

Did you know...?

YOUR PENSION IS YOUR FUTURE

If you're in horticulture, whether you've been working for a while or just starting out, you should be thinking about planning for your retirement, as you will need a pension to support you and your family in later life. Without regular contributions to top up your state pension, such as an employer scheme or private pension, you may find yourself in financial difficulty when you stop working.

Fact 1

In 2026/27 tax year a full state pension totals £241.30 per week, that's under £13,000 per year. For many working in horticulture this could have a substantial impact on their daily lives given the increasing day-to-day cost of living, which people need to be prepared for.

Fact 2

Since 2008 if you've been an employee in the UK aged between 22 and the state pension age, earning £10,000+ your employer would have automatically enrolled you into a workplace pension scheme (unless you opted out).

This is called 'automatic enrolment' and applies to seasonal workers, sub-contractors and even if you are the only person employed by someone else.

Fact 3

Keeping track of any pension scheme you have been automatically enrolled in by an employer or you have chosen to pay in to is important, especially when there's an estimated 3.3 million lost pensions worth £31.1 billion*.

Check the government's **Pension Tracing service** to make sure you have a record of all the pension/s you have and where you have them.

Fact 4

There can be a gender gap in pensions in the UK, with women's pots lower on average than a male counterpart. Given women on average also live longer than men, this means any pension pot will have to stretch further.

Make sure you have claimed all you are entitled to e.g if you've taken time out to care for children and received child benefit your National Insurance record should automatically have been credited, allowing you to build up your state pension during this period.

perennial.org.uk/benefits

Fact 5

If you have significant caring responsibility this can impact your state pension especially if you have to reduce your hours or become self-employed to manage.

We know a large proportion of people in horticulture are self-employed or are on reduced working hours due to additional commitments such as care. If working less hours means you don't pay full National Insurance, then Carers Credit helps limit this impact and should be applied for.

perennial.org.uk/benefits

Fact 6

In late 2026 a new UK Pensions Dashboard will be available which is a secure, free online service designed to show all your retirement savings in one place, for workplace, personal and state pensions.

So if you've moved employers due to numerous changes in contracts, seasonal working or for career progression, make sure your national insurance number, address and email are consistent across all your pension providers.

* Pension Policy Institute



Helping people
in horticulture
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For more helpful
information head to
perennial.org.uk/pensions