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Introducing the Minimum Qualifying Period

Anyone who reaches State Pension age on or after 6 April 2016 may be eligible for the new State Pension.

However, in order to receive it claimants will usually need to have at least 10 qualifying years on their National Insurance record. This is known as the 'Minimum Qualifying Period'.

What is the Minimum Qualifying Period?

All claimants who reach State Pension age on or after 6 April 2016 will usually need to have at least 10 qualifying years on their National Insurance record in order to receive the new State Pension.

This is different to the current system, in which there is no Minimum Qualifying Period.

These don't need to be 10 qualifying years in a row, and can be for tax years before and after 2016.

The Minimum Qualifying Period means that claimants will usually need to have either worked and paid National Insurance contributions or received National Insurance credits, for at least 10 years before they reach State Pension age in order to receive the new State Pension.

What can a claimant do if they have less than 10 qualifying years?

Claimants who think they may have less than 10 qualifying years on their National Insurance record should request a National Insurance statement and identify any gaps (years when they haven't paid enough National Insurance contributions or received a National Insurance credit). Claimants can request a National Insurance statement online via the [HMRC website](#) or by calling 0300 200 3500.

Claimants may be able to increase their number of qualifying years by:

- Getting National Insurance credits. These can be given in a variety of circumstances, including:
 - Caring for one or more disabled people, for at least 20 hours a week
 - Receiving certain benefits, such as Jobseekers' Allowance, Employment and Support Allowance or Carers Allowance
 - Caring for a grandchild or other family member under the age of 12
- Continuing to work or receiving National Insurance credits up to when they reach either State Pension age or the full amount of new State Pension.

- Paying Voluntary National Insurance contributions. Claimants reaching State Pension age on or after April 2016 have until 2023 to fill any gaps on their National Insurance record for the tax years 2006/07 to 2015/16

What about claimant's who've paid contributions whilst working abroad?

Depending on where they've worked, claimants working abroad may have paid Social Security Contributions instead of UK National Insurance contributions.

We'll include contributions made from working abroad in some countries when we calculate the number of qualifying years on their record, to help them meet the Minimum Qualifying Period. This includes contributions made in European Economic Area (EEA) countries and other countries with which the UK has a reciprocal agreement.

However, these international contributions won't count towards the amount of new State Pension they receive.

What about women who have been paying reduced contributions?

Until April 1977, married women could choose to pay a reduced rate of National Insurance contributions, known as a 'reduced rate election'. This is commonly known as the 'married women's stamp' or 'the small stamp'. Some claimants may still be paying this reduced rate and planning to derive a basic State Pension from their spouse / civil partner. However, there are no opportunities to derive entitlement under new State Pension rules – it is not possible for a new State Pension claimant to use their spouse / civil partner's National Insurance record to receive a State Pension or to increase the amount they receive on their own record.

As a result, they might have few or no qualifying years on their National Insurance record. They're also unable to make voluntary National Insurance contributions for the years in which they've already paid a full year of reduced rate contributions.

In order to make sure that they aren't unfairly disadvantaged, transitional rules have been introduced for women who've paid reduced rate contributions within 35 years before they reach State Pension age. Under these rules, they won't need to meet the minimum requirement of 10 qualifying years. Once their spouse / civil partner reaches State Pension age, they'll be entitled to receive a new State Pension corresponding to either a full 'married women's (lower rate) basic pension' or if they are widowed / divorced, the full basic State Pension, plus any additional State Pension they built up themselves before 6 April 2016.

If a claimant has at least 10 qualifying years on their National Insurance record, and so would qualify for the new State Pension, they'll receive whichever is the higher of these two amounts.