



Department
for Work &
Pensions

DWP Central Freedom of
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[DWP Website](#)

Our Ref: FOI2021/02281

26 January 2021

Dear Ann Fenner,

Thank you for your Freedom of Information (FoI) request received on 12 January. You wrote:

“Can you please explain why 9.8 million men received 5 years free NICs and were able to retire 5 years early whilst 1950s Women's coerced back to work for another 6 years amid COVID-19?”

DWP Response

It may be helpful if we explain the role of the FoI Act. It provides a legal right of access to recorded information held by a public authority like the DWP, subject to certain exemptions that may apply. The Act does not oblige a public authority to create new information to answer questions; nor does it require a public authority to give advice, opinion or explanation, generate answers to questions, or create or obtain information it does not hold.

If you ask a question, rather than requesting recorded information, we will provide you with the recorded information that best answers the question. Once we have provided the recorded information, we have met our obligations under the Act; interpreting the information provided is up to you.

Your request asks a question that would need new information to be created.

We do not hold any recorded information to answer your request and will therefore not be progressing your request any further. However, you may find the following explanation useful. We have provided this outside of our obligations under the FoI Act.

Autocredits were available to men aged over the female State Pension age but below male State Pension age, from 1983 to 2018; they were finally phased out in November 2018 when the State Pension ages for men and women equalised.

Men received autocredits for the year in which they reached the female State Pension age and subsequent tax years before age 65, thereby protecting their National Insurance records over the period a woman of the same age could already have claimed her State Pension. At the time they were introduced, men needed 44 qualifying years for a full basic State Pension at age 65 and women needed 39 years at age 60.

As women's State Pension age increased from 2010 onwards, the number of years men received autocredits was reduced as the differential in State Pension age narrowed. At the same time, women benefitted from the reduction in the number of qualifying years needed for the full basic State Pension age from 39 to 30.

Men's working lives normally continued beyond the point a woman of the same age could already be receiving her State Pension. Women reached State Pension age while men waited for (up to) 5 years longer; the autocredits received during this time protected a man's National Insurance record through the period a woman of the same age would have been receiving her State Pension.

As with any NI credits, the addition of Autocredits to the National Insurance record of a man whose National Insurance record was already sufficient to maximise his State Pension award would have had no impact.

Yours sincerely,

DWP Central Freedom of Information Team
Department for Work and Pensions

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@dwp.gov.uk or by writing to: DWP Central Fol Team, Caxton House, 6-12 Tothill Street, London, 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.

Website: [ICO Contact Information](#) or telephone 0303 123 1113 or 01625 545745