

National Insurance Credits towards State Pension for Mothers

Here is the government response to the petition regarding allowing parents to backdate their national insurance stamps where they have missed out through not being entitled to child benefit... <https://petition.parliament.uk/petitions/231761>

Government responded:

The government believes no-one should miss out on their State Pension. HMRC encourages families to claim Child Benefit and believes that three months is a reasonable period to backdate claims.

HMRC encourages parents to fill out the Child Benefit claim form as soon as their child is born. The form is distributed to all new parents following the birth of their child, is available online, and through partner organisations.

Parents are also advised to claim Child Benefit either:

- Through the HMRC helpline (0300 200 3100),
- Online at [GOV.UK](https://gov.uk), or
- Through partners such as Citizen's Advice.

Through these channels, HMRC stresses the importance of claiming Child Benefit to protect future entitlement to the new State Pension, even where the higher earner in a household is liable to the High Income Child Benefit Charge (HICBC). HMRC is continuously improving its communications to encourage people to claim as soon as they become responsible for a child, ensuring they receive the maximum protection available. From April 2019 the Child Benefit claim form and accompanying notes will further emphasise the non-monetary benefits a Child Benefit award provides: in particular, the associated National Insurance credits which protect their State Pension.

Officials are considering how to ensure no one misses out on their future entitlement to the State Pension. HMRC does not hold the details of those parents who have not made a claim for Child Benefit.

Any parents that have not claimed should do so now to ensure their future entitlement for the State Pension is protected. HMRC is working with DWP, and other organisations to promote the importance of claiming Child Benefit. In addition, HMRC is developing social media content and material that can be distributed to external partners, to further promote the importance of claiming.

Most parents will qualify for the new State Pension, even if there are gaps of up to 15 years in their National Insurance records. This means that those parents who have not claimed Child Benefit following the introduction of the HICBC still have the opportunity to achieve the full State Pension.

Parents who claim Child Benefit can opt out of receiving payments so that they do not have to pay the HICBC each year through Self-Assessment. As of August 2017, over 500,000 families had chosen to make a Child Benefit claim and opt out of receiving payment, meaning their entitlement to the State Pension has been protected.

Where no one has claimed Child Benefit, the government allows claims to be backdated three months. A more generous backdating would make it harder to verify evidence and establish entitlement since entitlement to Child Benefit relies upon being responsible for a child each week. For this reason, the government believes that the three-month backdating period for Child Benefit (and the accompanying NI credit) is a fair and reasonable time in which to allow those wishing to claim Child Benefit to do so.

HM Treasury