

Surge in demand to top-up State Pension could see deadline extended for some people next month

People have until April 5 to plug gaps in their National Insurance record.

[Linda Howard](#)

The UK Government has said it will continue to consider contributions made by people to top-up their State Pensions, even after a looming deadline passes next month. It said that phone lines have been busy as people have taken action to plug gaps in their [National Insurance contributions](#).

Under arrangements lasting until April 5 2023, people can buy missing years going back to 2006 in contributions which would count towards their [State Pension](#) - after that, they can only go back six tax years. But on Wednesday, the UK Government said that if anyone is unable to pay voluntary contributions by the deadline date for reasons 'beyond their control', it will consider payments made after the cut-off.

However, it still expects people to make every effort to complete payments for [voluntary National Insurance contributions](#) by April 5. But it will take an understanding approach and consider whether to accept payments received after the deadline on a case-by-case basis, depending on individual circumstances.

People generally need 35 years of qualifying National Insurance contributions to get the full State Pension.

A recorded message has been placed on a phone line for the [Future Pension Centre](#), which says there has been 'unprecedented demand' on Department

for Work and Pensions (DWP) and HM Revenue and Customs (HMRC) phone lines.

The message tells people they are expected to make every effort to make payments of voluntary National Insurance contributions by April 5, but 'don't worry if you cannot get through'.

A UK Government spokesperson said: "Voluntary National Insurance contributions do not always increase your State Pension.

"Customers should make sure they would benefit before making any payments, including to fill gaps in their national insurance records between April 6 2006 and April 5 2016.

"The quickest and easiest way for customers to see information about their state pension and National Insurance record is online. If customers need to contact us, we will ensure calls are answered as quickly as possible.

"If customers are unable to pay voluntary contributions by April 5 2023 for reasons beyond their control, we will consider payments made after the deadline on a case-by-case basis."

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Royal London consumer finance specialist Sarah Pennells said: “The new message on the DWP phone line announcing that it and HMRC will consider voluntary national insurance contributions made after April 5 as being paid on time is very welcome.

“DWP phone lines have been jammed in recent weeks as the deadline by

which people can fill in any gaps in their national insurance records going back to 2006 has approached.

“Normally, you are only allowed to fill in gaps up to six years previously, so this opportunity generated huge interest across the country.

“The Department is still urging people to make every effort to make their payment by April 5, but the extension means payments will be accepted after that date.”

Consumer champion and MoneySavingExpert.com founder [Martin Lewis](#) has also been highlighting the opportunity for people to boost their state pension.

Speaking on IThe Martin Lewis Money Show last month, he said: “Many people are missing National Insurance years, maybe because you were caring for somebody or caring for a child, or you had years abroad, or you had a low income, or you had a career break.”

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People can check their own State Pension forecast on [GOV.UK](#) and they can also check whether they are entitled to free National Insurance credits, which may apply if they are a parent or were ill, for example.

We have a full guide to topping up your State Pension [here](#).

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