also needs to have a husband with no basic state pension either.

Looking at the under 80s in our charts, there is a shortfall of roughly 54,000 men and 93,000 women. If we take the extreme assumption that every single one of the 54,000 men with zero pension is matched by a spouse amongst our 93,000 women, this still leaves 39,000 'unmatched' women. We know that these will overwhelmingly be married women (as unmarried women are very unlikely to have very low contributions) and yet there is no 'available' husband with a zero pension to match them up with.

On this basis, we can assume that the bulk of these women *could* get a Category BL 'married woman's' pension based on their husband's contributions but only if they claimed it. Note that under current rules, they can claim this pension even if their husband has deferred taking his own pension.

With regard to these 39,000 women, it is possible that there is some overlap between this group and those covered by the DWP's state pension correction exercise. That exercise would cover women who should have been automatically moved onto a married woman's pension when their husband turned 65 but this never happened. This would apply where the husband turned 65 after 17th March 2008. We do not however know how many of these 39,000 women – currently on zero pensions – would be covered by that exercise. Of course, from the point of view of the women concerned, whether their zero pension is a result of official error or simply them not claiming, the effect is the same – they are missing out on a weekly pension of up to £82.45 and need to contact the DWP as a matter of urgency.

⁷ Although our recent research has highlighted the fact that tens of thousands of women were never actually automatically uprated at age 80, and DWP is currently checking its records to reimburse the women in this group.

4 Conclusion

It might be assumed that pretty much everyone in Britain over state pension age is a 'pensioner' and receiving a state pension. Although it is not mandatory to take a state pension at pension age, it would be reasonable to expect that by the time people turn 70, most people would be drawing any state pension to which they were entitled. However, our research suggests that amongst the population aged 70 and over there is a gap of around a quarter of a million between the GB population and the numbers receiving any state retirement pension.

There are good reasons why coverage would not be expected to be 100%:

- People deferring for exceptionally long periods, but who will eventually claim
- People with seriously deficient records of NI contributions in their own right, who have no state pension entitlement; this will be more of an issue for women (who could in the past effectively 'opt out' of the NI system as it affected their own state pension rights) and those who come in to the country later in life;

However, when we look at the data on this shortfall, there are several reasons why neither of these explanations seems to explain what is going on:

- The shortfall does not seem to diminish by age; if there was a major 'deferral effect' at work, then we would expect the shortfall to decline as people get further into older age but there is no sign of this;
- The old state pension system allowed women to claim a state pension based on their husband's contributions, so even those women with zero state pension rights could usually get a state pension on a 'derived' basis;
- Although migration no doubt plays a part in the figures, the UK operates a *non-contributory* ('Category D') state pension system for those aged over 80; broadly speaking, providing that they were in the UK by the age of 70, they can receive a flat rate pension at the age of 80 provided that they claim it, whether or not they ever made any NI contributions;

It is very hard not to conclude that there are significant numbers of people, perhaps particularly the over 80s and many married women, who could be getting a pension and who are not doing so.

We estimate that this could include:

- Around 100,000 people aged 80 or over who have never claimed a Category D 'non contributory' pension and who would satisfy the residence test if they did so; this group could be missing out on over £400m per year in state pensions;
- Around 39,000 women on nil state pensions but who have husbands on a state pension; some of these are being wrongly paid in error and DWP will pick them up, but others would need to make a claim to generate entitlement;

Based on the characteristics of those missing out, targeted publicity is needed to reach these groups including:

- The over 80s, who will often be known to local authorities, GPs and other public services;
- Those who have migrated to the UK later in life, some of whom will be from minority ethnic communities who could be reached through a variety of routes including religious and cultural networks and targeted media outlets, especially including non English language publications.

Without action on this front, potentially more than a hundred thousand eligible pensioners will continue to miss out on hundreds of millions of pounds in state pension rights.

Contact us

If you would like more information please contact your usual LCP adviser or one of our specialists below.



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