

# Freedom of Information request 2255/2013

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## Information request

*I have been reading articles in the press in the last few days about women not being able to receive a pension based on their husband's NI contributions on and after the 6 April 2016. Is this true.*

*I have also been reading in the same articles that women and men will no longer be able to inherit any of their spouses state pension/s after the new single rate pension starts on 6 April 2016, Is this true?*

*When I looked a "The Single-Tier Pension" a simple foundation for saving I saw on pages 93 to 98 mention about transitional arrangements regarding the two paragraphs above.*

*Has the Government changed their mind and are there no longer going to be transitional arrangements as mentioned in "The Single-Tier*

## DWP response

In general, the facility to derive or inherit state pension based on a spouse's or civil partner's National Insurance contributions will end for people reaching state pension age on or after 6 April 2016.

However, as part of the transition to the new scheme, a person whose marriage or civil partnership started before 6 April 2016 will be able to inherit either an amount equivalent to the additional pension they would have inherited under the current rules or, if their spouse or civil partner reaches state pension age or dies under pension age on or after 6 April 2016, half their protected payment (the amount by which a person's state pension built up before 6 April 2016 exceeds the standard rate of a full single-tier pension).

Additionally, the transitional arrangements will protect the current system basic state pension for certain women who, before 1977, opted to pay reduced-rate National Insurance contributions - which do not count for state pension purposes – on the understanding that they would be able to rely on their husbands' insurance.

The Department has published more information about these changes and the transitional arrangements on the Gov.uk website which can be accessed

on the following link:

[https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/181235/derived-inherited-entitlement.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/181235/derived-inherited-entitlement.pdf)