

## Pensions Briefing

### **Missing National Insurance Contributions and the Impact on State Pension**

NASUWT does not provide casework assistance in respect of state pension entitlements, either via the Membership Support and Advice Team (MSAT) or via Retired Members' Associations (RMAs).

NASUWT is not regulated by the Financial Conduct Authority (FCA) to provide independent financial advice.

When workers take time off work due to caring responsibilities, they can end up with gaps in their National Insurance record which can then impact the level of state pension they are eligible to receive. When the state pension was reformed in 1978, the issue was addressed with the introduction of the Home Responsibilities Protection (HRP) scheme which entitled parents and carers to a full state pension up until 5 April 2010. The HRP scheme was replaced by Pension Credit from this date.

You'll have received HRP automatically if, between 6 April 1978 and 5 April 2010, you were claiming:

- child benefit for a child under 16; or
- income support because you were looking after a sick or disabled person and were not available for work.

It has recently been discovered that some individuals may be missing HRP payments from their National Insurance record and that this may adversely impact the level of state pension they are entitled to at state pension age (SPA).

### **If you reached SPA on or after 6 April 2010**

Any HRP you had for full tax years before 6 April 2010 was automatically converted into National Insurance credits, if you needed them, up to a maximum of 22 qualifying years. However, if an individual claimed child benefit before May 2000 and did not provide their National Insurance number on the claim (because it was not mandatory to do so at that time), then their National Insurance record may not show the correct number of qualifying years of HRP. This may adversely affect their state pension entitlement. Individuals who first claimed child benefit after May 2000 are unlikely to be affected by the issue.

### **How is it being resolved?**

The Government estimates that around 210,000 people are affected. From this autumn, HMRC will start writing to those it believes may have been entitled to HRP but currently have gaps in their National Insurance record, although rules around data retention complicates this process. HMRC will start by writing to those already over pensionable age, in a phased approach, and inviting them to read eligibility guidance,<sup>1</sup> while using an online tool to find out if they can make a claim. Where eligible, HMRC will update its records and the Department for Work and Pensions (DWP) will recalculate their state pension entitlement and let them know whether they are due any arrears accordingly. Those under SPA who are also potentially affected will be contacted in phases, grouped by how close to SPA they are. In the case of individuals who have since deceased, their loved ones will be entitled to make a claim for any benefits.

If you think you may have missed out on these protections, NASUWT is not able to undertake any claims or record checks on your behalf in this matter. The details for any individuals affected to establish any claims are below.

You can make a claim using this form: <https://www.gov.uk/guidance/apply-for-home-responsibilities-protection>.

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<sup>1</sup> <https://www.gov.uk/home-responsibilities-protection-hrp/eligibility>

## How to check your National Insurance record

It may be worth checking your National Insurance contribution record before you make a claim. You can do this using the online tool: <https://www.gov.uk/check-national-insurance-record>.

### Phone

For those wanting to speak to an advisor instead of using the online tool, you can call the number below for help and information about gaps in your National Insurance contribution record. Please have your National Insurance number to hand before you call.<sup>2</sup>

Telephone: 0300 200 3500

### Opening times:

Monday to Friday: 8.00am to 6.00pm

Closed on weekends and Bank Holidays.

### Full state pension

You need at least 35 years of National Insurance contributions or credits to receive the full amount of new state pension (£203.85 per week 2023/24).

### Basic state pension

You need at least 30 years<sup>3</sup> of National Insurance contributions or credits to receive the full amount of basic state pension (£156.20 per week 2023/24).

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<sup>2</sup> <https://www.gov.uk/government/organisations/hm-revenue-customs/contact/national-insurance-enquiries-for-employees-and-individuals>.

<sup>3</sup> If you reached SPA after 6/4/2010, but it may be different if you reached SPA before this date.



**talk  
to us**

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