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DWP and HMRC work together with 1,000s owed around £5,000 due to State Pension underpayment errors

The DWP and HMRC are working together to correct State Pension underpayment errors caused by missing National Insurance credits

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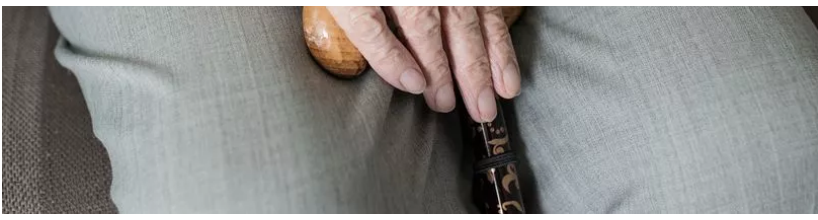
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🗣️ The DWP and HMRC are working together to correct State Pension underpayment errors

Thousands of older people may have been underpaid their State Pension due to missing information on their National Insurance (NI) record.

HM Revenue and Customs (HMRC) recently announced that it has started writing to those affected. [According to the Daily Record](#), the issue affects mostly women in their 60s and 70s who may have Home Responsibilities Protection (HRP) missing from their NI record.

The [Department for Work and Pensions \(DWP\)](#) and HMRC are working together to find people affected and correct their records so they can receive the right amount of State Pension. More than 200,000 women are due a share of underpayments totalling over one billion pounds - some £5,000 each.

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Former Liberal Democrat pensions minister Sir Steve Webb recently said that identifying the underpayments is a "matter of urgency" and that the UK Government needs to be "devoting a lot of energy to finding the people who missed out" as some of the women affected have since died.

Sir Steve told [BBC Breakfast](#) last month: "The government have started writing letters, but it will probably take then years to complete the process and some women will get relatively small amounts if they only had a few years at home with the children, or if they're on a good pension.

"But some of the women I've been able to help have got five-figure sums in arrears. So it is a matter of urgency and really, they need to be devoting a lot of energy to finding the people who

missed out, some of whom are no longer with us, so we're talking about paying to their families and dealing with this issue urgently."

Home Responsibilities Protection was a scheme designed to help protect parents' and carers' entitlement to the State Pension and was replaced by NI credits from April 6, 2010. HMRC is using NI records to identify as many people as possible who might have been entitled to HRP between 1978 and 2010 and have no HRP on their NI record.

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After May 2000, it became mandatory to include a NI number on claims so people claiming after this point will not have been affected. The National Audit Office (NAO), which scrutinises public spending for Parliament, previously said it is estimated that 210,000 people have been underpaid £1.3 billion of State Pension due to historical issues relating to HRP. But it said the estimate from the DWP is “very uncertain” and could range from £310 million to £1.5 billion.

Personal representatives are able to claim on behalf of deceased family members. For more information on eligibility and how to claim visit the dedicated HRP page on GOV.UK [here](#).

The DWP State Pension correction exercise has identified that 10 million National Insurance records of people claiming Universal Credit have not been updated properly and a small proportion of these (210,000) may have also been underpaid their State Pension.

A [UK Government spokesperson](#) said: “We have identified and are correcting an issue related to the historical recording of home responsibilities protection on the National Insurance records for people who first claimed Child Benefit before May 2000.

“Most people’s records will be unaffected, and we have launched a new online tool to help people check whether they need to claim. HMRC will also begin writing to those likely to be affected this Autumn.

“Our priority is ensuring everyone receives the financial support to which they are entitled, and State Pension underpayment rates due to official error remain low at 0.5% of expenditure. Where errors do occur, we are committed to fixing them as quickly as possible.”

HMRC will start contacting those affected in order of how close they are to State Pension age (66) - people over State Pension age will be contacted first. DWP will recalculate the State Pension entitlement and let people know whether they are due any arrears.

State Pension underpayment progress - March 2023

Payments made between January 2021 and March 2023 are listed

below.

Married (Cat BL)

- **Cases reviewed:** 89,291
- **Underpayments identified:** 24,533
- **Average arrears:** £6,552
- **Total amount repaid:** £16.1 million

Widowed

- **Cases reviewed:** 124,756
- **Underpayments identified:** 10,612
- **Average arrears:** £11,658
- **Total amount repaid:** £122 million

Over 80 (Cat D)

- **Cases reviewed:** 49,303
- **Underpayments identified:** 15,424
- **Average arrears:** £2,644
- **Total amount repaid:** £41 million

Who might be due back payments for State Pension?

There are six particular groups strongly encouraged to contact the pension service to see if they could be entitled to more State Pension.

- **Married women** whose husband turned 65 before March 17, 2008, and who have never claimed an uplift to the 60 per cent rate
- **Widows** whose pension was not increased when their husband died

- **Widows** whose pension is now correct, but who think they may have been underpaid while their late husband was still alive, particularly if he reached the age of 65 after March 17, 2008
- **Over-80s** who are receiving a basic State Pension of less than £80.45
- **Widowers and heirs of married women** , where the woman has now died but was underpaid state pension during her lifetime
- **Divorced women** , particularly those who divorced after retirement, to check that they are benefiting from the contributions of their ex-husband

You can also find full guidance on transferring Basic State Pension payments on GOv.UK [here](#).

How to check if you are affected or make a claim

There are now 12.6 million people across Great Britain claiming State Pension, including more than one million in Scotland. Of that overall total, 9.7 million are in receipt of the Basic State Pension and 2.9 million on the New State Pension. The Basic State Pension is worth up to £156.20 each week and the New State Pension up to £203.85.

A phone call to the pension service is the quickest way to find out if you are eligible for a State Pension refund. The best number to call is 0800 731 0469 but full contact details can be found on the [Gov.uk website here](#).

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