



A quarter of pensioners unaware of potential State Pension boost from filling National Insurance gaps

- **National Insurance credits can be claimed for periods of unemployment, sickness or caring responsibilities to fill gaps**
- **People can also pay to backfill National Insurance gaps from the previous six tax years to increase their State Pension income**
- **4.5 million pensioners receiving the new State Pension but over 2 million people, or 45%, are not receiving the full amount and potentially could have boosted their income**

New research¹ from **retirement specialist Just Group** shows that a quarter (25%) of adults over the age of 66 were unaware that they could fill gaps in their National Insurance (NI) record to increase their State Pension income. A further 10% were unsure.

At least 35 years of qualifying National Insurance contributions are currently required to claim the full new State Pension (nSP), with a minimum of 10 qualifying years needed in order to receive any nSP. The research found that fewer than six in 10 (57%) adults of State Pension age or older knew how many years' worth of NI contributions they need to claim the full nSP.

The latest Department for Work and Pensions data shows that while 4.5 million pensioners currently receive the nSP, 45% (or slightly more than 2 million people) do not currently get the full entitlement² which stands at £11,973 for the 2025/26 tax year. Over 200,000 (200,721) nSP claimants receive less than 50% of the full amount.

Just's research found that around one in seven (13%) of over 66s said that the State Pension accounted for over 90% of their monthly household income with 44% saying that it represented more than half of their household income.

Gaps in National Insurance records can be backfilled by paying for voluntary Class 3 National Insurance contributions, however these can only be made for the previous six tax years. In addition, before people start receiving the State Pension they can claim credits to backfill gaps in their NI records for various reasons such as maternity leave, unemployment, sickness or for providing caring responsibilities.

Stephen Lowe, group communications director at retirement specialist Just Group, said the findings were a helpful reminder that people should check their National Insurance record before claiming the State Pension.

"The State Pension is the bedrock of retirement finances in the UK, and for many people represents the majority of their income," he said. "However, millions of people do not receive the full amount because they have not built up enough qualifying years of National Insurance contributions.

"Before people claim the State Pension, we'd urge them to check if they will actually receive the full nSP and if not to review their NI record to see where they have gaps in their record.

News release

“For some, it may make sense to pay extra to make the contributions voluntarily and retrospectively for the previous six tax years. The extra income over the course of a retirement may offset the initial cost of these contributions.

“For others who may have spent time out of the workforce on maternity leave or providing care for loved ones, for example, they may be eligible to claim NI credits which can help fill in gaps and build extra State Pension income for free. The Government provides a range of free resources to help people understand the rules and available help as well as the options for their specific circumstances.”

The Government’s National Insurance Credits Eligibility page is a great place to start this process and check whether they may be entitled to additional State Pension income: <https://www.gov.uk/national-insurance-credits/eligibility>

The Future Pension Centre is another good Government source for enquiries on the State Pension, obtaining a forecast and advice on whether paying to fill in gaps makes financial sense: <https://www.gov.uk/future-pension-centre>

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Notes to Editors:

Footnotes

1 – A survey conducted by Opinium on behalf of Just Group conducted with 2,000 UK adults aged 66 and over between 16 and 25 April 2025

2 – StatXplore, State Pension data for November 2024

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