

DWP Central Freedom of Information Team

e-mail: freedom-of-information-request@dwpgsi.gov.uk

Our Ref: Fol 4104

DATE: 23 November 2016

Dear Ms Baddams,

Thank you for your Freedom of Information request of 26 October 2016. You asked:

Could you please verify the fact that a woman born in the 50's who then married in the 70's had the option of paying the reduced married rate of NI or could opt for continuing to pay the standard rate enabling her to claim her pension in her own right at the age of 60 instead of waiting for her husband to reach pension age.

Married women could choose to pay either full or reduced-rate National Insurance contributions. After May 1977, the right to pay at the reduced rate applied only to women who had made the choice before that date.

A woman who paid sufficient full-rate National Insurance contributions to qualify for some State Pension in her own right is able to start claiming it when she reaches State Pension age.

A married woman who opted to pay reduced-rate National Insurance contributions is not eligible for any State Pension based on her husband's National Insurance contributions until he has also reached State Pension age.

If you have any queries about this letter please contact me quoting the reference number above.

Yours sincerely,

DWP Strategy Fol Team

Your right to complain under the Freedom of Information Act

If you are not happy with this response you may request an internal review by e-mailing freedom-of-information-request@dwpgsi.gov.uk or by writing to DWP, Central Fol Team, Caxton House, Tothill Street, SW1H 9NA. Any review request should be submitted within two months of the date of this letter.

If you are not content with the outcome of the internal review you may apply directly to the Information Commissioner's Office for a decision. Generally the Commissioner cannot make a decision unless you have exhausted our own complaints procedure. The Information Commissioner can be contacted at: The Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow Cheshire SK9 5AF www.ico.gov.uk