

Stay at home mums may be owed thousands in historic state pension back payments

HISTORIC state pension back payments may be available to stay-at-home mothers who raised their children in the 1980s and 1990s.

By [Rebekah Evans](#) 16:10, Fri, Sep 9, 2022 | UPDATED: 21:14, Fri, Sep 9, 2022

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It is as a result of [state pension](#) underpayments which go back decades, found by the Department for Work and Pensions (DWP). The Department had already identified historic state pension underpayments, and started the process to rectify the issue.

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However, it led to finding another category of women impacted, aside from widows, married women and those over 80.

Since 1978/79, the state pension system has been designed to help protect those who may have gaps in their record.

This includes those who took time out of paid work, such as stay at home mothers.

The DWP blunder will not have affected everyone, however, some may have been underpaid.

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state pension backpayments

State pension: Historic back payments due for some stay at home mums (Image: Getty)

As a result, experts such as Sir Steve Webb, partner at LCP, are encouraging those who took time out of work to care for their children in the 1980s and 1990s to check if they have been affected.

LCP shared the story of Mrs Lorraine Wainwright, 68, who lives in Gloucestershire with her husband Eddie, 67.

The couple has two daughters, with Mrs Wainwright taking time to raise them at home during the 1970s and early 1980s.

In early 2020, Mrs Wainwright looked into claiming her state pension, but she discovered that she would not get a full pension because she only had 31 'qualifying years' towards her pension rather than the necessary 35 years.

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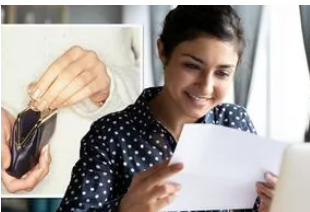
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However, she also realised she had not been receiving credits for the 1978/79 year onwards, when she was not in paid work at the time.

The matter remained unresolved for a time, but with the help of Sir Steve Webb, former pensions minister and partner at LCP, it was eventually settled.

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HMRC said Mrs Wainwright was entitled to HRP for seven years, enough to give her a full state pension.

She has now received a lump sum of approximately £1,500 in back payments, with her regular state pension increased by over £20 per week to reflect the full flat rate.

Mrs Wainwright said: “I would encourage any parent who spent time bringing up children to check that they are getting credits on their NI record.

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“If I had not checked my own record carefully, it is quite possible I would still be getting the wrong rate of pension.”

HMRC stated Mrs Wainwright has been awarded HRP for the period of April 6, 1981 to April 5, 1988, and has written to her to inform her of the change.

The annual report from the DWP describes historic periods of Home Responsibilities Protection (HRP) not being recorded accurately as the second largest reason for underpayments of the state pension.

The Department is actively taking steps to rectify the matter, but has said: “Investigations are complex, involving the use of tailored data reports.

“The potential numbers of people affected and estimates of cost are unlikely to be available until autumn 2022 at the earliest.”

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As some women may have been short-changed for years, it is likely to be worthwhile checking.

Sir Steve Webb states people should check if they were entitled, then look at whether their National Insurance record reflects the credits/ protections the person was entitled to.

If it is missing, then Britons can take action.

Sir Steve added: "Rather than wait for the Government to fix the problem, I would encourage anyone who has received child benefit since 1978/79 to check that the relevant credits are on their NI record.

"If not, this can be fixed by filling in a form, and the result could well be a

higher pension and a worthwhile lump sum.”

A Government spokesperson previously told [Express.co.uk](https://www.express.co.uk): Government spokesperson told Express.co.uk: "This year we will spend over £110billion on the state pension and support over 12.5 million pensioners.

“We are investigating an issue with the historical recording of Home Responsibilities Protection, with work under way to identify those affected.”