

GATEWAY TO
**GLOBAL
AGING
DATA**

g2aging.org

Gateway Policy Explorer: Retirement Series

United Kingdom

Survivor Old-Age Benefit Plan Details

1992-2020

Authors

David Knapp
Ah Reum Lee

Contributors

Carl Emmerson
Jinkook Lee
Maciej Lis[†]
Drystan Phillips
Kanghong Shao

Version: 2.1 (August 2023)

This project is funded by the National Institutes of Health, National Institute of Aging, RO1 AG030153.

Please cite as “Gateway to Global Aging Data (2024). *Gateway Policy Explorer: United Kingdom, Survivor Old-Age Benefit Plan Details, 1992-2020*, Version: 2.1 (August 2023), University of Southern California, Los Angeles. <https://doi.org/10.25553/gpe.ret.su.gbr>”

Preface

This document is intended for researchers who want to understand the evolution of policy or the policy in place at a particular point in time. This document is not intended for financial advice or to aid in decision-making. The authors have made significant effort to identify and collect historical information pertaining to these policies, to accurately represent these policies, and to communicate how policies may interact to determine legal requirements, eligibility for benefits, and/or benefits levels. The policies presented in this document focus on rules applicable to most individuals aged 50 and older from 1992. Many systems include special policies or alternative eligibility rules for specific groups. We encourage all users to complete their own review of literature in this area depending on the research questions they have in mind.

If you have feedback or questions or identify an error, please contact policy@g2aging.org.

Background — Gateway Policy Explorer: Retirement Series

The *Gateway Policy Explorer* (<http://g2aging.org/policy-explorer>) is part of the Gateway to Global Aging Data (<http://g2aging.org>) project. The *Retirement Series* captures historical policy that affects the birth cohorts of respondents in the surveys covered by the Gateway. It was motivated by the rapid evolution of policies affecting older people across the world. As the Health and Retirement Study (HRS) began in 1992 and many of the international network of studies (HRS-INS) cover more than a decade, understanding the policies in place at the time of the survey has become more demanding for researchers.

Why are we tracking past policy? Individuals make choices based on current policies and the outcomes we see today may reflect responses to past policies. When interpreting the survey responses of individuals, an understanding of the policy environment under which those individuals operate is critical. The collection of contextual information in the *Gateway Policy Explorer* aims to support researchers who want to understand or use policy changes in their research and provide context for longitudinal or cross-country differences. Over the period 2023–2026 the *Gateway Policy Explorer* will be expanded to include information on retirement, long-term care, education, and other policies affecting the life cycle.

The key dimensions to the *Gateway Policy Explorer: Retirement Series* are country and time. We prioritize data collection for each country based on its first interview wave and are continuing to expand our data collection back in time to 1992, the earliest survey date in the HRS-INS.

A separate document, like this one, is developed for each country and each broad category of policies covered in the *Gateway Policy Explorer: Retirement Series*.

Author and Contributor Disclaimers

† The opinions expressed here are those of authors and do not necessarily reflect the views of the OECD or of its member countries.

United Kingdom

Survivor Old-Age Benefits
Plan details 1992-2020 * †

The United Kingdom (UK) basic state pension system provides benefits to surviving spouses and civil partners with limited work histories based on a deceased's contribution history. Survivors may be eligible for benefits before and after they become age-eligible for their own old-age pension benefits. The UK pension systems underwent a number of major reforms between 1995 and 2014. Originally targeted primarily at widows, reforms in 1995 and 1999 expanded survivor benefits to cover widowers. Reforms to the broader system culminated in the creation of the flat-rate new state pension for individuals reaching the pension eligibility age after April 5, 2016. The new system is individual-based and so eliminates most survivor benefits after the survivor becomes age-eligible for the new state pension. However, the new system has made it easier for these individuals to qualify for their own benefits. The previous systems still exists for individuals reaching the pension eligibility age before April 6, 2016 and the previous systems still influence the computation of benefits in the new state pension based on entitlements accrued by the survivor and the their deceased spouse under the previous systems.

Key Dates

First law: 1908

Major changes since 1992: 1995, 1999, 2007, 2011, 2014

Contents

Chapter 1: Policy enacted 1992-1994	5
Overview	5
Eligibility	5
Benefits	6
Chapter 2: Policy enacted 1995-1998	9
Overview	9
Eligibility	9
Benefits	11
Chapter 3: Policy enacted 1999-2006	14
Overview	14
Eligibility	14
Benefits	17
Chapter 4: Policy enacted 2007-2010	20
Overview	20
Eligibility	20
Benefits	22
Chapter 5: Policy enacted 2011-2013	25
Overview	25
Eligibility	25
Benefits	27

* If you have questions or suggestions, please contact policy@g2aging.org.

† Detailed information and definitions are provided in tables, formulas and a glossary at the end of this document. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: "Alt" + "←"; In Adobe Acrobat on a MAC: "command" + "←"; In Preview on a MAC: "command" + "[".

Chapter 6: Policy enacted 2014-2020	30
Overview	30
Eligibility	31
Benefits	34
Tables and Formulas	38
Table 1: Definition of Working Life	38
Formula 1: Basic State Pension Benefit (Category A Formula) for Individuals Reaching SRA Before April 6, 2010	39
Table 2: Rules to Compute the Requisite Number of Years for Persons Reaching SRA or Dying Before April 6, 2010	39
Table 3: Weekly Full Rate for Basic State Pension Benefit (Category A Pension)	40
Formula 2: Basic State Pension Benefit (Category B/AB Formula)	41
Formula 3: Widow or Widow(er)'s Pension for Individuals Reaching SRA Before April 6, 2010	42
Table 4: Weekly Bereavement Benefit Rate	43
Formula 4: Contribution Record Adjustment Formula for Own Basic State Pension (Category A) Supplement	43
Formula 5: Delayed BSP Pension Benefit	44
Formula 6: Delayed ASP Pension Benefit	44
Table 5: Deferral Rate by Tax Year (Before April 6, 2016)	44
Table 6: Full Eligibility Age for Women Born Before April 6, 1955 (Effective 1995 – 2010)	45
Table 7: Inheritance of SERPS/S2P According to the Date the Deceased Reached or Would Have Reached SRA	46
Table 8: Full Eligibility Age for All Individuals Born After April 5, 1955 (Effective 2007 – 2010)	47
Table 9: Full Eligibility Age for Women Born Before December 6, 1953 (Effective 2011 – present)	48
Table 10: Full Eligibility Age for All Individuals Born After December 5, 1953 (Effective 2011 – 2013)	49
Formula 7: Basic State Pension Benefit (Category A Formula) for Individuals Reaching SRA After April 5, 2010	50
Formula 8: Widow or Widow(er)'s Pension for Individuals Reaching SRA After April 5, 2010	50
Table 11: Full Eligibility Age for All Individuals Born After December 5, 1953 (Effective 2014 – present)	51
Formula 9: nSP Benefit at SRA for Individuals Reaching SRA after April 5, 2016	52
Formula 10: Starting Amount for nSP	52
Table 12: Weekly Full Rate for New State Pension Benefit	52
Table 13: Deferral Rate by Tax Year (From April 6, 2016)	52
Sources	53
Glossary of terms	53
Version information	54
Additional resources	55

Chapter 1: Policy enacted 1992-1994

Overview

A number of benefit programs exist for surviving spouses depending on their own age and birth year as well as the age and birth year of their deceased spouse. During this time frame, most of these benefits were targeted at women married to men, although survivor benefits did exist for men eligible to claim the [Basic State Pension](#) at the time of their wife's death.

Benefits available once the survivor is age eligible for public old-age pension benefits

A widow who does not have enough qualifying years to be entitled to her own full [Basic State Pension \(BSP\)](#), also known as a Category A pension, may receive supplemental credits to their own contribution history based on their deceased spouse's contribution history or, alternatively, qualify for survivor benefits through one of the following systems:

- Category B pension based solely on her deceased husband's contribution history
- Category AB pension that combines their own partial Category A pension with the Category B pension they are entitled to

These systems are also available to widowers if their deceased wife died after becoming age eligible for the BSP. Additionally, widows are eligible to inherit some or all of the deceased's [Additional State Pension \(ASP\)](#). Divorced survivors may be eligible for supplemental credits to their own contribution history based on their deceased spouse's contribution history, but are not eligible for BSP Category B or AB pensions.

Benefits available before the survivor is age eligible for state old-age pension benefits

If at least age 45, a widow may be eligible for a lump-sum benefit at the time of her husband's death and a regular benefit lasting one year or for the duration she receives a Child Benefit (i.e., has a child under 16)

Eligibility

Are divorced widows or widowers entitled to benefits based on their ex-spouses contribution or earnings history? Answer: Yes

Age requirements to start benefits without penalty

- [Full eligibility age \(FEA\)](#)
Age 65 for men; Age 60 for women
- **Does FEA vary by sex?** Answer: Yes
- **Does FEA vary by birth year?** Answer: No

Requirements to be eligible to receive benefit

- **Widows and widowers married at time of spouse's death**
There are several possible benefits available to surviving spouses, each with different eligibility rules.

[Basic State Pension \(BSP\) Category B](#)

Survivors who are at least the [FEA](#) may be eligible for a Category B pension based on the contributions of their deceased spouse if they are not entitled to a BSP Category A pension based on their own [National Insurance contribution](#) history. Qualification conditions for surviving spouses differ by sex, the survivor's FEA, and the date the deceased reached their [SRA](#):

- Surviving wife if husband died before her FEA
A surviving wife is eligible for a BSP Category B pension at her FEA if the following conditions are satisfied:
 1. She has not remarried or formed a civil partnership before reaching her FEA¹
 2. She is entitled to a widow's pension or widowed mother's allowance immediately before reaching her FEA
- Surviving spouse if deceased spouse died after the survivor's FEA
A surviving spouse is eligible for a BSP Category B pension only if the deceased spouse was at least their [SRA](#) at the time of his death. This extends to surviving women whose deceased husband was less than the SRA at time of his death.

[BSP Category AB \(Composite pension\)](#)

A survivor with a reduced entitlement to their own BSP (Category A) pension due to insufficient qualifying years to be entitled to the full pension can increase their pension by combining it with a Category B pension. The eligibility requirements are the same as the BSP Category B pension. Divorced spouses do not qualify for a Category B/AB pension.

[Inheritance of \[Additional State Pension \\(ASP\\)\]\(#\) entitlement](#)

A widow satisfying the eligibility conditions for a BSP Category B pension may also be entitled to some or all of their deceased partner's ASP benefit.

Widow pensions before FEA

Widows are eligible for one of the following regular benefits² prior to the FEA if they satisfy the following conditions:

- Widow's pension (WP): Widows between the ages of 45 and their FEA without children
- Widowed mother's allowance (WMA): Widows with children that are receiving a Child Benefit for at least one child and the late husband was a parent of one of those children. The benefit lasts as long as she continues to receive a benefit for the late husband's children.

Additionally, the deceased must have paid [National Insurance contributions](#) for at least 25% of the working life. Working life is defined in [Table 1](#) (In the case of survivor benefits, the SRA is replaced by the tax year prior to death).

One-time bereavement benefits

Widows are eligible for lump sum benefits (known as the *widow's benefit*) paid following the death of a spouse if the widow was under age 60 or the deceased husband was not retired before death. Additionally, the deceased must have paid [National Insurance contributions](#) for at least 25% of the working years.

Own BSP (Category A) Supplement

If an individual does not have full entitlement to a BSP Category A pension based on their own contribution record, even after taking into account credits and [hyperref\[HRP\]](#)home responsibilities protection, the contributions of a deceased spouse may be used to "top-up" their benefit. The contribution record of a deceased spouse can be used if all the following conditions are met:

1. Claimant has been married
2. In respect of the tax years up to and including the year the marriage ended (through death, divorce, dissolution or annulment), the claimant does not satisfy the contribution conditions for a category A pension based on their own contributions
3. Claimant did not remarry before reaching the FEA

The contribution record of a former spouse cannot be used if the claimant had reached FEA before April 6, 1979 and the marriage ended before that date. If a claimant has had more than one marriage, then these provisions only apply to the last marriage.

Notes

- ¹ Women widowed and entitled to a category B pension based on their late husband's contribution record can continue to receive this category B pension even if they enter into a new marriage or civil partnership after reaching FEA.
- ² An earnings-related component is also paid along with WP/WMA based on husband's [ASP](#) entitlement.

• Divorced widows/widowers

Own BSP (Category A) Supplement

If an individual does not have full entitlement to a BSP Category A pension based on their own contribution record, even after taking into account credits and [hyperref\[HRP\]](#)home responsibilities protection, the contributions of a deceased spouse may be used to "top-up" their benefit. The contribution record of a deceased spouse can be used if all the following conditions are met:

1. Claimant has been married
2. In respect of the tax years up to and including the year the marriage ended (through death, divorce, dissolution or annulment), the claimant does not satisfy the contribution conditions for a category A pension based on their own contributions
3. Claimant did not remarry before reaching the FEA

The contribution record of a former spouse cannot be used if the claimant had reached FEA before April 6, 1979 and the marriage ended before that date. If a claimant has had more than one marriage, then these provisions only apply to the last marriage.

Alternative eligibility requirements that permit starting benefits early, but with a penalty

- Can an individual start benefits before FEA with penalty? Answer: Yes (Widow's Pension and Widowed Mother's Allowance only)

Benefits

- To receive a benefit, [does an individual have to claim it?](#) Answer: Yes
- To continue to receive a benefit, [does an individual have to remain qualified?](#) Answer: Yes

Payment type

- Payment options (i.e., Annuity, cash balance, or [lump sum](#)): Annuity and Lump Sum

Factors effecting computation of benefit entitlement

- **Does the formula for computing benefit entitlement differ by birth year?** Answer: Yes
- **Is the formula for computing benefit entitlement progressive?** Answer: Yes
- **Does the benefit entitlement depend on the individual's own contribution/work history?** Answer: Yes
- **Does the benefit entitlement depend on the contribution/work history of the individual's spouse?** Answer: Yes
- **Are future benefit entitlements adjusted for cost of living?** Answer: Yes
- **If so, what measure is used for adjustment?**

Annual benefit adjustments differ by benefit type and may depend on particular price indices (from the previous September). These are:

- **Basic state pension:** Retail price index
- **Additional state pension:** Retail price index
- **Widow's pension/Widowed Mother's Allowance:** Retail price index
- **Widow's benefit:** No adjustment

Benefit formula for claiming at FEA

Determination of survivor benefits differs by system —

Basic State Pension (BSP) Category B

The amount of Category B pension received is equal to 100% of the category A pension that the deceased husband would be eligible to receive. [Formula 1](#) details how to compute a Category A pension.

For detailed reference tables used in the calculation of BSP benefits, see:

- Required qualifying years based on length of working life: [Table 2](#)
- Working life based on birth date: [Table 1](#)
- BSP full rate by year: [Table 3](#)

BSP Category AB (Composite pension)

The AB pension is supplemented up to the level of Category B pension based on the spouse's contributions. Consequently, from the beneficiary's perspective, there is no difference in benefit levels. See [Formula 2](#) for how to calculate the supplemental portion of the benefit.

Inheritance of ASP entitlement

A survivor inherits 100% of their deceased spouse's ASP entitlement from [SERP](#) and this is combined with their own ASP entitlement. See the policy document *United Kingdom: Own Old-Age Benefits Plan Details* for the computation of an individual's own ASP entitlement. The combined ASP benefit is subject to a maximum limit. The maximum combined benefit cannot exceed the maximum ASP entitlement of a hypothetical individual who reached [FEA](#) at the time of the spouse's death (i.e., a person that contributed to SERP with earnings equal to 53 times the upper earning limit in every year of working life between tax year 1978 and the tax year prior to the spouse's death).

When the benefit is payable depends on the survivor's age and circumstance:

- If the survivor is over FEA when the spouse dies, the survivor is entitled to the spouse's ASP entitlement immediately
- If the surviving spouse is not over FEA but is claiming either the widowed mother's allowance or the widow's pension, then they are also entitled to the inherited ASP while receiving these allowances (they restart once the survivor claims their own state retirement pension).
- For all other survivors, the inherited ASP will become payable when they start to claim their own state retirement pension

If benefits are received before FEA, they are subject to the same reductions for claiming before age 55 as *widow or widower's pension before FEA*.

Widow's pension before FEA

The amount varies with the survivor's age when widowed or when the widowed mother's allowance ends, and with the deceased's number of contributions.¹ See [Formula 3](#) for computation details and [Table 4](#) for applicable rates. Amount and duration of benefit payment depend on benefit type:

- **Widow's Pension:** Paid for up to 52 weeks after the death. Equivalent to a BSP Category B benefit entitlement at FEA. Full-rate only paid for ages 55 and older.
- **Widowed Mother's Allowance:** Paid for the duration the surviving parent is eligible of the Child Benefit (typically for as long as children living with parent are under 16). The full-rate is supplemented based on number of children.

One-time bereavement benefits

£1,000

Own [Basic State Pension](#) (Category A) Supplement

If an individual has been married and, in any tax year up to and including the year in which the marriage ended, the individual does not satisfy the contribution requirements to accrue a qualifying year for BSP, then the contribution record of the deceased spouse may be able to be counted as the individual's contributions instead. For instance, if an individual's working life started during the marriage and the marriage ended before the individual reaches FEA, the individual's contribution record during the marriage can be supplemented by the spouse's qualifying years during the marriage. See [Formula 4](#) for how to compute the combined contribution record. The combined contribution record is used to calculate the individual's own BSP Category A benefit (See [Formula 1](#)).

Notes

¹ These allowances cease upon remarriage or cohabitation.

Adjustments for starting benefits before FEA (Early claiming or retirement)

- **Are benefits reduced for starting benefits before FEA?** Answer: Yes (Widow's Pension and Widowed Mother's Allowance only)
- **Is so, what is the [earliest eligibility](#)?**
Age 45 (widow's pension, widowed mother's allowance and inherited [ASP](#) benefits only)
- **Adjustment formula**
The Widow's Pension and Widowed Mother's Allowance are reduced by 7% for each year before age 55. See [Formula 3](#) for details.

Adjustments for starting benefits after FEA (Delayed claiming or retirement)

- **Are benefits increased for starting benefits after FEA?** Answer: Yes
- **If so, what is the [latest claiming age](#) where benefits are adjusted?** Answer: Five years after the [FEA](#)
- **Adjustment formula**

Some benefit systems, namely the [Basic State Pension \(BSP\)](#) and the [Additional State Pension \(ASP\)](#) systems, provide permanent benefit increases if a beneficiary delays starting benefits until after their [FEA](#) —

[Basic State Pension](#) (BSP - Any Category)

An individual can increase their BSP benefit if the start of benefits is deferred past the beneficiary's [FEA](#).¹ Rate for benefits increases from deferral are expressed as a fraction of weekly pension income. See [Formula 5](#) for how these rates affect the benefit paid. If the deceased was entitled to increases in their BSP from delayed claiming, then the survivor is also entitled to this increases. If the survivor delays claiming their BSP (Category B/AB) pension, then are also eligible for the increases to BSP (Category B/AB) benefit.

Alternatively, beneficiaries delaying for 12 months or more may receive a one-time lump sum payment (see section on *Benefit: Lump Sum Payment* for details).

[Additional State Pension](#)

An individual can increase their ASP by delaying the start of benefits until after the [FEA](#). The deferral rates and conditions that apply are the same as for the BSP. See [Formula 6](#) for how these rates affect the benefit paid.

The applicable rates are the same across pension systems, but vary by [FEA](#). See [Table 5](#).

Notes

¹ Individuals are not entitled to any extra pension rights for periods during which they are deferring their state pension and claiming any of the following:

- * carer's allowance
- * employment support allowance
- * any state pension
- * severe disablement allowance
- * unemployment supplement
- * widow's pension or widowed mother's allowance

Adjustments for starting benefits and continuing to work (Earnings Test)

- **Are benefits reduced or eliminated while working?** Answer: No

Chapter 2: Policy enacted 1995-1998

Policy change in 1995

The [Pensions Act 1995](#), enacted July 19, 1995, made the following changes to survivor benefits:

- Gradually increased the state pension age for women from 60 to 65 so that it would match men's state pension age by April 2020
- Expanded eligibility of [BSP](#) Category B benefits to include surviving husbands if the wife dies before her [SRA](#) and if the surviving husband was born on or after April 6, 1945

Overview

A number of benefit programs exist for surviving spouses depending on their own age and birth year as well as the age and birth year of their deceased spouse. During this time frame, benefits available upon reaching the eligibility age for the [Basic State Pension](#) were expanded to include men married to women where previously most benefits were aimed at women married to men.

Benefits available once the survivor is age eligible for public old-age pension benefits

A widow or widower who does not have enough qualifying years to be entitled to their own full [Basic State Pension \(BSP\)](#), also known as a Category A pension, may receive supplemental credits to their own contribution history based on their deceased spouse's contribution history. Alternatively, a widow or widower (if born after April 5, 1945) who does not have enough qualifying years to be entitled to their own full BSP may qualify for survivor benefits through one of the following systems:

- Category B pension based solely on her deceased spouse's contribution history
- Category AB pension that combines their own partial Category A pension with the Category B pension they are entitled to

These systems are also available to widowers if their deceased wife died after becoming age eligible for the BSP. Additionally, widows are eligible to inherit some or all of the deceased's [Additional State Pension \(ASP\)](#). Divorced survivors may be eligible for supplemental credits to their own contribution history based on their deceased spouse's contribution history, but are not eligible for BSP Category B or AB pensions.

Benefits available before the survivor is age eligible for state old-age pension benefits

If at least age 45, a widow may be eligible for a lump-sum benefit at the time of her husband's death and a regular benefit lasting one year or for the duration she receives a Child Benefit (i.e., has a child under 16)

Eligibility

Are divorced widows or widowers entitled to benefits based on their ex-spouses contribution or earnings history? Answer: Yes

Age requirements to start benefits without penalty

- **Full eligibility age (FEA)**
Age 65 for men; Age 60 for women born before April 6, 1950 and gradually increasing to age 65 for women born after April 5, 1955
- **Does FEA vary by sex?** Answer: Yes
- **Does FEA vary by birth year?** Answer: Yes
- **Details by birth year:** For women, [Table 6](#) provides details.

Requirements to be eligible to receive benefit

- **Widows and widowers married at time of spouse's death**

There are several possible benefits available to surviving spouses, each with different eligibility rules.

[Basic State Pension \(BSP\)](#) Category B

Survivors who are at least the [FEA](#) may be eligible for a Category B pension based on the contributions of their deceased spouse if they are not entitled to a BSP Category A pension based on their own [National Insurance contribution](#) history. Qualification conditions for surviving spouses differ by sex, the survivor's FEA, and the date the deceased reached their [SRA](#):

- Surviving wife if husband died before her FEA

A surviving wife is eligible for a BSP Category B pension at her FEA if the following conditions are satisfied:

1. She has not remarried or formed a civil partnership before reaching her FEA¹
2. She is entitled to a widow's pension or widowed mother's allowance immediately before reaching her FEA

- Surviving husband if wife died before his FEA

A surviving husband is eligible for a BSP Category B pension at his FEA if the following conditions are satisfied:

1. He has not remarried or formed a civil partnership before reaching his FEA
2. He was between age 45 and the FEA when his wife died (or between age 40 and FEA if he was bereaved before April 11, 1988)
3. He had children when he became a widower and he ceased to be entitled to child benefits for those children between age 45 and the FEA (or between age 40 and FEA if he was bereaved before April 11, 1988)
4. He was born after April 5, 1945

- Surviving spouse if deceased spouse died after the survivor's FEA

A surviving spouse is eligible for a BSP Category B pension only if the deceased spouse was at least their SRA at the time of his death. This extends to surviving women whose deceased husband was less than the SRA at time of his death.

BSP Category AB (Composite pension)

A survivor with a reduced entitlement to their own BSP (Category A) pension due to insufficient qualifying years to be entitled to the full pension can increase their pension by combining it with a Category B pension. The eligibility requirements are the same as the BSP Category B pension. Divorced spouses do not qualify for a Category B/AB pension.

Inheritance of [Additional State Pension \(ASP\)](#) entitlement

A widow, widower or surviving civil partner satisfying the eligibility conditions for a BSP Category B pension may also be entitled to some or all of their deceased partner's ASP benefit.

Widow pensions before [FEA](#)

Widows are eligible for one of the following regular benefits² prior to the FEA if they satisfy the following conditions:

- Widow's pension (WP): Widows between the ages of 45 and their FEA without children
- Widowed mother's allowance (WMA): Widows with children that are receiving a Child Benefit for at least one child and the late husband was a parent of one of those children. The benefit lasts as long as she continues to receive a benefit for the late husband's children.

Additionally, the deceased must have paid [National Insurance contributions](#) for at least 25% of the working life. Working life is defined in [Table 1](#) (In the case of survivor benefits, the SRA is replaced by the tax year prior to death).

One-time bereavement benefits

Widows are eligible for lump sum benefits (known as the *widow's benefit*) paid following the death of a spouse if the widow was under age 60 or the deceased husband was not retired before death. Additionally, the deceased must have paid [National Insurance contributions](#) for at least 25% of the working years.

Own BSP (Category A) Supplement

If an individual does not have full entitlement to a BSP Category A pension based on their own contribution record, even after taking into account credits and [hyperref\[HRP\]](#)home responsibilities protection, the contributions of a deceased spouse may be used to "top-up" their benefit. The contribution record of a deceased spouse can be used if all the following conditions are met:

1. Claimant has been married
2. In respect of the tax years up to and including the year the marriage ended (through death, divorce, dissolution or annulment), the claimant does not satisfy the contribution conditions for a category A pension based on their own contributions
3. Claimant did not remarry before reaching the FEA

The contribution record of a former spouse cannot be used if the claimant had reached SRA before April 6, 1979 and the marriage ended before that date. If a claimant has had more than one marriage, then these provisions only apply to the last marriage.

Notes

- ¹ Women widowed and entitled to a category B pension based on their late husband's contribution record can continue to receive this category B pension even if they enter into a new marriage or civil partnership after reaching FEA.
- ² An earnings-related component is also paid along with WP/WMA based on husband's [ASP](#) entitlement.

• **Divorced widows/widowers**

Own [BSP](#) (Category A) Supplement

If an individual does not have full entitlement to a BSP Category A pension based on their own contribution record, even after taking into account credits and [hyperref\[HRP\]](#)home responsibilities protection, the contributions of a deceased spouse may be

used to “top-up” their benefit. The contribution record of a deceased spouse can be used if all the following conditions are met:

1. Claimant has been married
2. In respect of the tax years up to and including the year the marriage ended (through death, divorce, dissolution or annulment), the claimant does not satisfy the contribution conditions for a category A pension based on their own contributions
3. Claimant did not remarry before reaching the [FEA](#)

The contribution record of a former spouse cannot be used if the claimant had reached FEA before April 6, 1979 and the marriage ended before that date. If a claimant has had more than one marriage, then these provisions only apply to the last marriage.

Alternative eligibility requirements that permit starting benefits early, but with a penalty

- **Can an individual start benefits before FEA with penalty?** Answer: Yes (Widow’s Pension and Widowed Mother’s Allowance only)

Benefits

- **To receive a benefit, does an individual have to claim it?** Answer: Yes
- **To continue to receive a benefit, does an individual have to remain qualified?** Answer: Yes

Payment type

- **Payment options (i.e., Annuity, cash balance, or lump sum):** Annuity and Lump Sum

Factors effecting computation of benefit entitlement

- **Does the formula for computing benefit entitlement differ by birth year?** Answer: Yes
- **Is the formula for computing benefit entitlement progressive?** Answer: Yes
- **Does the benefit entitlement depend on the individual’s own contribution/work history?** Answer: Yes
- **Does the benefit entitlement depend on the contribution/work history of the individual’s spouse?** Answer: Yes
- **Are future benefit entitlements adjusted for cost of living?** Answer: Yes
- **If so, what measure is used for adjustment?**

Annual benefit adjustments differ by benefit type and may depend on particular price indices (from the previous September). These are:

- **Basic state pension:** Retail price index
- **Additional state pension:** Retail price index
- **Widow’s pension/Widowed Mother’s Allowance:** Retail price index
- **Widow’s benefit:** No adjustment

Benefit formula for claiming at FEA

Determination of survivor benefits differs by system —

Basic State Pension (BSP) Category B

The amount of Category B pension received is equal to 100% of the category A pension that the deceased spouse would be eligible to receive. [Formula 1](#) details how to compute a Category A pension.

For detailed reference tables used in the calculation of BSP benefits, see:

- Required qualifying years based on length of working life: [Table 2](#)
- Working life based on birth date: [Table 1](#)
- BSP full rate by year: [Table 3](#)

BSP Category AB (Composite pension)

The AB pension is supplemented up to the level of Category B pension based on the spouse’s contributions. Consequently, from the beneficiary’s perspective, there is no difference in benefit levels. See [Formula 2](#) for how to calculate the supplemental portion of the benefit.

Inheritance of ASP entitlement

A survivor inherits 100% of their deceased spouse’s ASP entitlement from [SERP](#) and this is combined with their own ASP entitlement. See the policy document *United Kingdom: Own Old-Age Benefits Plan Details* for the computation of an individual’s own ASP entitlement. The combined ASP benefit is subject to a maximum limit. The maximum combined benefit cannot exceed the maximum

ASP entitlement of a hypothetical individual who reached [FEA](#) at the time of the spouse's death (i.e., a person that contributed to SERP with earnings equal to 53 times the upper earning limit in every year of working life between tax year 1978 and the tax year prior to the spouse's death).

When the benefit is payable depends on the survivor's age and circumstance:

- If the survivor is over FEA when the spouse dies, the survivor is entitled to the spouse's ASP entitlement immediately
- If the surviving spouse is not over FEA but is claiming either the widowed mother's allowance or the widow's pension, then they are also entitled to the inherited ASP while receiving these allowances (they restart once the survivor claims their own state retirement pension).
- For all other survivors, the inherited ASP will become payable when they start to claim their own state retirement pension

If benefits are received before FEA, they are subject to the same reductions for claiming before age 55 as *widow or widower's pension before FEA*.

Widow's pension before [FEA](#)

The amount varies with the survivor's age when widowed or when the widowed mother's allowance ends, and with the deceased's number of contributions.¹ See [Formula 3](#) for computation details and [Table 4](#) for applicable rates. Amount and duration of benefit payment depend on benefit type:

- **Widow's Pension:** Paid for up to 52 weeks after the death. Equivalent to a BSP Category B benefit entitlement at FEA. Full-rate only paid for ages 55 and older.
- **Widowed Mother's Allowance:** Paid for the duration the surviving parent is eligible of the Child Benefit (typically for as long as children living with parent are under 16). The full-rate is supplemented based on number of children.

One-time bereavement benefits

£1,000

Own [Basic State Pension](#) (Category A) Supplement

If an individual has been married and, in any tax year up to and including the year in which the marriage ended, the individual does not satisfy the contribution requirements to accrue a qualifying year for BSP, then the contribution record of the deceased spouse may be able to be counted as the individual's contributions instead. For instance, if an individual's working life started during the marriage and the marriage ended before the individual reaches FEA, the individual's contribution record during the marriage can be supplemented by the spouse's qualifying years during the marriage. See [Formula 4](#) for how to compute the combined contribution record. The combined contribution record is used to calculate the individual's own BSP Category A benefit (See [Formula 1](#)).

Notes

- ¹ These allowances cease upon remarriage or cohabitation.

Adjustments for starting benefits before FEA (Early claiming or retirement)

- **Are benefits reduced for starting benefits before FEA?** Answer: Yes (Widow's Pension and Widowed Mother's Allowance only)
- **Is so, what is the [earliest eligibility](#)?**
Age 45 (widow's pension, widowed mother's allowance and inherited [ASP](#) benefits only)
- **Adjustment formula**
The Widow's Pension and Widowed Mother's Allowance are reduced by 7% for each year before age 55. See [Formula 3](#) for details.

Adjustments for starting benefits after FEA (Delayed claiming or retirement)

- **Are benefits increased for starting benefits after FEA?** Answer: Yes
- **If so, what is the [latest claiming age](#) where benefits are adjusted?** Answer: Five years after the [FEA](#)
- **Adjustment formula**
Some benefit systems, namely the [Basic State Pension \(BSP\)](#) and the [Additional State Pension \(ASP\)](#) systems, provide permanent benefit increases if a beneficiary delays starting benefits until after their [FEA](#) —
[Basic State Pension \(BSP - Any Category\)](#)
An individual can increase their BSP benefit if the start of benefits is deferred past the beneficiary's [FEA](#).¹ Rate for benefits increases from deferral are expressed as a fraction of weekly pension income. See [Formula 5](#) for how these rates affect the benefit paid. If the deceased was entitled to increases in their BSP from delayed claiming, then the survivor is also entitled to this increases. If the survivor delays claiming their BSP (Category B/AB) pension, then are also eligible for the increases to BSP (Category B/AB) benefit.

Alternatively, beneficiaries delaying for 12 months or more may receive a one-time lump sum payment (see section on *Benefit: Lump Sum Payment for details*).

Additional State Pension

An individual can increase their ASP by delaying the start of benefits until after the FEA. The deferral rates and conditions that apply are the same as for the BSP. See [Formula 6](#) for how these rates affect the benefit paid.

The applicable rates are the same across pension systems, but vary by FEA. See [Table 5](#).

Notes

¹ Individuals are not entitled to any extra pension rights for periods during which they are deferring their state pension and claiming any of the following:

- * carer's allowance
- * employment support allowance
- * any state pension
- * severe disablement allowance
- * unemployment supplement
- * widow's pension or widowed mother's allowance

Adjustments for starting benefits and continuing to work (Earnings Test)

- **Are benefits reduced or eliminated while working?** Answer: No

Chapter 3: Policy enacted 1999-2006

Policy change in 1999

The [Welfare Reform and Pension Act 1999](#), enacted November 11, 1999, made a number of substantive reforms to survivor benefits. Starting April 9, 2001:

- The widow's pension was replaced by the bereavement allowance
- the widow's benefit was replaced by the bereavement payment
- the widowed mother's allowance was broadened to become the widowed parent's allowance
- Sharing of [Additional State Pension \(ASP\)](#) entitlement was permitted in the case of divorce

Other changes during this period include:

- Starting April 6, 2002, annual benefit adjustments for all benefits except the [ASP](#) were changed to be the better of 2.5% and the annual change in the retail price index from the previous September
- Starting April 6, 2005, limits were removed on the increases to benefits for delaying the start of state pensions (both [BSP](#) and [ASP](#)) past the [SRA](#))
- Starting December 5, 2005, spouse and survivor benefit entitlements were extended to civil partnerships, including [home responsibilities protection](#) and for legally dissolved civil partnerships

Overview

A number of benefit programs exist for surviving spouses/partners depending on their own age and birth year as well as the age and birth year of their deceased spouse/partner. During this time frame, benefits available upon reaching the eligibility age for the [Basic State Pension](#) were expanded to include men married to women where previously most benefits were aimed at women married to men. Further, from December 5, 2005, benefits were expanded to include individuals in civil partnerships.

Benefits available once the survivor is age eligible for public old-age pension benefits

A widow, widower, or civil partner who does not have enough qualifying years to be entitled to their own full [Basic State Pension \(BSP\)](#), also known as a Category A pension, may receive supplemental credits to their own contribution history based on their deceased spouse/partner's contribution history. Alternatively, a widow, widower, or civil partner (if born after April 5, 1945) who does not have enough qualifying years to be entitled to their own full BSP may qualify for survivor benefits through one of the following systems:

- Category B pension based solely on her deceased spouse/partner's contribution history
- Category AB pension that combines their own partial Category A pension with the Category B pension they are entitled to

These systems are also available to widowers and civil partners if their deceased wife/partner died after becoming age eligible for the BSP. Additionally, widows are eligible to inherit some or all of the deceased's [Additional State Pension \(ASP\)](#). Divorced survivors or surviving partners from dissolved partnerships may be eligible for supplemental credits to their own contribution history based on their deceased spouse/partner's contribution history, but are not eligible for BSP Category B or AB pensions. Additionally, during this time it became possible for entitlements to the additional state pension to be split in divorce.

Benefits available before the survivor is age eligible for state old-age pension benefits

If at least age 45, a widow, widower or civil partner may be eligible for a lump-sum benefit at the time of their spouse/partner's death and a regular benefit lasting one year or for the duration they receive a Child Benefit (i.e., has a child under 16)

Eligibility

Are divorced widows or widowers entitled to benefits based on their ex-spouses contribution or earnings history? Answer: Yes

Age requirements to start benefits without penalty

- **Full eligibility age (FEA)**
Age 65 for men; Age 60 for women born before April 6, 1950 and gradually increasing to age 65 for women born after April 5, 1955
- **Does FEA vary by sex?** Answer: Yes
- **Does FEA vary by birth year?** Answer: Yes
- **Details by birth year:** For women, [Table 6](#) provides details.

Requirements to be eligible to receive benefit**• Widows and widowers married at time of spouse's death**

There are several possible benefits available to surviving spouses, each with different eligibility rules.

Basic State Pension (BSP) Category B

Survivors who are at least the FEA may be eligible for a Category B pension based on the contributions of their deceased spouse or civil partner (starting December 5, 2005) if they are not entitled to a BSP Category A pension based on their own [National Insurance contribution](#) history. Qualification conditions for surviving spouses or civil partners differ by sex, the survivor's FEA, and the date the deceased reached their SRA:

- Surviving wife if husband died before her FEA

A surviving wife is eligible for a BSP Category B pension at her FEA if the following conditions are satisfied:

- * Before April 9, 2001

1. She has not remarried or formed a civil partnership before reaching her FEA¹
2. She is entitled to a widow's pension or widowed mother's allowance immediately before reaching her SRA

- * On or after April 9, 2001

1. She has not remarried or formed a civil partnership before reaching her FEA
2. She is receiving the widowed parent's allowance immediately prior to reaching her FEA

- Surviving husband or civil partner if wife/partner died before the survivor's FEA

A surviving husband or civil partner (starting December 5, 2005) is eligible for a BSP Category B pension at his FEA if the following conditions are satisfied:

- * Before April 9, 2001

1. He has not remarried or formed a civil partnership before reaching his FEA
2. He was between age 45 and the FEA when his wife died (or between age 40 and FEA if he was bereaved before April 11, 1988)
3. He had children when he became a widower and he ceased to be entitled to child benefits for those children between age 45 and the FEA (or between age 40 and FEA if he was bereaved before April 11, 1988)
4. He was born after April 5, 1945

- * On or after April 9, 2001

1. The survivor did not remarry or form a civil partnership before reaching their FEA
2. The survivor was born after April 5, 1945
3. The survivor is receiving the widowed parent's allowance immediately prior to reaching their SRA

- Surviving spouse if deceased spouse died after the survivor's FEA

A surviving spouse or civil partner (starting December 5, 2005) is eligible for a BSP Category B pension only if the deceased spouse or civil partner was at least their SRA at the time of their death. This extends to surviving women whose deceased husband was less than the SRA at time of his death.

BSP Category AB (Composite pension)

A survivor with a reduced entitlement to their own BSP (Category A) pension due to insufficient qualifying years to be entitled to the full pension can increase their pension by combining it with a Category B pension. The eligibility requirements are the same as the BSP Category B pension. Divorced spouses do not qualify for a Category B/AB pension.

Inheritance of [Additional State Pension \(ASP\)](#) entitlement

A widow, widower or surviving civil partner satisfying the eligibility conditions for a BSP Category B pension may also be entitled to some or all of their deceased partner's ASP benefit. Additionally, on or after April 9, 2001, if a widow, widower or surviving civil partner was under their SRA when their spouse/partner died and was entitled to widowed parent's allowance when over the age of 45 but it had ceased before they reached FEA or received a bereavement allowance at any time before FEA, then they would be eligible to inherit their deceased spouse/partner's ASP despite not being eligible for a BSP Category B/AB benefit.

Surviving spouse/partner pensions before FEA

Before April 9, 2001, widows are eligible for one of the following regular benefits² prior to the FEA if they satisfy the following conditions:

- Widow's pension (WP): Widows between the ages of 45 and their FEA without children
- Widowed mother's allowance (WMA): Widows with children that are receiving a Child Benefit for at least one child and the late husband was a parent of one of those children. The benefit lasts as long as she continues to receive a benefit for the late husband's children.

On or after April 9, 2001, surviving spouses/partners are eligible for regular benefits² prior to the FEA if they satisfy the following conditions:

- Bereavement Allowance: Surviving spouses or partners (only after December 5, 2005) between the ages of 45 and their FEA without children
- Widowed parent's allowance: Surviving spouses or partners (only after December 5, 2005) with children. The surviving spouse/partner has to be receiving a Child Benefit for a child who was either their child or a child of their late spouse/partner. The benefit lasted as long as the children qualified the surviving parent for it.

Additionally, the deceased must have paid [National Insurance contributions](#) for at least 25% of the working life. Working life is defined in [Table 1](#) (In the case of survivor benefits, the SRA is replaced by the tax year prior to death).

One-time bereavement benefits

Before April 9, 2001, a widow is eligible for lump sum benefits paid following the death of a husband if:

- Widow's benefit: The widow was under age 60 or the deceased husband was not retired before death

On or after April 9, 2001, a surviving spouse/partner is eligible for lump sum benefits paid following the death of a spouse/partner if:

- Bereavement payment: The surviving spouse/partner is under their FEA or the deceased spouse did not claim the BSP category A pension prior to death

Additionally, the deceased must have paid [National Insurance contributions](#) for at least 25% of the working years.

Own [BSP](#) (Category A) Supplement

If an individual does not have full entitlement to a BSP Category A pension based on their own contribution record, even after taking into account credits and [hyperref\[HRP\]](#)home responsibilities protection, the contributions of a deceased spouse or civil partner (starting December 5, 2005) may be used to “top-up” their benefit. The contribution record of a deceased spouse/civil partner can be used if all the following conditions are met:

1. Claimant has been married (or in a civil partnership)
2. In respect of the tax years up to and including the year the marriage or civil partnership ended (through death, divorce, dissolution or annulment), the claimant does not satisfy the contribution conditions for a category A pension based on their own contributions
3. Claimant did not remarry (or form a new civil partnership) before reaching the FEA

The contribution record of a former spouse cannot be used if the claimant had reached FEA before April 6, 1979 and the marriage ended before that date. If a claimant has had more than one marriage or civil partnership, then these provisions only apply to the last marriage or civil partnership.

Notes

- ¹ Women widowed and entitled to a category B pension based on their late husband's contribution record can continue to receive this category B pension even if they enter into a new marriage or civil partnership after reaching FEA.
- ² An earnings-related component is also paid along with WP/WMA based on husband's [ASP](#) entitlement.

• **Divorced widows/widowers**

Own [BSP](#) (Category A) Supplement

If an individual does not have full entitlement to a BSP Category A pension based on their own contribution record, even after taking into account credits and [hyperref\[HRP\]](#)home responsibilities protection, the contributions of a deceased spouse may be used to “top-up” their benefit. The contribution record of a deceased spouse can be used if all the following conditions are met:

1. Claimant has been married or in a civil partnership (starting December 5, 2005)
2. In respect of the tax years up to and including the year the marriage ended (through death, divorce, dissolution or annulment), the claimant does not satisfy the contribution conditions for a category A pension based on their own contributions
3. Claimant did not remarry or form a new civil partnership before reaching the [FEA](#)

The contribution record of a former spouse cannot be used if the claimant had reached FEA before April 6, 1979 and the marriage ended before that date. If a claimant has had more than one marriage or partnership, then these provisions only apply to the last marriage/partnership.

Inheriting rights to [Additional State Pension](#)

Provisions were made in the Welfare Reform and Pensions Act 1999 for a claimant's additional pension from [State Earnings-Related Pension \(SERP\)](#) and/or [State Second Pension \(S2P\)](#) to be altered by divorce. This came into force from December 1, 2000. These entitlements were extended to the dissolution of civil partnerships from December 5, 2005. Sharing of SERP/S2P entitlements on divorce or dissolution of a civil partnership is possible but not compulsory. If two individuals divorce or dissolve their civil partnership, there is provision for a state scheme credit to be awarded to the individual with the lower SERP/S2P entitlement and

a state scheme debit to be taken from the individual with the higher entitlement. The amount transferred is fixed on the value of the additional pension the day before the agreement is reached, and only tax years before the year in which the agreement is reached are used when calculating entitlements.

Alternative eligibility requirements that permit starting benefits early, but with a penalty

- **Can an individual start benefits before FEA with penalty?** Answer: Yes, but only survivor pensions paid before [FEA](#) —Widow's Pension and Widowed Mother's Allowance

Benefits

- **To receive a benefit, does an individual have to claim it?** Answer: Yes
- **To continue to receive a benefit, does an individual have to remain qualified?** Answer: Yes

Payment type

- **Payment options (i.e., Annuity, cash balance, or lump sum):** Annuity and Lump Sum

Factors effecting computation of benefit entitlement

- **Does the formula for computing benefit entitlement differ by birth year?** Answer: Yes
- **Is the formula for computing benefit entitlement progressive?** Answer: Yes
- **Does the benefit entitlement depend on the individual's own contribution/work history?** Answer: Yes
- **Does the benefit entitlement depend on the contribution/work history of the individual's spouse?** Answer: Yes
- **Are future benefit entitlements adjusted for cost of living?** Answer: Yes
- **If so, what measure is used for adjustment?**

Annual benefit adjustments differ by benefit type and may depend on particular price indices (from the previous September). These are:

- **Basic state pension:** Retail price index (before April 6, 2002); Best of 2.5% or the RPI (after April 5, 2002)
- **Additional state pension:** Retail price index
- **Widow's pension/Widowed Mother's Allowance/Bereavement Allowance/Widowed Parent's Allowance:** Retail price index (before April 6, 2002); Best of 2.5% or the RPI (after April 5, 2002)
- **Widow's benefit/Bereavement Payment:** No adjustment

Benefit formula for claiming at FEA

Determination of survivor benefits differs by system —

Basic State Pension (BSP) Category B

The amount of Category B pension received is equal to 100% of the category A pension that the deceased spouse or civil partner (after December 5, 2005) would be eligible to receive. [Formula 1](#) details how to compute a Category A pension.

For detailed reference tables used in the calculation of BSP benefits, see:

- Required qualifying years based on length of working life: [Table 2](#)
- Working life based on birth date: [Table 1](#)
- BSP full rate by year: [Table 3](#)

BSP Category AB (Composite pension)

The AB pension is supplemented up to the level of Category B pension based on the spouse's contributions. Consequently, from the beneficiary's perspective, there is no difference in benefit levels. See [Formula 2](#) for how to calculate the supplemental portion of the benefit.

Inheritance of ASP entitlement

A survivor inherits 50-100% of their deceased spouse's ASP entitlement from [SERP/S2P](#) and this is combined with their own ASP entitlement. See the policy document *United Kingdom: Own Old-Age Benefits Plan Details* for the computation of an individual's own ASP entitlement. The combined ASP benefit is subject to a maximum limit. The maximum combined benefit cannot exceed the maximum ASP entitlement of a hypothetical individual who reached [FEA](#) at the time of the spouse's death (i.e., a person that contributed to SERP with earnings equal to 53 times the upper earning limit in every year of working life between tax year 1978 and the tax year prior to the spouse's death). The amount of a deceased spouse or partner's SERP that is inherited depends on when the deceased died or when the deceased would have reached [SRA](#). For those who died prior to October 2002, their surviving widow or widower inherited 100% of the SERP entitlement of the deceased (subject to the limits on a maximum composite additional

pension described above) plus any increases resulting from deferral. For married individuals (and those in a civil partnership) whose partner died after October 2002 (December 2005 respectively), the amount of SERP that can be inherited depends on the tax year in which the late spouse (civil partner) reached or was due to reach SRA (see [Table 7](#)). For survivor's reaching FEA after October 5, 2010, 50% of SERP can be inherited. Only 50% of S2P can ever be inherited.

When the benefit is payable depends on the survivor's age and circumstance:

- If the survivor is over FEA when the spouse dies, the survivor is entitled to the spouse's ASP entitlement immediately
- If the surviving spouse is not over FEA but is claiming either the widowed mother's allowance, the widowed parent's allowance, the widow's pension or the bereavement allowance, then they are also entitled to the inherited ASP while receiving these allowances (they restart once the survivor claims their own state retirement pension)
- For all other survivors, the inherited ASP will become payable when they start to claim their own state retirement pension

If benefits are received before FEA, they are subject to the same reductions for claiming before age 55 as *widow or widower's pension before FEA*.

Widow's pension before [FEA](#)

The amount varies with the survivor's age when widowed or when the widowed mother's allowance ends, and with the deceased's number of contributions.¹ See [Formula 3](#) for computation details and [Table 4](#) for applicable rates. Amount and duration of benefit payment depend on benefit type:

- **Widow's Pension/Bereavement Allowance:** Paid for up to 52 weeks after the death. Equivalent to a BSP Category B benefit entitlement at FEA. Full-rate only paid for ages 55 and older.
- **Widowed Mother's Allowance/Widowed Parent's Allowance:** Paid for the duration the surviving parent is eligible of the Child Benefit (typically for as long as children living with parent are under 16). The full-rate is supplemented based on number of children.

One-time bereavement benefits

£2,000 (Bereavement payment)

Own [Basic State Pension](#) (Category A) Supplement

If an individual has been married or in a civil partnership (after December 5, 2005) and, in any tax year up to and including the year in which the marriage or civil partnership ended, the individual does not satisfy the contribution requirements to accrue a qualifying year for BSP, then the contribution record of the deceased spouse or civil partner may be able to be counted as the individual's contributions instead. For instance, if an individual's working life started during the marriage and the marriage ended before the individual reaches FEA, the individual's contribution record during the marriage can be supplemented by the spouse's qualifying years during the marriage. See [Formula 4](#) for how to compute the combined contribution record. The combined contribution record is used to calculate the individual's own BSP Category A benefit (See [Formula 1](#)).

Notes

- ¹ These allowances cease upon remarriage or cohabitation.

Adjustments for starting benefits before FEA (Early claiming or retirement)

- **Are benefits reduced for starting benefits before FEA?** Answer: Yes, but only survivor pensions paid before [FEA](#) —Widow's Pension and Widowed Mother's Allowance
- **Is so, what is the earliest eligibility?**
Age 45 (widow's pension, bereavement allowance, widowed mother's allowance, widowed parent's allowance, and inherited [ASP](#) benefits only)
- **Adjustment formula**
[Widow's pension before FEA](#)

The Widow's Pension and Widowed Mother's Allowance are reduced by 7% for each year before age 55. See [Formula 3](#) for details.

Adjustments for starting benefits after FEA (Delayed claiming or retirement)

- **Are benefits increased for starting benefits after FEA?** Answer: Yes
- **If so, what is the latest claiming age where benefits are adjusted?** Answer:
Before April 6, 2005
Five years after the [FEA](#)

From April 6, 2005

No limit on deferral

• Adjustment formula

Some benefit systems, namely the [Basic State Pension \(BSP\)](#) and the [Additional State Pension \(ASP\)](#) systems, provide permanent benefit increases if a beneficiary delays starting benefits until after their [FEA](#) —

[Basic State Pension \(BSP - Any Category\)](#)

An individual can increase their BSP benefit if the start of benefits is deferred past the beneficiary's [FEA](#).¹ Rate for benefits increases from deferral are expressed as a fraction of weekly pension income. See [Formula 5](#) for how these rates affect the benefit paid. If the deceased was entitled to increases in their BSP from delayed claiming, then the survivor is also entitled to this increases. If the survivor delays claiming their BSP (Category B/AB) pension, then are also eligible for the increases to BSP (Category B/AB) benefit.

Alternatively, beneficiaries delaying for 12 months or more may receive a one-time lump sum payment (see section on *Benefit: Lump Sum Payment for details*).

[Additional State Pension](#)

An individual can increase their ASP by delaying the start of benefits until after the FEA. The deferral rates and conditions that apply are the same as for the BSP. See [Formula 6](#) for how these rates affect the benefit paid.

The applicable rates are the same across pension systems, but vary by FEA. See [Table 5](#).

Notes

¹ Individuals are not entitled to any extra pension rights for periods during which they are deferring their state pension and claiming any of the following:

- * carer's allowance
- * employment support allowance
- * any state pension
- * severe disablement allowance
- * unemployment supplement
- * widow's pension or widowed mother's allowance

Adjustments for starting benefits and continuing to work (Earnings Test)

- **Are benefits reduced or eliminated while working?** Answer: No

Chapter 4: Policy enacted 2007-2010

Policy change in 2007

The [Pensions Act 2007](#), enacted July 26, 2007, made the following changes effective April 6, 2010:

- Established a gradual process for raising the [FEA](#) from 65 to 68 for individuals born after April 5, 1955
- Reduced the number of qualifying years for a full [BSP](#) to 30 years
- Reduced the minimum qualifying years for any BSP benefit to 1 year
- Eliminated [home responsibility protection](#) for care of children or a sick or disabled person and replaced these with National Insurance credits for these years
- Expanded inheritance of [ASP](#) to widowers and civil partners
- Annual benefit adjustments for the ASP are based on the consumer price index

Overview

A number of benefit programs exist for surviving spouses/partners depending on their own age and birth year as well as the age and birth year of their deceased spouse/partner. During this time frame, eligibility requirements for the basic state pension were reduced and inheritance rights for [additional state pensions](#) expanded to surviving husbands and partners.

Benefits available once the survivor is age eligible for public old-age pension benefits

A widow, widower, or civil partner who does not have enough qualifying years to be entitled to their own full [Basic State Pension \(BSP\)](#), also known as a Category A pension, may receive supplemental credits to their own contribution history based on their deceased spouse/partner's contribution history. Alternatively, a widow, widower, or civil partner (if born after April 5, 1945) who does not have enough qualifying years to be entitled to their own full BSP may qualify for survivor benefits through one of the following systems:

- Category B pension based solely on her deceased spouse/partner's contribution history
- Category AB pension that combines their own partial Category A pension with the Category B pension they are entitled to

These systems are also available to widowers and civil partners if their deceased wife/partner died after becoming age eligible for the BSP. Additionally, widows are eligible to inherit some or all of the deceased's [Additional State Pension \(ASP\)](#). Divorced survivors or surviving partners from dissolved partnerships may be eligible for supplemental credits to their own contribution history based on their deceased spouse/partner's contribution history, but are not eligible for BSP Category B or AB pensions. It is also possible for entitlements to the ASP to be split in divorce.

Benefits available before the survivor is age eligible for state old-age pension benefits

If at least age 45, a widow, widower or civil partner may be eligible for a lump-sum benefit at the time of their spouse/partner's death and a regular benefit lasting one year or for the duration they receive a Child Benefit (i.e., has a child under 16)

Eligibility

Are divorced widows or widowers entitled to benefits based on their ex-spouses contribution or earnings history? Answer: Yes

Age requirements to start benefits without penalty

- **Full eligibility age (FEA)**
Age 65 for men born before April 6, 1959 and gradually increasing to age 68 for men born after April 5, 1978; Age 60 for women born before April 6, 1950 and gradually increasing to age 68 for women born after April 5, 1978
- **Does FEA vary by sex?** Answer: Yes
- **Does FEA vary by birth year?** Answer: Yes
- **Details by birth year:** For women born before April 6, 1959, [Table 6](#) provides details. For men and women born after April 5, 1959, [Table 8](#) provides details.

Requirements to be eligible to receive benefit

- **Widows and widowers married at time of spouse's death**

There are several possible benefits available to surviving spouses, each with different eligibility rules.

[Basic State Pension \(BSP\)](#) Category B

Survivors who are at least the [FEA](#) may be eligible for a Category B pension based on the contributions of their deceased spouse or civil partner if they are not entitled to a BSP Category A pension based on their own [National Insurance contribution](#) history.

Qualification conditions for surviving spouses or civil partners differ by sex, the survivor's FEA, and the date the deceased reached their SRA:

- Surviving wife if husband died before her FEA

A surviving wife is eligible for a BSP Category B pension at her SRA if the following conditions are satisfied:

1. She has not remarried or formed a civil partnership before reaching her FEA¹
2. She is receiving the widowed parent's allowance immediately prior to reaching her FEA

- Surviving husband or civil partner if wife/partner died before the survivor's FEA

A surviving husband or civil partner is eligible for a BSP Category B pension at his FEA if the following conditions are satisfied:

1. The survivor did not remarry or form a civil partnership before reaching their FEA
2. The survivor was born after April 5, 1945
3. The survivor is receiving the widowed parent's allowance immediately prior to reaching their SRA

- Surviving spouse if deceased spouse died after the survivor's FEA

A surviving spouse or civil partner is eligible for a BSP Category B pension only if the deceased spouse or civil partner was at least their SRA at the time of their death. This extends to surviving women whose deceased husband was less than the SRA at time of his death. Additionally, if the surviving husband or civil partner reached FEA on or after April 6, 2010, then they may be entitled to a category B pension if they were bereaved after reaching FEA and their late wife/partner died before reaching SRA themselves.

BSP Category AB (Composite pension)

A survivor with a reduced entitlement to their own BSP (Category A) pension due to insufficient qualifying years to be entitled to the full pension can increase their pension by combining it with a Category B pension. The eligibility requirements are the same as the BSP Category B pension. Divorced spouses do not qualify for a Category B/AB pension.

Inheritance of Additional State Pension (ASP) entitlement

A widow, widower or surviving civil partner satisfying the eligibility conditions for a BSP Category B pension may also be entitled to some or all of their deceased partner's ASP benefit. Additionally, if a widow, widower or surviving civil partner was under their FEA when their spouse/partner died and was entitled to widowed parent's allowance when over the age of 45 but it had ceased before they reached FEA or received a bereavement allowance at any time before FEA, then they would be eligible to inherit their deceased spouse/partner's ASP despite not being eligible for a BSP Category B/AB benefit.

Surviving spouse/partner pensions before FEA

Surviving spouses/partners are eligible for regular benefits² prior to the FEA if they satisfy the following conditions:

- Bereavement Allowance: Surviving spouses or partners between the ages of 45 and their FEA without children
- Widowed parent's allowance: Surviving spouses or partners with children. The surviving spouse/partner has to be receiving a Child Benefit for a child who was either their child or a child of their late spouse/partner. The benefit lasts as long as the survivor continues to receive a Child Benefit for the late spouse/partner's children.

Additionally, the deceased must have paid [National Insurance contributions](#) for at least 25% of the working life. Working life is defined in [Table 1](#) (In the case of survivor benefits, the SRA is replaced by the tax year prior to death).

One-time bereavement benefits

A surviving spouse/partner is eligible for lump sum benefits paid following the death of a spouse/partner if:

- Bereavement payment: The surviving spouse/partner is under their FEA or the deceased spouse did not claim the BSP category A pension prior to death

Additionally, the deceased must have paid [National Insurance contributions](#) for at least 25% of the working years.

Own BSP (Category A) Supplement

If an individual does not have full entitlement to a BSP Category A pension based on their own contribution record, even after taking into account credits and hyperref[HRP]home responsibilities protection, the contributions of a deceased spouse or civil partner may be used to "top-up" their benefit. The contribution record of a deceased spouse/civil partner can be used if all the following conditions are met:

1. Claimant has been married (or in a civil partnership)
2. In respect of the tax years up to and including the year the marriage or civil partnership ended (through death, divorce, dissolution or annulment), the claimant does not satisfy the contribution conditions for a category A pension based on their own contributions
3. Claimant did not remarry (or form a new civil partnership) before reaching the FEA

The contribution record of a former spouse cannot be used if the claimant had reached FEA before April 6, 1979 and the marriage ended before that date. If a claimant has had more than one marriage or civil partnership, then these provisions only apply to the

last marriage or civil partnership.

Notes

- ¹ Women widowed before April 9, 2001 and entitled to a category B pension based on their late husband's contribution record can continue to receive this category B pension even if they enter into a new marriage or civil partnership after reaching FEA
- ² An earnings-related component is also paid along with WP/WMA based on husband's [ASP](#) entitlement.

• Divorced widows/widowers

Own [BSP](#) (Category A) Supplement

If an individual does not have full entitlement to a BSP Category A pension based on their own contribution record, even after taking into account credits and hyperref[HRP]home responsibilities protection, the contributions of a deceased spouse may be used to “top-up” their benefit. The contribution record of a deceased spouse can be used if all the following conditions are met:

1. Claimant has been married or in a civil partnership
2. In respect of the tax years up to and including the year the marriage ended (through death, divorce, dissolution or annulment), the claimant does not satisfy the contribution conditions for a category A pension based on their own contributions
3. Claimant did not remarry or form a new civil partnership before reaching the [FEA](#)

The contribution record of a former spouse cannot be used if the claimant had reached FEA before April 6, 1979 and the marriage ended before that date. If a claimant has had more than one marriage or partnership, then these provisions only apply to the last marriage/partnership.

Inheriting rights to [Additional State Pension](#)

A claimant's additional pension from [State Earnings-Related Pension \(SERP\)](#) and/or [State Second Pension \(S2P\)](#) can be altered by divorce or dissolution of a civil partnership. Sharing of SERP/S2P entitlements on divorce or dissolution of a civil partnership is possible but not compulsory. If two individuals divorce or dissolve their civil partnership, there is provision for a state scheme credit to be awarded to the individual with the lower SERP/S2P entitlement and a state scheme debit to be taken from the individual with the higher entitlement. The amount transferred is fixed on the value of the additional pension the day before the agreement is reached, and only tax years before the year in which the agreement is reached are used when calculating entitlements.

Alternative eligibility requirements that permit starting benefits early, but with a penalty

- **Can an individual start benefits before FEA with penalty?** Answer: Yes, but only survivor pensions paid before [FEA](#) —Widow's Pension, Bereavement Allowance, Widowed Mother's Allowance and Widowed Parent's Allowance

Benefits

- **To receive a benefit, [does an individual have to claim it?](#)** Answer: Yes
- **To continue to receive a benefit, [does an individual have to remain qualified?](#)** Answer: Yes

Payment type

- **Payment options (i.e., Annuity, cash balance, or [lump sum](#)):** Annuity and Lump Sum

Factors effecting computation of benefit entitlement

- **Does the formula for computing benefit entitlement differ by birth year?** Answer: Yes
- **Is the formula for computing benefit entitlement [progressive](#)?** Answer: Yes
- **Does the benefit entitlement depend on the individual's own contribution/work history?** Answer: Yes
- **Does the benefit entitlement depend on the contribution/work history of the individual's spouse?** Answer: Yes
- **Are future benefit entitlements adjusted for [cost of living](#)?** Answer: Yes
- **If so, what measure is used for adjustment?**

Annual benefit adjustments differ by benefit type and may depend on particular price indices (from the previous September). These are:

- [Basic state pension](#): Best of 2.5% or the RPI
- [Additional state pension](#): Retail price index (before April 6, 2010); Consumer price index (after April 5, 2010)
- Widow's pension/Widowed Mother's Allowance/Bereavement Allowance/Widowed Parent's Allowance: Best of 2.5% or the RPI
- Widow's benefit/Bereavement Payment: No adjustment

Benefit formula for claiming at FEA

Determination of survivor benefits differs by system —

Basic State Pension (BSP) Category B

The amount of Category B pension received is equal to 100% of the category A pension that the deceased spouse or civil partner would be eligible to receive. [Formula 1](#) details how to compute a Category A pension. If the survivor reached [FEA](#) before their deceased spouse's death, the rate used in the formula reflects the slightly lower widow's pension rate (see [Table 4](#)).

For detailed reference tables used in the calculation of BSP benefits, see:

- Required qualifying years based on length of working life: [Table 2](#)
- Working life based on birth date: [Table 1](#)
- BSP full rate by year: [Table 3](#)

BSP Category AB (Composite pension)

The AB pension is supplemented up to the level of Category B pension based on the spouse's contributions. Consequently, from the beneficiary's perspective, there is no difference in benefit levels. See [Formula 2](#) for how to calculate the supplemental portion of the benefit.

Inheritance of ASP entitlement

A survivor inherits 50-100% of their deceased spouse's ASP entitlement from [SERP/S2P](#) and this is combined with their own ASP entitlement. See the policy document *United Kingdom: Own Old-Age Benefits Plan Details* for the computation of an individual's own ASP entitlement. The combined ASP benefit is subject to a maximum limit. The maximum combined benefit cannot exceed the maximum ASP entitlement of a hypothetical individual who reached FEA at the time of the spouse's death (i.e., a person that contributed to SERP with earnings equal to 53 times the upper earning limit in every year of working life between tax year 1978 and the tax year prior to the spouse's death). The amount of a deceased spouse or partner's SERP that is inherited depends on when the deceased died or when the deceased would have reached [SRA](#). For those who died prior to October 2002, their surviving widow or widower inherited 100% of the SERP entitlement of the deceased (subject to the limits on a maximum composite additional pension described above) plus any increases resulting from deferral. For married individuals (and those in a civil partnership) whose partner died after October 2002 (December 2005 respectively), the amount of SERP that can be inherited depends on the tax year in which the late spouse (civil partner) reached or was due to reach [SRA](#) (see [Table 7](#)). For survivor's reaching FEA after October 5, 2010, 50% of SERP can be inherited. Only 50% of S2P can ever be inherited.

When the benefit is payable depends on the survivor's age and circumstance:

- If the survivor is over FEA when the spouse dies, the survivor is entitled to the spouse's ASP entitlement immediately
- If the surviving spouse is not over FEA but is claiming either the widowed mother's allowance, the widowed parent's allowance, the widow's pension or the bereavement allowance, then they are also entitled to the inherited ASP while receiving these allowances (they restart once the survivor claims their own state retirement pension)
- For all other survivors, the inherited ASP will become payable when they start to claim their own state retirement pension

If benefits are received before FEA, they are subject to the same reductions for claiming before age 55 as *widow or widower's pension before FEA*.

Widow's pension before [FEA](#)

The amount varies with the survivor's age when widowed or when the widowed mother's allowance ends, and with the deceased's number of contributions.¹ See [Formula 3](#) for computation details and [Table 4](#) for applicable rates. Amount and duration of benefit payment depend on benefit type:

- Widow's Pension/Bereavement Allowance: Paid for up to 52 weeks after the death. Equivalent to a BSP Category B benefit entitlement at [SRA](#). Full-rate only paid for ages 55 and older.
- Widowed Mother's Allowance/Widowed Parent's Allowance: Paid for the duration the surviving parent is eligible of the Child Benefit (typically for as long as children living with parent are under 16). The full-rate is supplemented based on number of children.

One-time bereavement benefits

£2,000 (Bereavement payment)

Own [Basic State Pension](#) (Category A) Supplement

If an individual has been married or in a civil partnership and, in any tax year up to and including the year in which the marriage or civil partnership ended, the individual does not satisfy the contribution requirements to accrue a qualifying year for BSP, then the

contribution record of the deceased spouse or civil partner may be able to be counted as the individual's contributions instead. For instance, if an individual's working life started during the marriage and the marriage ended before the individual reaches FEA, the individual's contribution record during the marriage can be supplemented by the spouse's qualifying years during the marriage. See [Formula 4](#) for how to compute the combined contribution record. The combined contribution record is used to calculate the individual's own BSP Category A benefit (See [Formula 1](#)).

Notes

- ¹ These allowances cease upon remarriage or cohabitation.

Adjustments for starting benefits before FEA (Early claiming or retirement)

- **Are benefits reduced for starting benefits before FEA?** Answer: Yes, but only survivor pensions paid before [FEA](#) —Widow's Pension, Bereavement Allowance, Widowed Mother's Allowance and Widowed Parent's Allowance
- **Is so, what is the earliest eligibility?**
Age 45 (widow's pension, bereavement allowance, widowed mother's allowance, widowed parent's allowance, and inherited [ASP](#) benefits only)
- **Adjustment formula**
Widow's pension before [FEA](#)
The Widow's Pension, Bereavement Allowance, Widowed Mother's Allowance, Widowed Parent's Allowance are reduced by 7% for each year before age 55. See [Formula 3](#) for details.

Adjustments for starting benefits after FEA (Delayed claiming or retirement)

- **Are benefits increased for starting benefits after FEA?** Answer: Yes
- **If so, what is the latest claiming age where benefits are adjusted?** Answer: No limit on deferral
- **Adjustment formula**
Some benefit systems, namely the [Basic State Pension \(BSP\)](#) and the [Additional State Pension \(ASP\)](#) systems, provide permanent benefit increases if a beneficiary delays starting benefits until after their [FEA](#) —
[Basic State Pension \(BSP - Any Category\)](#)
An individual can increase their BSP benefit if the start of benefits is deferred past the beneficiary's [FEA](#).¹ Rate for benefits increases from deferral are expressed as a fraction of weekly pension income. See [Formula 5](#) for how these rates affect the benefit paid. If the deceased was entitled to increases in their BSP from delayed claiming, then the survivor is also entitled to this increases. If the survivor delays claiming their BSP (Category B/AB) pension, then are also eligible for the increases to BSP (Category B/AB) benefit.

Alternatively, beneficiaries delaying for 12 months or more may receive a one-time lump sum payment (see section on *Benefit: Lump Sum Payment for details*).

[Additional State Pension](#)

An individual can increase their ASP by delaying the start of benefits until after the FEA. The deferral rates and conditions that apply are the same as for the BSP. See [Formula 6](#) for how these rates affect the benefit paid.

The applicable rates are the same across pension systems, but vary by FEA. See [Table 5](#).

Notes

- ¹ Individuals are not entitled to any extra pension rights for periods during which they are deferring their state pension and claiming any of the following:
- * carer's allowance
 - * employment support allowance
 - * any state pension
 - * severe disablement allowance
 - * unemployment supplement
 - * widow's pension or widowed mother's allowance

Adjustments for starting benefits and continuing to work (Earnings Test)

- **Are benefits reduced or eliminated while working?** Answer: No

Chapter 5: Policy enacted 2011-2013

Policy change in 2011

The [Pensions Act 2011](#), enacted November 3, 2011, accelerated the timetable for increasing women's [FEA](#) for women born after April 5, 1953 so that it reaches parity with men by December 6, 2018 and accelerated the increase in the FEA from 65 to 66 for individuals born after December 5, 1953 and before April 6, 1960.

Other changes during this period include:

- Starting April 6, 2011, annual benefit adjustments for [BSP](#) benefits were changed to be the better of consumer price index, earnings, or 2.5%. These changes were not applied to bereavement benefits, leading to differences between BSP and bereavement benefits starting in 2011.

Overview

A number of benefit programs exist for surviving spouses/partners depending on their own age and birth year as well as the age and birth year of their deceased spouse/partner. During this time frame, policy changes specific to survivors were limited.

Benefits available once the survivor is age eligible for public old-age pension benefits

A widow, widower, or civil partner who does not have enough qualifying years to be entitled to their own full [Basic State Pension \(BSP\)](#), also known as a Category A pension, may receive supplemental credits to their own contribution history based on their deceased spouse/partner's contribution history. Alternatively, a widow, widower, or civil partner (if born after April 5, 1945) who does not have enough qualifying years to be entitled to their own full BSP may qualify for survivor benefits through one of the following systems:

- Category B pension based solely on her deceased spouse/partner's contribution history
- Category AB pension that combines their own partial Category A pension with the Category B pension they are entitled to

These systems are also available to widowers and civil partners if their deceased wife/partner died after becoming age eligible for the BSP. Additionally, widows are eligible to inherit some or all of the deceased's [Additional State Pension \(ASP\)](#). Divorced survivors or surviving partners from dissolved partnerships may be eligible for supplemental credits to their own contribution history based on their deceased spouse/partner's contribution history, but are not eligible for BSP Category B or AB pensions. It is also possible for entitlements to the ASP to be split in divorce.

Benefits available before the survivor is age eligible for state old-age pension benefits

If at least age 45, a widow, widower or civil partner may be eligible for a lump-sum benefit at the time of their spouse/partner's death and a regular benefit lasting one year or for the duration they receive a Child Benefit (i.e., has a child under 16)

Eligibility

Are divorced widows or widowers entitled to benefits based on their ex-spouses contribution or earnings history? Answer: Yes

Age requirements to start benefits without penalty

- **Full eligibility age (FEA)**

Age 65 for men born before April 6, 1959 and gradually increasing to age 68 for men born after April 5, 1978; Age 60 for women born before April 6, 1950 and gradually increasing to age 68 for women born after April 5, 1978

- **Does FEA vary by sex?** Answer: Yes

- **Does FEA vary by birth year?** Answer: Yes

- **Details by birth year:** For women born before December 6, 1953, [Table 9](#) provides details. For men and women born after December 5, 1953, [Table 10](#) provides details for years 2011-2013.

Requirements to be eligible to receive benefit

- **Widows and widowers married at time of spouse's death**

There are several possible benefits available to surviving spouses, each with different eligibility rules.

[Basic State Pension \(BSP\) Category B](#)

Survivors who are at least the [FEA](#) may be eligible for a Category B pension based on the contributions of their deceased spouse or civil partner if they are not entitled to a BSP Category A pension based on their own [National Insurance contribution](#) history.

Qualification conditions for surviving spouses or civil partners differ by sex, the survivor's FEA, and the date the deceased reached their SRA:

- Surviving wife if husband died before her FEA

A surviving wife is eligible for a BSP Category B pension at her FEA if the following conditions are satisfied:

1. She has not remarried or formed a civil partnership before reaching her FEA¹
2. She is receiving the widowed parent's allowance immediately prior to reaching her FEA

- Surviving husband or civil partner if wife/partner died before the survivor's FEA

A surviving husband or civil partner is eligible for a BSP Category B pension at his FEA if the following conditions are satisfied:

1. The survivor did not remarry or form a civil partnership before reaching their FEA
2. The survivor was born after April 5, 1945
3. The survivor is receiving the widowed parent's allowance immediately prior to reaching their SRA

- Surviving spouse if deceased spouse died after the survivor's FEA

A surviving spouse or civil partner is eligible for a BSP Category B pension only if the deceased spouse or civil partner was at least their SRA at the time of their death. This extends to surviving women whose deceased husband was less than the SRA at time of his death. Additionally, if the surviving husband or civil partner reached FEA on or after April 6, 2010, then they may be entitled to a category B pension if they were bereaved after reaching FEA and their late wife/partner died before reaching SRA themselves.

BSP Category AB (Composite pension)

A survivor with a reduced entitlement to their own BSP (Category A) pension due to insufficient qualifying years to be entitled to the full pension can increase their pension by combining it with a Category B pension. The eligibility requirements are the same as the BSP Category B pension. Divorced spouses do not qualify for a Category B/AB pension.

Inheritance of Additional State Pension (ASP) entitlement

A widow, widower or surviving civil partner satisfying the eligibility conditions for a BSP Category B pension may also be entitled to some or all of their deceased partner's ASP benefit. Additionally, if a widow, widower or surviving civil partner was under their FEA when their spouse/partner died and was entitled to widowed parent's allowance when over the age of 45 but it had ceased before they reached FEA or received a bereavement allowance at any time before FEA, then they would be eligible to inherit their deceased spouse/partner's ASP despite not being eligible for a BSP Category B/AB benefit.

Surviving spouse/partner pensions before FEA

Surviving spouses/partners are eligible for regular benefits² prior to the FEA if they satisfy the following conditions:

- Bereavement Allowance: Surviving spouses or partners between the ages of 45 and their FEA without children
- Widowed parent's allowance: Surviving spouses or partners with children. The surviving spouse/partner has to be receiving a Child Benefit for a child who was either their child or a child of their late spouse/partner. The benefit lasts as long as the survivor continues to receive a Child Benefit for the late spouse/partner's children.

Additionally, the deceased must have paid [National Insurance contributions](#) for at least 25% of the working life. Working life is defined in [Table 1](#) (In the case of survivor benefits, the SRA is replaced by the tax year prior to death).

One-time bereavement benefits

A surviving spouse/partner is eligible for lump sum benefits paid following the death of a spouse/partner if:

- Bereavement payment: The surviving spouse/partner is under their FEA or the deceased spouse did not claim the BSP category A pension prior to death

Additionally, the deceased must have paid [National Insurance contributions](#) for at least 25% of the working years.

Own BSP (Category A) Supplement

If an individual does not have full entitlement to a BSP Category A pension based on their own contribution record, even after taking into account credits and hyperref[HRP]home responsibilities protection, the contributions of a deceased spouse or civil partner may be used to "top-up" their benefit. The contribution record of a deceased spouse/civil partner can be used if all the following conditions are met:

1. Claimant has been married (or in a civil partnership)
2. In respect of the tax years up to and including the year the marriage or civil partnership ended (through death, divorce, dissolution or annulment), the claimant does not satisfy the contribution conditions for a category A pension based on their own contributions
3. Claimant did not remarry (or form a new civil partnership) before reaching the FEA

The contribution record of a former spouse cannot be used if the claimant had reached FEA before April 6, 1979 and the marriage ended before that date. If a claimant has had more than one marriage or civil partnership, then these provisions only apply to the

last marriage or civil partnership.

Notes

- ¹ Women widowed before April 9, 2001 and entitled to a category B pension based on their late husband's contribution record can continue to receive this category B pension even if they enter into a new marriage or civil partnership after reaching FEA
- ² An earnings-related component is also paid along with WP/WMA based on husband's [ASP](#) entitlement.

• Divorced widows/widowers

Own [BSP](#) (Category A) Supplement

If an individual does not have full entitlement to a BSP Category A pension based on their own contribution record, even after taking into account credits and [hyperref\[HRP\]](#)home responsibilities protection, the contributions of a deceased spouse may be used to “top-up” their benefit. The contribution record of a deceased spouse can be used if all the following conditions are met:

1. Claimant has been married or in a civil partnership
2. In respect of the tax years up to and including the year the marriage ended (through death, divorce, dissolution or annulment), the claimant does not satisfy the contribution conditions for a category A pension based on their own contributions
3. Claimant did not remarry or form a new civil partnership before reaching the [FEA](#)

The contribution record of a former spouse cannot be used if the claimant had reached FEA before April 6, 1979 and the marriage ended before that date. If a claimant has had more than one marriage or partnership, then these provisions only apply to the last marriage/partnership.

Inheriting rights to [Additional State Pension](#)

A claimant's additional pension from [State Earnings-Related Pension \(SERP\)](#) and/or [State Second Pension \(S2P\)](#) can be altered by divorce or dissolution of a civil partnership. Sharing of SERP/S2P entitlements on divorce or dissolution of a civil partnership is possible but not compulsory. If two individuals divorce or dissolve their civil partnership, there is provision for a state scheme credit to be awarded to the individual with the lower SERP/S2P entitlement and a state scheme debit to be taken from the individual with the higher entitlement. The amount transferred is fixed on the value of the additional pension the day before the agreement is reached, and only tax years before the year in which the agreement is reached are used when calculating entitlements.

Alternative eligibility requirements that permit starting benefits early, but with a penalty

- **Can an individual start benefits before FEA with penalty?** Answer: Yes, but only survivor pensions paid before [FEA](#) —Widow's Pension, Bereavement Allowance, Widowed Mother's Allowance and Widowed Parent's Allowance

Benefits

- **To receive a benefit, [does an individual have to claim it?](#)** Answer: Yes
- **To continue to receive a benefit, [does an individual have to remain qualified?](#)** Answer: Yes

Payment type

- **Payment options (i.e., Annuity, cash balance, or [lump sum](#)):** Annuity and Lump Sum

Factors effecting computation of benefit entitlement

- **Does the formula for computing benefit entitlement differ by birth year?** Answer: Yes
- **Is the formula for computing benefit entitlement [progressive](#)?** Answer: Yes
- **Does the benefit entitlement depend on the individual's own contribution/work history?** Answer: Yes
- **Does the benefit entitlement depend on the contribution/work history of the individual's spouse?** Answer: Yes
- **Are future benefit entitlements adjusted for [cost of living](#)?** Answer: Yes
- **If so, what measure is used for adjustment?**

Annual benefit adjustments differ by benefit type and may depend on particular price indices (from the previous September). These are:

- [Basic state pension](#): Best of 2.5% or the RPI (before April 6, 2011); Better of the consumer price index, earnings, or 2.5% (after April 5, 2011)
- [Additional state pension](#): Consumer price index
- Widow's pension/Widowed Mother's Allowance/Bereavement Allowance/Widowed Parent's Allowance: Best of 2.5% or the RPI
- Widow's benefit/Bereavement Payment: No adjustment

Benefit formula for claiming at FEA

Determination of survivor benefits differs by system —

Basic State Pension (BSP) Category B

The amount of Category B pension received is equal to 100% of the category A pension that the deceased spouse or civil partner would be eligible to receive. Home responsibilities protection was eliminated for individuals reaching FEA after April 5, 2010. For these individuals, National Insurance credits are awarded for care of children, aged and disabled. [Formula 1](#) details how to compute a BSP Category A pension before April 6, 2010 and [Formula 7](#) details how to compute it after. If the survivor reached FEA before their deceased spouse's death, the rate used in the formula reflects the slightly lower widow's pension rate (see [Table 4](#)).

For detailed reference tables used in the calculation of BSP benefits, see:

- Required qualifying years based on length of working life: [Table 2](#)
- Working life based on birth date: [Table 1](#)
- BSP full rate by year: [Table 3](#)

BSP Category AB (Composite pension)

The AB pension is supplemented up to the level of Category B pension based on the spouse's contributions. Consequently, from the beneficiary's perspective, there is no difference in benefit levels. See [Formula 2](#) for how to calculate the supplemental portion of the benefit.

Inheritance of ASP entitlement

A survivor inherits 50-100% of their deceased spouse's ASP entitlement from [SERP/S2P](#) and this is combined with their own ASP entitlement. See the policy document *United Kingdom: Own Old-Age Benefits Plan Details* for the computation of an individual's own ASP entitlement. The combined ASP benefit is subject to a maximum limit. The maximum combined benefit cannot exceed the maximum ASP entitlement of a hypothetical individual who reached FEA at the time of the spouse's death (i.e., a person that contributed to SERP with earnings equal to 53 times the upper earning limit in every year of working life between tax year 1978 and the tax year prior to the spouse's death). The amount of a deceased spouse or partner's SERP that is inherited depends on when the deceased died or when the deceased would have reached [SRA](#). For those who died prior to October 2002, their surviving widow or widower inherited 100% of the SERP entitlement of the deceased (subject to the limits on a maximum composite additional pension described above) plus any increases resulting from deferral. For married individuals (and those in a civil partnership) whose partner died after October 2002 (December 2005 respectively), the amount of SERP that can be inherited depends on the tax year in which the late spouse (civil partner) reached or was due to reach SRA (see [Table 7](#)). For survivor's reaching FEA after October 5, 2010, 50% of SERP can be inherited. Only 50% of S2P can ever be inherited.

When the benefit is payable depends on the survivor's age and circumstance:

- If the survivor is over FEA when the spouse dies, the survivor is entitled to the spouse's ASP entitlement immediately
- If the surviving spouse is not over FEA but is claiming either the widowed mother's allowance, the widowed parent's allowance, the widow's pension or the bereavement allowance, then they are also entitled to the inherited ASP while receiving these allowances (they restart once the survivor claims their own state retirement pension)
- For all other survivors, the inherited ASP will become payable when they start to claim their own state retirement pension

If benefits are received before FEA, they are subject to the same reductions for claiming before age 55 as *widow or widower's pension before FEA*.

Widow's pension before FEA

The amount varies with the survivor's age when widowed or when the widowed mother's allowance ends, and with the deceased's number of contributions.¹ See [Formula 8](#) for computation details and [Table 4](#) for applicable rates. Amount and duration of benefit payment depend on benefit type:

- Widow's Pension/Bereavement Allowance: Paid for up to 52 weeks after the death. Equivalent to a BSP Category B benefit entitlement at FEA. Full-rate only paid for ages 55 and older.
- Widowed Mother's Allowance/Widowed Parent's Allowance: Paid for the duration the surviving parent is eligible of the Child Benefit (typically for as long as children living with parent are under 16). The full-rate is supplemented based on number of children.

One-time bereavement benefits

£2,000 (Bereavement payment)

Own [Basic State Pension](#) (Category A) Supplement

If an individual has been married or in a civil partnership and, in any tax year up to and including the year in which the marriage or civil partnership ended, the individual does not satisfy the contribution requirements to accrue a qualifying year for BSP, then the contribution record of the deceased spouse or civil partner may be able to be counted as the individual's contributions instead. For instance, if an individual's working life started during the marriage and the marriage ended before the individual reaches FEA, the individual's contribution record during the marriage can be supplemented by the spouse's qualifying years during the marriage. See [Formula 4](#) for how to compute the combined contribution record. The combined contribution record is used to calculate the individual's own BSP Category A benefit (See [Formula 7](#)).

Notes

- ¹ These allowances cease upon remarriage or cohabitation.

Adjustments for starting benefits before FEA (Early claiming or retirement)

- **Are benefits reduced for starting benefits before FEA?** Answer: Yes, but only survivor pensions paid before [FEA](#) —Widow's Pension, Bereavement Allowance, Widowed Mother's Allowance and Widowed Parent's Allowance
- **Is so, what is the earliest eligibility?**
Age 45 (widow's pension, bereavement allowance, widowed mother's allowance, widowed parent's allowance, and inherited [ASP](#) benefits only)
- **Adjustment formula**
Widow's pension before [FEA](#)
The Widow's Pension, Bereavement Allowance, Widowed Mother's Allowance, Widowed Parent's Allowance are reduced by 7% for each year before age 55. See [Formula 8](#) for details.

Adjustments for starting benefits after FEA (Delayed claiming or retirement)

- **Are benefits increased for starting benefits after FEA?** Answer: Yes
- **If so, what is the latest claiming age where benefits are adjusted?** Answer: No limit on deferral
- **Adjustment formula**
Some benefit systems, namely the [Basic State Pension \(BSP\)](#) and the [Additional State Pension \(ASP\)](#) systems, provide permanent benefit increases if a beneficiary delays starting benefits until after their [FEA](#) —
[Basic State Pension \(BSP - Any Category\)](#)
An individual can increase their BSP benefit if the start of benefits is deferred past the beneficiary's [FEA](#).¹ Rate for benefits increases from deferral are expressed as a fraction of weekly pension income. See [Formula 5](#) for how these rates affect the benefit paid. If the deceased was entitled to increases in their BSP from delayed claiming, then the survivor is also entitled to this increases. If the survivor delays claiming their BSP (Category B/AB) pension, then are also eligible for the increases to BSP (Category B/AB) benefit.

Alternatively, beneficiaries delaying for 12 months or more may receive a one-time lump sum payment (see section on *Benefit: Lump Sum Payment for details*).

[Additional State Pension](#)

An individual can increase their ASP by delaying the start of benefits until after the FEA. The deferral rates and conditions that apply are the same as for the BSP. See [Formula 6](#) for how these rates affect the benefit paid.

The applicable rates are the same across pension systems, but vary by FEA. See [Table 5](#).

Notes

- ¹ Individuals are not entitled to any extra pension rights for periods during which they are deferring their state pension and claiming any of the following:
- * carer's allowance
 - * employment support allowance
 - * any state pension
 - * severe disablement allowance
 - * unemployment supplement
 - * widow's pension or widowed mother's allowance

Adjustments for starting benefits and continuing to work (Earnings Test)

- **Are benefits reduced or eliminated while working?** Answer: No

Chapter 6: Policy enacted 2014-2020

Policy change in 2014

The [Pensions Act 2014](#), enacted May 14, 2014, created the new State Pension (nSP) to replace the previous two-tier system that consisted of the [BSP](#) and the [ASP](#) (i.e., earning-related pension) for men born after April 5, 1951 and women born after April 5, 1953. The bereavement allowance was replaced with bereavement support payments after April 5, 2017.

Overview

A number of benefit programs exist for surviving spouses/partners depending on their own age and birth year as well as the age and birth year of their deceased spouse/partner. During this time frame, the New State Pension (nSP) was introduced and became effective for men born after April 5, 1951 and women born after April 5, 1953. Further, benefits available prior to reaching the eligibility age for the basic or new state pension were changed for spousal deaths occurring after April 5, 2017.

For surviving male spouse/partners born before April 6, 1951 and surviving female spouse/partners born before April 6, 1953

- Benefits available once the survivor is age eligible for public old-age pension benefits

A widow, widower, or civil partner who does not have enough qualifying years to be entitled to their own full [Basic State Pension \(BSP\)](#), also known as a Category A pension, may receive supplemental credits to their own contribution history based on their deceased spouse/partner's contribution history. Alternatively, a widow, widower, or civil partner (if born after April 5, 1945) who does not have enough qualifying years to be entitled to their own full BSP may qualify for survivor benefits through one of the following systems:

- Category B pension based solely on her deceased spouse/partner's contribution history
- Category AB pension that combines their own partial Category A pension with the Category B pension they are entitled to

These systems are also available to widowers and civil partners if their deceased wife/partner died after becoming age eligible for the BSP. Additionally, widows are eligible to inherit some or all of the deceased's [Additional State Pension \(ASP\)](#). Divorced survivors or surviving partners from dissolved partnerships may be eligible for supplemental credits to their own contribution history based on their deceased spouse/partner's contribution history, but are not eligible for BSP Category B or AB pensions. It is also possible for entitlements to the ASP to be split in divorce.

- Benefits available before the survivor is age eligible for state old-age pension benefits

If at least age 45, a widow, widower or civil partner may be eligible for a lump-sum benefit at the time of their spouse/partner's death and a regular benefit lasting one year or for the duration they receive a Child Benefit (i.e., has a child under 16)

For surviving male spouse/partners born after April 5, 1951 and surviving female spouse/partners born after April 5, 1953

- Benefits available once the survivor is age eligible for public old-age pension benefits

The nSP generally does not supplement an individual's pension or provide survivor benefits, with some limited exceptions:

- If the deceased spouse was eligible for the [BSP](#) system (based on birth date and sex) or died prior to April 6, 2016, then the surviving spouse/partner is eligible to inherit some or all of the deceased's [ASP](#)
- If the deceased spouse was eligible for the nSP system and died after April 5, 2016, then the surviving spouse/partner is eligible to inherit 50% of the deceased spouse's protected payment (i.e., an amount paid on top of the deceased's full nSP benefit based on pre-nSP entitlements)
- Divorced survivors or surviving partners from dissolved partnerships may be eligible for entitlements to the additional state pension if they are split in divorce

- Benefits available before the survivor is age eligible for state old-age pension benefits

Benefits depend on when the deceased dies:

- Spouse/partner dies before April 6, 2017: If at least age 45, a widow, widower or civil partner may be eligible for a lump-sum benefit at the time of their spouse's death and a regular benefit lasting one year or for the duration they receive a Child Benefit
- Spouse/partner dies on or after April 6, 2017: At any age, a widow, widower or civil partner may be eligible for a lump-sum benefit within 21 months of their spouse's death and a regular benefit lasting 18 months. The benefit level is higher if the survivor receives a Child Benefit or is pregnant at the time of the death.

A number of benefit programs exist for surviving spouses/partners depending on their own age and birth year as well as the age and birth year of their deceased spouse/partner. During this time frame, the new State pension was introduced and became effective for

men born after April 5, 1951 and women born after April 5, 1953. Further, benefits available prior to reaching the eligibility age for the basic or new state pension were changed for spousal deaths occurring after April 5, 2017.

For surviving male spouse/partners born before April 6, 1951 and surviving female spouse/partners born before April 6, 1953:

Benefits available once the survivor is age eligible for state old-age pension benefits

A widow, widower, or civil partner who does not have enough qualifying years to be entitled to her own full Basic State Pension (BSP), also known as a Category A pension, may receive supplemental credits to their own contribution history based on their deceased spouse/partner's contribution history. Alternatively, a widow, widower, or civil partner (if born after April 5, 1945) who does not have enough qualifying years to be entitled to their own full BSP may qualify for survivor benefits through one of the following tracks:

- a Category B pension based solely on their deceased spouse's contribution history
- a Category AB pension that combines their own partial Category A pension with the Category B pension they are entitled to

These tracks are also available to widowers and civil partners if their deceased wife/partner died after becoming age eligible for the basic state pension. Additionally, widows are eligible to inherit some or all of the deceased's additional state pension.

Divorced survivors or surviving partners from dissolved partnerships may be eligible for supplemental credits to their own contribution history based on their deceased spouse/partner's contribution history, but are not eligible for Category B or AB pensions. It is also possible for entitlements to the additional state pension to be split in divorce.

Benefits available before the survivor is age eligible for state old-age pension benefits

If at least age 45, a widow, widower or civil partner may be eligible for a lump-sum benefit at the time of their spouse's death and a regular benefit lasting one year or for the duration they receive a Child Benefit (i.e., has a child under 16)

For surviving male spouse/partners born after April 5, 1951 and surviving female spouse/partners born after April 5, 1953:

Benefits available once the survivor is age eligible for state old-age pension benefits

The nSP generally does not supplement an individual's pension or provide survivor benefits, with some limited exceptions:

- if the deceased spouse was eligible for the BSP system (based on birth year and sex) or died prior to April 6, 2016, then the surviving spouse/partner is eligible to inherit some or all of the deceased's additional state pension.
- if the deceased spouse was eligible for the nSP system and died after April 5, 2016, then the surviving spouse/partner is eligible to inherit 50% of the deceased spouse's protected payment (i.e., an amount paid on top of the deceased's full nSP benefit based on pre-nSP entitlements)

Divorced survivors or surviving partners from dissolved partnerships may be eligible for entitlements to the additional state pension if they are split in divorce.

Benefits available before the survivor is age eligible for state old-age pension benefits

If bereaved before April 6, 2017: If at least age 45, a widow, widower or civil partner may be eligible for a lump-sum benefit at the time of their spouse's death and a regular benefit lasting one year or for the duration they receive a Child Benefit

If bereaved after April 5, 2017: at any age, a widow, widower or civil partner may be eligible for a lump-sum benefit within 21 months of their spouse's death and a regular benefit lasting 18 months. The benefit level is higher if the survivor receives a Child Benefit or is pregnant at the time of the death.

Eligibility

Are divorced widows or widowers entitled to benefits based on their ex-spouses contribution or earnings history? Answer: Yes

Age requirements to start benefits without penalty

- **Full eligibility age (FEA)**
Age 65 for men born before April 6, 1959 and gradually increasing to age 68 for men born after April 5, 1978; Age 60 for women born before April 6, 1950 and gradually increasing to age 68 for women born after April 5, 1978
- **Does FEA vary by sex?** Answer: Yes
- **Does FEA vary by birth year?** Answer: Yes
- **Details by birth year:** For women born before December 6, 1953, [Table 9](#) provides details. For men and women born after December 5, 1953, [Table 11](#) provides details.

Requirements to be eligible to receive benefit**• Widows and widowers married at time of spouse's death**

There are several possible benefits available to surviving spouses, each with different eligibility rules. With the introduction of the [new State Pension \(nSP\)](#), a survivor's eligibility for benefits depends on whether the survivor reached [FEA](#) before April 6, 2016 and whether the deceased spouse died or reached their [SRA](#) before April 6, 2016. First, we highlight the applicable programs based on the characteristics of the couple, and below we detail other qualifying characteristics of each benefit program.

- Survivor reaches FEA before April 6, 2016
 - * Eligible: Basic State Pension (BSP) Category B, BSP Category AB, inheritance of Additional State Pension, ongoing survivor benefits before FEA, one-time survivor payments before FEA, and supplements to own BSP Category A benefit
 - * Not Eligible: inheriting protected payments for nSP
- Survivor reaches FEA after April 6, 2016 and deceased spouse died or reached SRA before April 6, 2016
 - * Eligible: inheritance of Additional State Pension, ongoing survivor benefits before FEA, one-time survivor payments before FEA
 - * Not Eligible: Basic State Pension (BSP) Category B, BSP Category AB, and supplements to own BSP Category A benefit
- Survivor's reaches FEA after April 6, 2016 and deceased spouse died and reached SRA after April 6, 2016
 - * Eligible: inheriting protected payments for nSP, ongoing survivor benefits before FEA, one-time survivor payments before FEA
 - * Not Eligible: Basic State Pension (BSP) Category B, BSP Category AB, inheritance of Additional State Pension, and supplements to own BSP Category A benefit

Marriages or civil partnerships starting on or after April 6, 2016 are not entitled to nSP, BSP, or ASP benefits based on their spouse's contribution history.

Basic State Pension (BSP) Category B

Survivors who are at least the [FEA](#) may be eligible for a Category B pension based on the contributions of their deceased spouse or civil partner if they are not entitled to a BSP Category A pension based on their own [National Insurance contribution](#) history. Qualification conditions for surviving spouses or civil partners differ by sex, the survivor's FEA, and the date the deceased reached their [SRA](#):

- Surviving wife if husband died before her SRA
A surviving wife is eligible for a BSP Category B pension at her FEA if the following conditions are satisfied:
 1. She has not remarried or formed a civil partnership before reaching her FEA¹
 2. She is receiving the widowed parent's allowance immediately prior to reaching her FEA
- Surviving husband or civil partner if wife/partner died before the survivor's FEA
A surviving husband or civil partner is eligible for a BSP Category B pension at his FEA if the following conditions are satisfied:
 1. The survivor did not remarry or form a civil partnership before reaching their FEA
 2. The survivor was born after April 5, 1945
 3. The survivor is receiving the widowed parent's allowance immediately prior to reaching their SRA
- Surviving spouse if deceased spouse died after the survivor's FEA
A surviving spouse or civil partner is eligible for a BSP Category B pension only if the deceased spouse or civil partner was at least their SRA at the time of their death. This extends to surviving women whose deceased husband was less than the SRA at time of his death. Additionally, if the surviving husband or civil partner reached FEA on or after April 6, 2010, then they may be entitled to a category B pension if they were bereaved after reaching FEA and their late wife/partner died before reaching SRA themselves.

BSP Category AB (Composite pension)

A survivor with a reduced entitlement to their own BSP (Category A) pension due to insufficient qualifying years to be entitled to the full pension can increase their pension by combining it with a Category B pension. The eligibility requirements are the same as the BSP Category B pension. Divorced spouses do not qualify for a Category B/AB pension.

Inheritance of Additional State Pension (ASP) entitlement

A widow, widower or surviving civil partner may be entitled to some or all of their deceased partner's ASP benefit if one of the following conditions is satisfied:

- The survivor satisfies the eligibility conditions for a BSP Category B pension
- The survivor's FEA is before April 6, 2016, and they were under their FEA when their spouse/partner died and were entitled to either:
 - * Widowed parent's allowance when over the age of 45 but it had ceased before they reached FEA
 - * The survivor received a bereavement allowance at any time before FEA

- The survivor is entitled to a nSP but their deceased spouse or partner died before April 6, 2016 or reached their FEA before April 6, 2016

Surviving spouse/partner pensions before FEA

Surviving spouses/partners are eligible for regular benefits² prior to the FEA if they satisfy the following conditions:

- Before April 5, 2017
 - * Bereavement Allowance: Surviving spouses or partners between the ages of 45 and their FEA without children
 - * Widowed parent's allowance: Surviving spouses or partners with children. The surviving spouse/partner has to be receiving a Child Benefit for a child who was either their child or a child of their late spouse/partner. The benefit lasts as long as the survivor continues to receive a Child Benefit for the late spouse/partner's children.

Additionally, the deceased must have paid [National Insurance contributions](#) for at least 25% of the working life. Working life is defined in [Table 1](#) (In the case of survivor benefits, the SRA is replaced by the tax year prior to death).
- On and after April 5, 2017
 - * Bereavement Support Payment: under SRA and living in the UK or a country that pays bereavement benefits

Additionally, the deceased must have paid National Insurance contributions for at least 25 weeks in one tax year since April 6, 1975 or died because of an accident at work or a disease caused by work.

One-time bereavement benefits

A surviving spouse/partner is eligible for lump sum benefits paid following the death of a spouse/partner if:

- Before April 5, 2017
 - * Bereavement payment: The surviving spouse/partner is under their FEA or the deceased spouse did not claim the BSP category A pension prior to death

Additionally, the deceased must have paid [National Insurance contributions](#) for at least 25% of the working years.
- On and after April 5, 2017
 - * Bereavement Support Payment: Under FEA and living in the UK or a country that pays bereavement benefits

Additionally, the deceased must have paid National Insurance contributions for at least 25 weeks in one tax year since April 6, 1975 or died because of an accident at work or a disease caused by work.

Own BSP (Category A) Supplement

If an individual is eligible for the BSP (i.e., reach FEA prior to April 6, 2016), but does not have full entitlement to a BSP Category A pension based on their own contribution record, even after taking into account credits and hyperref[HRP]home responsibilities protection, the contributions of a deceased spouse or civil partner may be used to "top-up" their benefit. The contribution record of a deceased spouse/civil partner can be used if all the following conditions are met:

1. Claimant has been married (or in a civil partnership)
2. In respect of the tax years up to and including the year the marriage or civil partnership ended (through death, divorce, dissolution or annulment), the claimant does not satisfy the contribution conditions for a category A pension based on their own contributions
3. Claimant did not remarry (or form a new civil partnership) before reaching the FEA

The contribution record of a former spouse cannot be used if the claimant had reached FEA before April 6, 1979 and the marriage ended before that date. If a claimant has had more than one marriage or civil partnership, then these provisions only apply to the last marriage or civil partnership.

Inheritance of protected payments for nSP

A widow, widower or surviving civil partner eligible for the nSP (i.e., reach FEA on or after April 6, 2016) is entitled to a share of their deceased spouse's protected payment (used in the computation of nSP benefits) if:

- The marriage or civil partnership with the deceased spouse/partner began before April 6, 2016
- The survivor's FEA and the deceased's SRA are on or after April 6, 2016 (i.e., both would have been part of the the nSP system)
- The deceased died on or after April 6, 2016

Notes

- ¹ Women widowed before April 9, 2001 and entitled to a category B pension based on their late husband's contribution record can continue to receive this category B pension even if they enter into a new marriage or civil partnership after reaching FEA
- ² An earnings-related component is also paid along with WP/WMA based on husband's [ASP](#) entitlement.

• Divorced widows/widowers

Own BSP (Category A) Supplement

If an individual reaching FEA before April 6, 2016 does not have full entitlement to a BSP Category A pension based on their own contribution record, even after taking into account credits and hyperref[HRP]home responsibilities protection, the contributions of a deceased spouse may be used to “top-up” their benefit. The contribution record of a deceased spouse can be used if all the following conditions are met:

1. Claimant has been married or in a civil partnership
2. In respect of the tax years up to and including the year the marriage ended (through death, divorce, dissolution or annulment), the claimant does not satisfy the contribution conditions for a category A pension based on their own contributions
3. Claimant did not remarry or form a new civil partnership before reaching the FEA

The contribution record of a former spouse cannot be used if the claimant had reached FEA before April 6, 1979 and the marriage ended before that date. If a claimant has had more than one marriage or partnership, then these provisions only apply to the last marriage/partnership.

Inheriting rights to Additional State Pension

A claimant’s additional pension from State Earnings-Related Pension (SERP) and/or State Second Pension (S2P) can be altered by divorce or dissolution of a civil partnership. Sharing of SERP/S2P entitlements on divorce or dissolution of a civil partnership is possible but not compulsory. If two individuals divorce or dissolve their civil partnership, there is provision for a state scheme credit to be awarded to the individual with the lower SERP/S2P entitlement and a state scheme debit to be taken from the individual with the higher entitlement. The amount transferred is fixed on the value of the additional pension the day before the agreement is reached, and only tax years before the year in which the agreement is reached are used when calculating entitlements.

Alternative eligibility requirements that permit starting benefits early, but with a penalty

- **Can an individual start benefits before FEA with penalty?** Answer: Yes, but only survivor pensions paid before FEA —Widow’s Pension, Bereavement Allowance, Widowed Mother’s Allowance and Widowed Parent’s Allowance

Benefits

- **To receive a benefit, does an individual have to claim it?** Answer: Yes
- **To continue to receive a benefit, does an individual have to remain qualified?** Answer: Yes

Payment type

- **Payment options (i.e., Annuity, cash balance, or lump sum):** Annuity and Lump Sum

Factors effecting computation of benefit entitlement

- **Does the formula for computing benefit entitlement differ by birth year?** Answer: Yes
- **Is the formula for computing benefit entitlement progressive?** Answer: Yes
- **Does the benefit entitlement depend on the individual’s own contribution/work history?** Answer: Yes
- **Does the benefit entitlement depend on the contribution/work history of the individual’s spouse?** Answer: Yes
- **Are future benefit entitlements adjusted for cost of living?** Answer: Yes
- **If so, what measure is used for adjustment?**

Annual benefit adjustments differ by benefit type and may depend on particular price indices (from the previous September). These are:

- **New state pension:** Better of the consumer price index, earnings, or 2.5%
- **Basic state pension:** Better of the consumer price index, earnings, or 2.5%
- **Additional state pension:** Consumer price index
- **Widow’s pension/Widowed Mother’s Allowance/Bereavement Allowance/Widowed Parent’s Allowance:** Best of 2.5% or the RPI
- **Widow’s benefit/Bereavement Payment/Bereavement Support Payment:** No adjustment

Benefit formula for claiming at FEA

Determination of survivor benefits differs by system —

Basic State Pension (BSP) Category B

The amount of Category B pension received is equal to 100% of the category A pension that the deceased spouse or civil partner would be eligible to receive. Home responsibilities protection was eliminated for individuals reaching FEA after April 5, 2010. For

these individuals, National Insurance credits are awarded for care of children, aged and disabled. [Formula 7](#) details how to compute a BSP Category A pension. If the survivor reached FEA before their deceased spouse's death, the rate used in the formula reflects the slightly lower widow's pension rate (see [Table 4](#)).

For detailed reference tables used in the calculation of BSP benefits, see:

- Required qualifying years based on length of working life: [Table 2](#)
- Working life based on birth date: [Table 1](#)
- BSP full rate by year: [Table 3](#)

BSP Category AB (Composite pension)

The AB pension is supplemented up to the level of Category B pension based on the spouse's contributions. Consequently, from the beneficiary's perspective, there is no difference in benefit levels. See [Formula 2](#) for how to calculate the supplemental portion of the benefit.

Inheritance of ASP entitlement

A survivor inherits 50-100% of their deceased spouse's ASP entitlement from [SERP/S2P](#) and this is combined with their own ASP entitlement. See the policy document *United Kingdom: Own Old-Age Benefits Plan Details* for the computation of an individual's own ASP entitlement. The combined ASP benefit is subject to a maximum limit. The maximum combined benefit cannot exceed the maximum ASP entitlement of a hypothetical individual who reached FEA at the time of the spouse's death (i.e., a person that contributed to SERP with earnings equal to 53 times the upper earning limit in every year of working life between tax year 1978 and the tax year prior to the spouse's death). The amount of a deceased spouse or partner's SERP that is inherited depends on when the deceased died or when the deceased would have reached [SRA](#). For those who died prior to October 2002, their surviving widow or widower inherited 100% of the SERP entitlement of the deceased (subject to the limits on a maximum composite additional pension described above) plus any increases resulting from deferral. For married individuals (and those in a civil partnership) whose partner died after October 2002 (December 2005 respectively), the amount of SERP that can be inherited depends on the tax year in which the late spouse (civil partner) reached or was due to reach [SRA](#) (see [Table 7](#)). For survivor's reaching FEA after October 5, 2010, 50% of SERP can be inherited. Only 50% of S2P can ever be inherited.

When the benefit is payable depends on the survivor's age and circumstance:

- If the survivor is over FEA when the spouse dies, the survivor is entitled to the spouse's ASP entitlement immediately
- If the surviving spouse is not over FEA but is claiming either the widowed mother's allowance, the widowed parent's allowance, the widow's pension or the bereavement allowance, then they are also entitled to the inherited ASP while receiving these allowances (they restart once the survivor claims their own state retirement pension)
- For all other survivors, the inherited ASP will become payable when they start to claim their own state retirement pension

If benefits are received before FEA, they are subject to the same reductions for claiming before age 55 as *widow or widower's pension before FEA*.

Widow's pension before FEA

The amount varies with the survivor's age when widowed or when the widowed mother's allowance ends, and with the deceased's number of contributions.¹ See [Formula 8](#) for computation details and [Table 4](#) for applicable rates. Amount and duration of benefit payment depend on benefit type:

- Widow's Pension/Bereavement Allowance: Paid for up to 52 weeks after the death. Equivalent to a BSP Category B benefit entitlement at FEA. Full-rate only paid for ages 55 and older.
- Widowed Mother's Allowance/Widowed Parent's Allowance: Paid for the duration the surviving parent is eligible of the Child Benefit (typically for as long as children living with parent are under 16). The full-rate is supplemented based on number of children.

One-time bereavement benefits

- Bereavement payment: £2,000
- Bereavement support payment
 - If entitled to the Child Benefit or pregnant at time of spouse's death: £3,500 initial lump sum, £350 per month for up to 18 months (cannot exceed 21 months after spouse's death)
 - Otherwise: £2,500 initial lump sum, £100 per month for up to 18 months (cannot exceed 21 months after spouse's death)

Own Basic State Pension (Category A) Supplement

If an individual has been married or in a civil partnership and, in any tax year up to and including the year in which the marriage or civil partnership ended, the individual does not satisfy the contribution requirements to accrue a qualifying year for BSP, then the contribution record of the deceased spouse or civil partner may be able to be counted as the individual's contributions instead. For instance, if an individual's working life started during the marriage and the marriage ended before the individual reaches FEA, the individual's contribution record during the marriage can be supplemented by the spouse's qualifying years during the marriage. See [Formula 4](#) for how to compute the combined contribution record. The combined contribution record is used to calculate the individual's own BSP Category A benefit (See [Formula 7](#)).

Inheritance of a nSP protected payment

A qualifying survivor inherits 50% of their deceased spouse's protected payment. An individual's protected payment corresponds to the difference between:

- The total amount the individual would have received under the previous State Pension rules on April 6, 2016 (including [BSP](#) and [ASP](#))
- The full amount of the [nSP](#) on April 6, 2016

The protected payment cannot be less than zero and is adjusted annually for inflation, in line with similar adjustments for the [nSP](#). The inherited protected payment is added to the survivor's own [nSP](#) benefit. See [Formula 9](#) and [Formula 10](#) for the computation of an individual's own [nSP](#) entitlement, [Table 12](#) for applicable rates, and [text](#) [United Kingdom: Public Own Old-Age Benefits Plan Details](#) for additional details on benefit eligibility.

Notes

- ¹ These allowances cease upon remarriage or cohabitation.

Adjustments for starting benefits before FEA (Early claiming or retirement)

- **Are benefits reduced for starting benefits before FEA?** Answer: Yes, but only survivor pensions paid before [FEA](#) —Widow's Pension, Bereavement Allowance, Widowed Mother's Allowance and Widowed Parent's Allowance
- **Is so, what is the earliest eligibility?**
Age 45 (widow's pension, bereavement allowance, widowed mother's allowance, widowed parent's allowance, and inherited [ASP](#) benefits only); No age limit for bereavement support payments
- **Adjustment formula**
[Widow's pension before FEA](#)
The Widow's Pension, Bereavement Allowance, Widowed Mother's Allowance, Widowed Parent's Allowance are reduced by 7% for each year before age 55. See [Formula 8](#) for details.

Adjustments for starting benefits after FEA (Delayed claiming or retirement)

- **Are benefits increased for starting benefits after FEA?** Answer: Yes
- **If so, what is the latest claiming age where benefits are adjusted?** Answer: No limit on deferral
- **Adjustment formula**
The [New State Pension](#) does not provide survivor pensions but persons with pension entitlements under legacy systems may have incentives to delay claiming.¹ Namely the [Basic State Pension \(BSP\)](#) and the [Additional State Pension \(ASP\)](#) systems, provide permanent benefit increases if a beneficiary delays starting benefits until after their [FEA](#) —
[Basic State Pension \(BSP - Any Category\)](#)
An individual can increase their BSP benefit if the start of benefits is deferred past the beneficiary's [FEA](#).² Rate for benefits increases from deferral are expressed as a fraction of weekly pension income. See [Formula 5](#) for how these rates affect the benefit paid. If the deceased was entitled to increases in their BSP from delayed claiming, then the survivor is also entitled to this increases. If the survivor delays claiming their BSP (Category B/AB) pension, then are also eligible for the increases to BSP (Category B/AB) benefit.

Alternatively, beneficiaries delaying for 12 months or more may receive a one-time lump sum payment (see section on *Benefit: Lump Sum Payment for details*).

Additional State Pension

An individual can increase their ASP by delaying the start of benefits until after the FEA. The deferral rates and conditions that apply are the same as for the BSP. See [Formula 6](#) for how these rates affect the benefit paid.”

The applicable rates are the same across pension systems, but vary by FEA. See [Table 13](#).

Notes

- ¹ An individual under the [nSP](#) system can increase their state pension benefits if the start of benefits is deferred past the beneficiary's FEA. Rate for benefits increases from deferral are expressed as a fraction of weekly pension income and vary based on whether an individual reaches FEA before April 6, 2016. See policy periods after 2013 in the policy document *United Kingdom: Public Own Old-Age Benefit Plan Details* for additional information on nSP benefits.
- ² Individuals are not entitled to any extra pension rights for periods during which they are deferring their state pension and claiming any of the following:
- * carer's allowance
 - * employment support allowance
 - * any state pension
 - * severe disablement allowance
 - * unemployment supplement
 - * widow's pension or widowed mother's allowance

Adjustments for starting benefits and continuing to work (Earnings Test)

- **Are benefits reduced or eliminated while working?** Answer: No

Tables and Formulas

Table 1: Definition of Working Life

Birth Date	Start Date 1	Start Date 2	End Date	Working Life Calculation
Before July 6, 1932	April 6, 1948	April 6 of the year between 1936 and 1948 when (and only if) contributions were first paid	Date of Birth (DOB) + SRA or Date of Death	Difference between End Date and Start Date 1 or 2 (whichever is larger)
After July 5, 1932	DOB+16		DOB + SRA or Date of Death	Difference between End Date and Start Date 1
<i>Examples</i>				
April 6, 1930	April 6, 1948		April 6, 1995	47
April 6, 1940	April 6, 1956		April 6, 2005	49
April 6, 1920	April 6, 1948	April 6, 1940	April 6, 1985	45

Source: Schedule 3, [Social Security Contributions and Benefits Act 1992](#), as amended

Formula 1: Basic State Pension Benefit (Category A Formula) for Individuals Reaching SRA Before April 6, 2010

$$B_{OA(BSP),i,t} = \min \left\{ \left(\frac{Q_i}{R_i - HRP_i} \right), 1 \right\} \times Rate_t$$

- $B_{OA(BSP),i,t}$ = Individual i 's weekly BSP benefit entitlement at time t if they start their benefit on the date of their SRA
- Q_i = Individual i 's number of qualifying years accrued
- R_i = Individual i 's requisite number of qualifying years (may vary by birth date but typically 44 for men, 39 for women reaching SRA before April 6, 2010) —See [Table 2](#) and [Table 1](#) for details and values by birth date
- T_i = The tax year individual i reaches SRA
- HRP_i = Reduction in requisite years based on individual i 's [Home Responsibility Protection](#) adjustment

$$HRP_i = \min \left(\sum_{t=1979}^{T_i-1} HRPQ_{i,t}, 0.5 \times R_i \right)$$

- $HRPQ_{i,t}$ = Indicator of whether individual i qualifies for Home Responsibility Protection in tax year t

$$HRPQ_{i,t} = \begin{cases} 1 & \text{if } E_{i,t} < LET_t \text{ and } i \text{ is engaged in HRP qualifying activities (e.g., caring for a child under 16)} \\ 0 & \text{otherwise} \end{cases}$$

- * $E_{i,t}$ = Individual i 's earnings in tax year t
- * LEL_t = Annual [LEL](#) in the tax year t —See [Table 5](#) for values by tax year

- $Rate_t$ = Full weekly rate of the BSP at time t —See [Table 3](#) for values by tax year

Note: The UK tax year runs from April 6 of a calendar year to April 5 of the following calendar year.

Table 2: Rules to Compute the Requisite Number of Years for Persons Reaching SRA or Dying Before April 6, 2010

Length of “working life”	Requisite number of years for a full BSP
1-10 years	Length of working life - 1
11-20 years	Length of working life - 2
21-30 years	Length of working life - 3
31-40 years	Length of working life - 4
More than 40 years	Length of working life - 5

Source: Schedule 3, [Social Security Contributions and Benefits Act 1992](#), as amended

Table 3: Weekly Full Rate for Basic State Pension Benefit (Category A Pension)

Year	Single Rate (Category A Pension)
1992	£ 54.15
1993	56.10
1994	57.60
1995	58.85
1996	61.15
1997	62.45
1998	64.70
1999	66.75
2000	67.50
2001	72.50
2002	75.50
2003	77.45
2004	79.60
2005	82.05
2006	84.25
2007	87.30
2008	90.70
2009	95.25
2010	97.65
2011	102.15
2012	107.45
2013	110.15
2014	113.10
2015	115.95
2016	119.30
2017	122.30
2018	125.95
2019	129.20
2020	134.25
2021	137.60
2022	141.85

Formula 2: Basic State Pension Benefit (Category B/AB Formula)

$$B_{SU(BSP-AB),i,t} = \text{Max}(B_{OA(BSP),i,t}, B_{SU(BSP-B),i,t})$$

- $B_{SU(BSP-AB),i,t}$ = Individual i 's weekly BSP benefit combining Category A and Category B entitlements at time t if they start their benefit on the date of their [SRA](#)
- $B_{OA(BSP),i,t}$ = Individual i 's weekly BSP (Category A) benefit entitlement at time t if they start their benefit on the date of their SRA — See computation rules in *UK: Own Old Age Benefits Plan Details*
- $B_{SU(BSP-B),i,t}$ = Individual i 's weekly BSP Category B benefit entitlement at time t if they start their benefit on the date of their SRA. Equivalent to 100% of the spouse j 's BSP Category A benefit if j died on or after i 's SRA; otherwise, equal to widow(er)'s pension amount. These rates are the same before 2011 when differences in indexation led to differences in benefit levels.

$$B_{BSP(B),i,t} = \begin{cases} B_{OA(BSP),j,t} & \text{if } j \text{ died after } i \text{ reached SRA} \\ B_{WID,i,t} & \text{if } j \text{ died before } i \text{ reached SRA} \end{cases}$$

- $B_{SU(WID),i,t}$ = Individual i 's weekly widow benefit (either the widow or widow(er)s pension or the widowed mother or parent's allowance) at time t based on deceased spouse j 's working life and contribution history

Note: An individual can only collect one of the following at a time: BSP Category A (own benefit), Category B (survivor benefit), Category AB (own and survivor composite benefit).

Formula 3: Widow or Widow(er)'s Pension for Individuals Reaching SRA Before April 6, 2010

$$B_{SU(WID),i,t} = \min(Q_i / (R_i - HRP_i), 1) \times Rate_t \times M_i$$

- $B_{SU(WID),i,t}$ = Individual i 's weekly widow benefit (either the widow or widow(er)s pension or the widowed mother or parent's allowance) at time t based on deceased spouse j 's working life and contribution history
- Q_j = Individual i 's deceased spouse j 's number of qualifying years accrued
- R_j = Individual i 's deceased spouse j 's requisite number of qualifying years —See [Table 2](#) and [Table 1](#) for how to compute qualifying years by birth date
- D_j = The tax year individual i 's deceased spouse j died
- HRP_j = Reduction in requisite years based on individual i 's deceased spouse j 's Home Responsibility Protection adjustment

$$HRP_j = \min\left(\sum_{t=1979}^{D_j-1} HRPQ_{j,t}, 0.5 \times R_j\right)$$

- $HRPQ_{j,t}$ = Indicator of whether individual i 's deceased spouse j 's qualified for Home Responsibility Protection in tax year t

$$HRPQ_{j,t} = \begin{cases} 1 & \text{if } E_{j,t} < LET_t \text{ and } j \text{ is engaged in HRP qualifying activities (e.g., caring for a child under 16)} \\ 0 & \text{otherwise } LET_t \leq E_{j,t} \end{cases}$$

- LEL_t = Annual [LEL](#) in the tax year t —See [Table 5](#) for values by tax year
- $Rate_t$ = Full weekly rate at time t as reported in [Table 4](#)
- M_i = Benefit multiplier based on claim age a_i

$$M_i = \begin{cases} 1 & \text{if eligible for widowed mother/parent's allowance or older than SRA} \\ 0 & \text{if eligible for widow's pension/bereavement allowance and } a_i < 45 \\ 1 - (0.07 \times (55 - a_i)) & \text{if eligible for widow's pension/bereavement allowance and } 45 \geq a_i < 55 \\ 1 & \text{if eligible for widow's pension/bereavement allowance and } a_i \geq 55 \end{cases}$$

Table 4: Weekly Bereavement Benefit Rate

Year	Widowed Parent's Allowance	Mother/ Increase the first child	Increase for subsequent children	Widow's Bereavement Allowance	Pension/ Allowance
1992	£ 54.15	£ 9.75	£ 10.85	£ 54.15	
1993	56.10	9.80	10.95	56.10	
1994	57.60	9.80	11.00	57.60	
1995	58.85	9.85	11.05	58.85	
1996	61.15	9.90	11.15	61.15	
1997	62.45	9.90	11.20	62.40	
1998	64.00	9.90	11.30	64.70	
1999	66.75	9.90	11.35	66.75	
2000	67.50	9.85	11.35	67.50	
2001	72.50	9.70	11.35	72.50	
2002	75.50	9.65	11.35	75.50	
2003	77.45	9.55	11.35	77.45	
2004	79.60	9.40	11.35	79.60	
2005	82.05	9.40	11.35	82.05	
2006	84.25	9.25	11.35	84.25	
2007	87.30	9.00	11.35	87.30	
2008	90.70	8.75	11.35	90.70	
2009	95.25	8.20	11.35	95.25	
2010	97.65	8.10	11.35	97.65	
2011	100.70	8.10	11.35	100.70	
2012	105.95	8.10	11.35	105.95	
2013	108.30	8.10	11.35	108.30	
2014	111.20	8.05	11.35	111.20	
2015	112.55	8.00	11.35	112.55	
2016	112.55	8.00	11.35	112.55	

Formula 4: Contribution Record Adjustment Formula for Own Basic State Pension (Category A) Supplement

$$Q_i = \begin{cases} \text{Max} \left(\sum_{t=t_0}^{PE_i} f_{i,t} + \sum_{t=PE_i+1}^{T_i} q_{i,t}, \sum_{t=t_0}^{PS_i-1} q_{i,t} + \sum_{t=PS_i}^{PE_i} f_{i,t} + \sum_{t=PE_i+1}^{T_i} q_{i,t} \right) & \text{if } T_i > PE_i \\ \text{Max} \left(\sum_{t=t_0}^{T_i} f_{i,t}, \sum_{t=t_0}^{PS_i-1} q_{i,t} + \sum_{t=PS_i}^{T_i} f_{i,t} \right) & \text{if } T_i \leq PE_i \end{cases}$$

- Q_i = Individual i 's number of qualifying years accrued
- t_0 = first year of the individual's working life
- PS_i = tax year in which the marriage/civil partnership started
- PE_i = tax year in which the marriage/civil partnership ended
- $q_{i,t}$ = an indicator of whether individual i earned a qualifying year in tax year t
- $f_{i,t}$ = an indicator of whether the individual i 's former or deceased spouse/civil partner earned a qualifying year in tax year t
- T_i = The tax year individual i reaches SRA

Formula 5: Delayed BSP Pension Benefit

$$B_{OA(BSP, \text{delayed}), i, t, t_c} = (1 + r_{T_i} \times n_{i, t_c}) \times B_{OA(BSP), i, t}$$

- $B_{OA(BSP), i, t, t_c}$ = Individual i 's weekly BSP benefit entitlement in tax year t based on deferring until week t_c after i 's SRA
- T_i = The tax year individual i reaches SRA
- r_{T_i} = Rate of increase for each week the insured defers benefits beyond SRA (varies based on tax year i reaches SRA) —See Table141 for rates by tax year
- n_{i, t_c} = Number of weeks between individual i 's SRA and the week i claiming their benefit, t_c
- $B_{OA(BSP), i, t}$ = Individual i 's weekly BSP benefit entitlement at time t if they start their benefit on the date of their SRA —See Formula 1 for details on the old-age benefit

Note: While this formula is written for a BSP Category A benefit, the same adjustment formula for delayed claiming applies to other categories of BSP benefits

Formula 6: Delayed ASP Pension Benefit

$$B_{OA(ASP, \text{delayed}), i, t, t_c} = (1 + r_{T_i} \times n_{i, t_c}) \times (B_{OA(SERP), i, t} + B_{OA(S2P), i, t})$$

- $B_{OA(ASP, \text{delayed}), i, t, t_c}$ = Individual i 's annual SERP/S2P benefit entitlement in tax year t based on deferring until week t_c after i 's SRA
- $B_{OA(SERP), i, t}$ = Individual i 's SERP benefit entitlement in tax year t based on claiming at SRA. See applicable formula based on SRA in UK: *Own Old-Age Pension Benefits Plan Details*
- $B_{OA(S2P), i, t}$ = Individual i 's S2P benefit entitlement in tax year t based on claiming at SRA. See applicable formula based on SRA in UK: *Own Old-Age Pension Benefits Plan Details*
- T_i = The tax year individual i reaches SRA
- r_{T_i} = rate of increase for each week the insured defers benefits beyond SRA (varies based on tax year i reaches SRA) —See Table14 before Pension Act of 2014 and Table141 after Pension Act of 2014
- n_{i, t_c} = Number of weeks between individual i 's SRA and the week i claiming their benefit, t_c

Table 5: Deferral Rate by Tax Year (Before April 6, 2016)

Tax year reaching FEA	Deferral rate
1975 to 1979	1/8 of 1% per week ($\approx 6.5\%$ p.a.) until FEA
1979 to 2004	1/7 of 1% per week ($\approx 7.4\%$ p.a.) until FEA, with a minimum of seven weeks' deferment
2005 to 2016 (2004 Pension Act)	1/5 of 1% per week ($\approx 10.4\%$ p.a.), with a minimum of five weeks' deferral but no upper limit

Table 6: Full Eligibility Age for Women Born Before April 6, 1955 (Effective 1995 – 2010)

Date of Birth (DOB)	Date SRA Reached
Before April 6, 1950	DOB + 60
April 6, 1950 - May 5, 1950	May 6, 2010
May 6, 1950 - June 5, 1950	July 6, 2010
June 6, 1950 - July 5, 1950	September 6, 2010
July 6, 1950 - August 5, 1950	November 6, 2010
August 6, 1950 - September 5, 1950	January 6, 2011
September 6, 1950 - October 5, 1950	March 6, 2011
October 6, 1950 - November 5, 1950	May 6, 2011
November 6, 1950 - December 5, 1950	July 6, 2011
December 6, 1950 - January 5, 1951	September 6, 2011
... (see Table 72 for complete history)	
November 6, 1952 - December 5, 1952	July 6, 2015
December 6, 1952 - January 5, 1953	September 6, 2015
January 6, 1953 - February 5, 1953	November 6, 2015
February 6, 1953 - March 5, 1953	January 6, 2016
March 6, 1953 - April 5, 1953	March 6, 2016
April 6, 1953 - May 5, 1953	May 6, 2016
May 6, 1953 - June 5, 1953	July 6, 2016
June 6, 1953 - July 5, 1953	September 6, 2016
July 6, 1953 - August 5, 1953	November 6, 2016
August 6, 1953 - September 5, 1953	January 6, 2017
September 6, 1953 - October 5, 1953	March 6, 2017
October 6, 1953 - November 5, 1953	May 6, 2017
November 6, 1953 - December 5, 1953	July 6, 2017
December 6, 1953 - January 5, 1954	September 6, 2017
January 6, 1954 - February 5, 1954	November 6, 2017
February 6, 1954 - March 5, 1954	January 6, 2018
March 6, 1954 - April 5, 1954	March 6, 2018
April 6, 1954 - May 5, 1954	May 6, 2018
May 6, 1954 - June 5, 1954	July 6, 2018
June 6, 1954 - July 5, 1954	September 6, 2018
July 6, 1954 - August 5, 1954	November 6, 2018
August 6, 1954 - September 5, 1954	January 6, 2019
September 6, 1954 - October 5, 1954	March 6, 2019
October 6, 1954 - November 5, 1954	May 6, 2019
November 6, 1954 - December 5, 1954	July 6, 2019
December 6, 1954 - January 5, 1955	September 6, 2019
January 6, 1955 - February 5, 1955	November 6, 2019
February 6, 1955 - March 5, 1955	January 6, 2020
March 6, 1955 - April 5, 1955	March 6, 2020
After April 5, 1955	DOB + 65

Source: Schedule 4, [Pensions Act 1995](#)

Table 7: Inheritance of SERPS/S2P According to the Date the Deceased Reached or Would Have Reached SRA

Date when the deceased spouse/civil partner reached or would have reached SPA	Percentage of SERPS passing to surviving spouse/civil partner
Prior to October 5, 2002	100 %
October 6, 2002 - October 5, 2004	90
October 6, 2004 - October 5, 2006	80
October 6, 2006 - October 5, 2008	70
October 6, 2008 - October 5, 2010	60
After October 6, 2010	50

Note: Only 50% of any [S2P](#) entitlement can be inherited by a widow, widower or surviving civil partner, irrespective of the date the deceased would have reached [SRA](#).

Table 8: Full Eligibility Age for All Individuals Born After April 5, 1955 (Effective 2007 – 2010)

Date of Birth (DOB)	Date SRA Reached
April 6, 1955 - April 5, 1959	DOB + 65 years
April 6, 1959 - May 5, 1959	May 6, 2024
May 6, 1959 - June 5, 1959	July 6, 2024
June 6, 1959 - July 5, 1959	September 6, 2024
July 6, 1959 - August 5, 1959	November 6, 2024
August 6, 1959 - September 5, 1959	January 6, 2025
September 6, 1959 - October 5, 1959	March 6, 2025
October 6, 1959 - November 5, 1959	May 6, 2025
November 6, 1959 - December 5, 1959	July 6, 2025
December 6, 1959 - January 5, 1960	September 6, 2025
January 6, 1960 - February 5, 1960	November 6, 2025
February 6, 1960 - March 5, 1960	January 6, 2026
March 6, 1960 - April 5, 1960	March 6, 2026
April 6, 1960 - April 5, 1968	DOB + 66 years
April 6, 1968 - May 5, 1968	May 6, 2034
May 6, 1968 - June 5, 1968	July 6, 2034
June 6, 1968 - July 5, 1968	September 6, 2034
July 6, 1968 - August 5, 1968	November 6, 2034
August 6, 1968 - September 5, 1968	January 6, 2035
September 6, 1968 - October 5, 1968	March 6, 2035
October 6, 1968 - November 5, 1968	May 6, 2035
November 6, 1968 - December 5, 1968	July 6, 2035
December 6, 1968 - January 5, 1969	September 6, 2035
January 6, 1969 - February 5, 1969	November 6, 2035
February 6, 1969 - March 5, 1969	January 6, 2036
March 6, 1969 - April 5, 1969	March 6, 2036
April 6, 1969 - April 5, 1977	DOB + 67
April 6, 1977 - May 5, 1977	May 6, 2044
May 6, 1977 - June 5, 1977	July 6, 2044
June 6, 1977 - July 5, 1977	September 6, 2044
July 6, 1977 - August 5, 1977	November 6, 2044
August 6, 1977 - September 5, 1977	January 6, 2045
September 6, 1977 - October 5, 1977	March 6, 2045
October 6, 1977 - November 5, 1977	May 6, 2045
November 6, 1977 - December 5, 1977	July 6, 2045
December 6, 1977 - January 5, 1978	September 6, 2045
January 6, 1978 - February 5, 1978	November 6, 2045
February 6, 1978 - March 5, 1978	January 6, 2046
March 6, 1978 - April 5, 1978	March 6, 2046
April 6, 1978 onwards	DOB + 68

Source: Schedule 3, [Pensions Act 2007](#)

Table 9: Full Eligibility Age for Women Born Before December 6, 1953 (Effective 2011 – present)

Date of Birth (DOB)	Date SRA Reached
Before April 6, 1950	DOB + 60
April 6, 1950 - May 5, 1950	May 6, 2010
May 6, 1950 - June 5, 1950	July 6, 2010
June 6, 1950 - July 5, 1950	September 6, 2010
July 6, 1950 - August 5, 1950	November 6, 2010
August 6, 1950 - September 5, 1950	January 6, 2011
September 6, 1950 - October 5, 1950	March 6, 2011
October 6, 1950 - November 5, 1950	May 6, 2011
November 6, 1950 - December 5, 1950	July 6, 2011
December 6, 1950 - January 5, 1951	September 6, 2011
January 6, 1951 - February 5, 1951	November 6, 2011
February 6, 1951 - March 5, 1951	January 6, 2012
March 6, 1951 - April 5, 1951	March 6, 2012
April 6, 1951 - May 5, 1951	May 6, 2012
May 6, 1951 - June 5, 1951	July 6, 2012
June 6, 1951 - July 5, 1951	September 6, 2012
July 6, 1951 - August 5, 1951	November 6, 2012
August 6, 1951 - September 5, 1951	January 6, 2013
September 6, 1951 - October 5, 1951	March 6, 2013
October 6, 1951 - November 5, 1951	May 6, 2013
November 6, 1951 - December 5, 1951	July 6, 2013
December 6, 1951 - January 5, 1952	September 6, 2013
January 6, 1952 - February 5, 1952	November 6, 2013
February 6, 1952 - March 5, 1952	January 6, 2014
March 6, 1952 - April 5, 1952	March 6, 2014
April 6, 1952 - May 5, 1952	May 6, 2014
May 6, 1952 - June 5, 1952	July 6, 2014
June 6, 1952 - July 5, 1952	September 6, 2014
July 6, 1952 - August 5, 1952	November 6, 2014
August 6, 1952 - September 5, 1952	January 6, 2015
September 6, 1952 - October 5, 1952	March 6, 2015
October 6, 1952 - November 5, 1952	May 6, 2015
November 6, 1952 - December 5, 1952	July 6, 2015
December 6, 1952 - January 5, 1953	September 6, 2015
January 6, 1953 - February 5, 1953	November 6, 2015
February 6, 1953 - March 5, 1953	January 6, 2016
March 6, 1953 - April 5, 1953	March 6, 2016
April 6, 1953 - May 5, 1953	July 6, 2016
May 6, 1953 - June 5, 1953	November 6, 2016
June 6, 1953 - July 5, 1953	March 6, 2017
July 6, 1953 - August 5, 1953	July 6, 2017
August 6, 1953 - September 5, 1953	November 6, 2017
September 6, 1953 - October 5, 1953	March 6, 2018
October 6, 1953 - November 5, 1953	July 6, 2018
November 6, 1953 - December 5, 1953	November 6, 2018

Source: §1, [Pensions Act 2011](#)

Table 10: Full Eligibility Age for All Individuals Born After December 5, 1953 (Effective 2011 – 2013)

Date of Birth (DOB)	Date SRA Reached
Before December 6, 1953	DOB + 65
December 6, 1953 - January 5, 1954	March 6, 2019
January 6, 1954 - February 5, 1954	May 6, 2019
February 6, 1954 - March 5, 1954	July 6, 2019
March 6, 1954 - April 5, 1954	September 6, 2019
April 6, 1954 - May 5, 1954	November 6, 2019
May 6, 1954 - June 5, 1954	January 6, 2020
June 6, 1954 - July 5, 1954	March 6, 2020
July 6, 1954 - August 5, 1954	May 6, 2020
August 6, 1954 - September 5, 1954	July 6, 2020
September 6, 1954 - October 5, 1954	September 6, 2020
October 6, 1954 - April 5, 1968	DOB + 66
April 6, 1968 - May 5, 1968	May 6, 2034
May 6, 1968 - June 5, 1968	July 6, 2034
June 6, 1968 - July 5, 1968	September 6, 2034
July 6, 1968 - August 5, 1968	November 6, 2034
August 6, 1968 - September 5, 1968	January 6, 2035
September 6, 1968 - October 5, 1968	March 6, 2035
October 6, 1968 - November 5, 1968	May 6, 2035
November 6, 1968 - December 5, 1968	July 6, 2035
December 6, 1968 - January 5, 1969	September 6, 2035
January 6, 1969 - February 5, 1969	November 6, 2035
February 6, 1969 - March 5, 1969	January 6, 2036
March 6, 1969 - April 5, 1969	March 6, 2036
April 6, 1969 - April 5, 1977	DOB + 67
April 6, 1977 - May 5, 1977	May 6, 2044
May 6, 1977 - June 5, 1977	July 6, 2044
June 6, 1977 - July 5, 1977	September 6, 2044
July 6, 1977 - August 5, 1977	November 6, 2044
August 6, 1977 - September 5, 1977	January 6, 2045
September 6, 1977 - October 5, 1977	March 6, 2045
October 6, 1977 - November 5, 1977	May 6, 2045
November 6, 1977 - December 5, 1977	July 6, 2045
December 6, 1977 - January 5, 1978	September 6, 2045
January 6, 1978 - February 5, 1978	November 6, 2045
February 6, 1978 - March 5, 1978	January 6, 2046
March 6, 1978 - April 5, 1978	March 6, 2046
April 6, 1978 onwards	DOB + 68

Source: §1, [Pensions Act 2011](#)

Formula 7: Basic State Pension Benefit (Category A Formula) for Individuals Reaching SRA After April 5, 2010

$$B_{OA(BSP),i,t} = \min\left(\left\{\frac{Q_i}{R_i}, 1\right\}, 1\right) \times Rate_t$$

- $B_{OA(BSP),i,t}$ = Individual i 's weekly BSP benefit entitlement at time t if they start their benefit on the date of their SRA
- Q_i = Individual i 's number of qualifying years accrued
- R_i = Individual i 's requisite number of qualifying years (30 for individuals reaching SRA after April 5, 2010, otherwise see [Table 2](#) and [Table 1](#))
- $Rate_t$ = Full weekly rate of the BSP at time t (See [Table 3](#))

Formula 8: Widow or Widow(er)'s Pension for Individuals Reaching SRA After April 5, 2010

$$B_{SU(WID),i,t} = \min(Q_j/R_j, 1) \times Rate_t \times M_i$$

- $B_{SU(WID),i,t}$ = Individual i 's weekly widow benefit (either the widow or widow(er)s pension or the widowed mother or parent's allowance) at time t based on deceased spouse j 's working life and contribution history
- Q_j = Individual i 's deceased spouse j 's number of qualifying years accrued
- R_j = Individual i 's deceased spouse j 's requisite number of qualifying years —See [Table 2](#) and [Table 1](#) for how to compute qualifying years by birth date
- $Rate_t$ = Full weekly rate at time t as reported in [Table 4](#)
- M_i = Benefit multiplier based on claim age a_i

$$M_i = \begin{cases} 1 & \text{if eligible for widowed mother/parent's allowance or older than SRA} \\ 0 & \text{if eligible for widow's pension/bereavement allowance and } a_i < 45 \\ 1 - (0.07 \times (55 - a_i)) & \text{if eligible for widow's pension/bereavement allowance and } 45 \geq a_i < 55 \\ 1 & \text{if eligible for widow's pension/bereavement allowance and } a_i \geq 55 \end{cases}$$

Table 11: Full Eligibility Age for All Individuals Born After December 5, 1953 (Effective 2014 – present)

Date of Birth (DOB)	Date SRA Reached
Before December 6, 1953	DOB + 65
December 6, 1953 - January 5, 1954	March 6, 2019
January 6, 1954 - February 5, 1954	May 6, 2019
February 6, 1954 - March 5, 1954	July 6, 2019
March 6, 1954 - April 5, 1954	September 6, 2019
April 6, 1954 - May 5, 1954	November 6, 2019
May 6, 1954 - June 5, 1954	January 6, 2020
June 6, 1954 - July 5, 1954	March 6, 2020
July 6, 1954 - August 5, 1954	May 6, 2020
August 6, 1954 - September 5, 1954	July 6, 2020
September 6, 1954 - October 5, 1954	September 6, 2020
October 6, 1954 - April 5, 1960	DOB + 66
April 6, 1960 - May 5, 1960	DOB + 66 years and 1 month
May 6, 1960 - June 5, 1960	DOB + 66 years and 2 months
June 6, 1960 - July 5, 1960	DOB + 66 years and 3 months
July 6, 1960 - August 5, 1960	DOB + 66 years and 4 months
August 6, 1960 - September 5, 1960	DOB + 66 years and 5 months
September 6, 1960 - October 5, 1960	DOB + 66 years and 6 months
October 6, 1960 - November 5, 1960	DOB + 66 years and 7 months
November 6, 1960 - December 5, 1960	DOB + 66 years and 8 months
December 6, 1960 - January 5, 1961	DOB + 66 years and 9 months
January 6, 1961 - February 5, 1961	DOB + 66 years and 10 months
February 6, 1961 - March 5, 1961	DOB + 66 years and 11 months
March 6, 1961 - April 5, 1977	DOB + 67
April 6, 1977 - May 5, 1977	May 6, 2044
May 6, 1977 - June 5, 1977	July 6, 2044
June 6, 1977 - July 5, 1977	September 6, 2044
July 6, 1977 - August 5, 1977	November 6, 2044
August 6, 1977 - September 5, 1977	January 6, 2045
September 6, 1977 - October 5, 1977	March 6, 2045
October 6, 1977 - November 5, 1977	May 6, 2045
November 6, 1977 - December 5, 1977	July 6, 2045
December 6, 1977 - January 5, 1978	September 6, 2045
January 6, 1978 - February 5, 1978	November 6, 2045
February 6, 1978 - March 5, 1978	January 6, 2046
March 6, 1978 - April 5, 1978	March 6, 2046
April 6, 1978 onwards	DOB + 68

Source: §26, [Pensions Act 2014](#)

Formula 9: nSP Benefit at SRA for Individuals Reaching SRA after April 5, 2016

$$B_{OA(nSP),i,t} = \max\left(\text{Rate}_t \times \min(Q_i/R_i, 1), SA2016_i \times \text{inflation}_{t,2016}\right)$$

- $B_{OA(nSP),i,t}$ = Individual i 's weekly nSP benefit entitlement in tax year t if they start their benefit on the date of their [SRA](#)
- Rate_t = Full weekly rate of the nSP in tax year t —See [Table 12](#) for values by tax year
- Q_i = Individual i 's number of qualifying years accrued since April 2016 (minimum 10 qualifying years)
- R_i = Individual i 's requisite number of qualifying years (35 years for own retirement benefits)
- $SA2016_i$ = Individual i 's starting amount based on NICs before April 6, 2016 —See [Formula 10](#) for computational details
- $\text{inflation}_{t,2016}$ = nSP inflation adjustment in time t relative to 2016

Note: $SA2016_i \times \text{inflation}_{t,2016}$ is known as the *protected payment*

Formula 10: Starting Amount for nSP

$$SA2016_i = \max(B_{BSP,i,2016} + B_{ASP,i,2016}, B_{nSP,i,2016})$$

- $SA2016_i$ = Individual i 's starting amount based on NICs before April 6, 2016
- $B_{OA(BSP),i,2016} + B_{OA(SERP),i,2016} + B_{OA(S2P),i,2016}$ = The total amount individual i would have received under the previous State Pension rules on April 6, 2016 (including [BSP](#), [SERP](#) and [S2P](#), the additional state pension)
- $B_{nSP,i,2016}$ = The amount they would have received on April 6, 2016 if the nSP had been in place at the start of their working life (as 1/35th of the full nSP amount for each qualifying year, minus any contracted-out deduction)

Table 12: Weekly Full Rate for New State Pension Benefit

Year	Full rate
2016	£ 155.65
2017	155.95
2018	164.35
2019	168.60
2020	175.20
2021	179.60
2022	185.15

Table 13: Deferral Rate by Tax Year (From April 6, 2016)

Tax year reaching FEA	Deferral rate
1975 to 1979	1/8 of 1% per week ($\approx 6.5\%$ p.a.) until FEA
1979 to 2004	1/7 of 1% per week ($\approx 7.4\%$ p.a.) until FEA, with a minimum of seven weeks' deferment
2005 to 2015	1/5 of 1% per week ($\approx 10.4\%$ p.a.), with a minimum of five weeks' deferral but no upper limit
After 2016	1/9 of 1% per week ($\approx 5.8\%$ p.a.), with a minimum of nine weeks' deferral but no upper limit

Sources

This section records key sources consulted when we collected the institutional details reported in this document. Archived versions of these sources are available at the Gateway Policy Explorer website (<http://g2aging.org/policy-explorer>).

Age UK (2022). Factsheet on State Pension. April 2022. As of May 17, 2022. [\[Link\]](#)

Bozio, Antoine, Rowena Crawford, and Gemma Tetlow (2010). *The history of state pensions in the UK: 1948 to 2010*. IFS Briefing Note BN105. Economic and Social Research Council. [\[Link\]](#)

GOV.UK (2022). Guidance. Your State Pension explained. Updated 11 April 2022. As of May 17, 2022. [\[Link\]](#)

DWP (2013). State Pension entitlements derived from a current or former spouse's or civil partner's NICs. As of May 17, 2022. [\[Link\]](#)

UK Parliament (1992). Social Security Contributions and Benefits Act 1992. February 13, 1992. Available at legislation.gov.uk. As of May 17, 2022. [\[Link\]](#)

UK Parliament (1995). Pensions Act 1995. July 19, 1995. Available at legislation.gov.uk. As of May 17, 2022. [\[Link\]](#)

UK Parliament (1999). Welfare Reform and Pensions Act 1999. November 11, 1999. Available at legislation.gov.uk. As of May 17, 2022. [\[Link\]](#)

UK Parliament (2004). Pensions Act 2004. November 18, 2004. Available at legislation.gov.uk. As of May 17, 2022. [\[Link\]](#)

UK Parliament (2007). Pensions Act 2007. July 26, 2007. Available at legislation.gov.uk. As of May 17, 2022. [\[Link\]](#)

UK Parliament (2011). Pensions Act 2011. November 3, 2011. Available at legislation.gov.uk. As of May 17, 2022. [\[Link\]](#)

UK Parliament (2014). Pensions Act 2014. May 14, 2014. Available at legislation.gov.uk. As of May 17, 2022. [\[Link\]](#)

Glossary of terms

This section summarizes key definitions from the main text. To facilitate switching back and forth, this document is designed with hyperlinks. Most PDF readers have shortcuts that permit a reader to return to the previous location after selecting a hyperlink. In Adobe Acrobat on a PC: "Alt" + "←"; In Adobe Acrobat on a MAC: "command" + "←"; In Preview on a MAC: "command" + "[".

Additional State Pension (ASP): Earnings-related old-age benefit for men born before April 6, 1951 and women born before April 6, 1953. Qualified beneficiaries may receive a supplementary state pension based on the worker's contribution and earnings history (the BSP is based only on contribution history). Individuals contributing to private pension plans could "contract-out" of the ASP. ASP is paid in addition to BSP. ASP had different benefit designs over time, including SERPS (before April 6, 2003) and S2P (April 6, 2003 - April 5, 2016).

Annuitable System: A pension system that provides a periodic payment for life after the benefit begins.

Basic State Pension (BSP): Primary old-age benefit for men born before April 6, 1951 and women born before April 6, 1953. Qualified beneficiaries receive a benefit based on contribution years and a common weekly benefit rate.

Cash Balance System: A pension system that provides each individual an account that is drawn down over time.

Claimable Benefit: A pension where the beneficiary must actively file a claim for benefits with the government's pension authority.

Cost-of-Living Adjustments (COLA): Adjustments after an individual begins receiving benefits that increase benefit payments, typically in line with consumer prices or average earnings.

Earliest eligibility: Earliest age and/or years of contributions required to be eligible to start receipt of a particular type of benefit. Earliest eligibility is the same as statutory eligibility in countries where there is no benefit penalty for claiming before the statutory retirement age.

Full Eligibility Age: The age at which individuals are eligible to receive their full benefit. For dependent benefits or social assistance, the full eligibility age may differ from the statutory retirement age for own old-age pension benefits.

Home Responsibility Protections: A program that provided adjustment to BSP benefit amounts based on time spent raising children under the age of 16 (if not claiming the Child Benefit) or caring for a sick or disabled person. This program was effective from April 6, 1978 to April 5, 2010, when it was replaced with National Insurance credits.

Latest claiming age: Latest age where a benefit may be claimed such that benefit payments are increased as an incentive for delaying the start of benefits past the statutory retirement age. Latest claiming age is the same as statutory retirement age in countries where there is no benefit to delayed claiming. Not applicable for non-claimable benefits.

Lower Earnings Limit: A value which an individual earning below does not make National Insurance contributions but gets the benefits of paying. This value is adjusted annually.

Lump Sum Benefit: A pension system that provides an individual with a one-time or limited number of payments. Lump sum benefits are distinct from annuitable or cash balance benefits because they do not continue past a specified time frame. Lump sum benefits use varies by country, but they are sometimes used as death benefits, incentives to delay claiming, or payments to individuals with an insufficient contribution history to be eligible for annuitable benefits.

National Income Measure: In some pension systems, the benefit is dependent on a national income measure, such as average wages. We indicate a pension system depends on the national income measure if the benefit paid is determined by a national income measure (as opposed to an individual's earnings history). For example, the benefit level for the United Kingdom Basic State Pension depends on a level set by the government and does not depend on an individual's earnings. This distinction does not include systems that adjust annual benefits based on a national income measure or index past earnings using a national income measure.

National Insurance Contributions: An individual receives credit for a NIC in a particular time period based on contributions to National Insurance by an employee or their employer. NICs determine qualifying years for old-age benefit eligibility. NICs fall into six classes. Only class 1, 2 and 3 NICs count towards eligibility for BSP and nSP.

New State Pension (nSP): Primary old-age benefit for men born on or after April 6, 1951 and women born on or after April 6, 1953. Qualified beneficiaries receive a flat-rate benefit. A full nSP requires 35 years of contributions. The nSP replaces the BSP and ASP. A transitional system exists for entitlements earned under the previous systems.

Progressive Benefit: A benefit is progressive if people with lower earnings have a greater replacement rate for their contributions.

Qualified Benefit: A benefit is qualified if an individual must continue to meet certain standards, such as a means test, to continue receipt of benefits.

State Earnings-Related Pension: An ASP based on earnings for contributing workers between April 6, 1978 and April 5, 2002 when it was replaced by S2P.

State Second Pension: An ASP based on earnings for contributing workers between April 6, 2002 and April 5, 2016 when the BSP and ASP were eliminated and replaced with the nSP for new beneficiaries. S2P replaces SERP in 2002, but SERP benefit entitlements were retained for those that earned them.

Statutory Retirement Age (SRA): The age at which individuals are eligible to receive their full benefit. In the United States, this is known as the normal retirement age. In the United Kingdom, this is known as the state pension age.

Upper Earnings Limit: A value above which an individual pays lower National Insurance contributions and does not receive earnings credit for ASP. This value is adjusted annually.

Version information

Current Version: 2.1 (August 2023)

Version History

- 1.0 (March 2021): First version
- 2.0 (May 2022): Substantially revised format and updated content
- 2.1 (August 2023): Updated formatting and terminology

Additional resources

The following resources provide additional details for the interested reader:

Bozio, Antoine, Rowena Crawford, and Gemma Tetlow (2010). *The history of state pensions in the UK: 1948 to 2010*. IFS Briefing Note BN105. Economic and Social Research Council. Available at: <https://www.ifs.org.uk/bns/bn105.pdf>

UK Department for Work and Pensions (2013). *State pension entitlements derived from a current or former spouse's or civil partner's national insurance contributions*. Available at: https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/181235/derived-inherited-entitlement.pdf