

Press release: Secretary of State urges parents not to “miss out” on National Insurance credits

Secretary of State for Work and Pensions, Esther McVey today urges parents with children under 12 to ensure they receive the valuable National Insurance credits which may improve their State Pension income.

Some parents may inadvertently be missing out on retirement income to which they are entitled, the Secretary of State warned today. To ensure they receive National Insurance credits parents must submit a child benefit claim, even if they opt out of receiving any payments.

Credits can help to fill gaps in National Insurance records, and help people to qualify for some contributory benefits including State Pension.

The full new State Pension is £164.35 per week – or around £8,500 a year – however, the actual amount you get depends on an individual’s National Insurance record.

Esther McVey, Secretary of State for Work and Pensions said:

I urge everyone to check their eligibility and apply for any credits for which they qualify and are entitled to. Don’t miss out on potentially increased pay-outs from your future state pension.

The State Pension is a foundation for retirement. If you are caring for a child or a relative then you may be eligible for National Insurance credits which will strengthen this foundation.

National Insurance credits aim to ensure that someone’s State Pension is not affected if they are unable to work and pay National Insurance contributions.

People who are in receipt of Child Benefit (even if they don’t receive any payment), Carer’s Allowance, Universal Credit, Jobseeker’s Allowance or Employment and Support Allowance and some other income replacement benefits receive National Insurance credits automatically.

People in the following circumstances may be eligible to apply for NI credits:

- looking after a relative under age 12
- foster carers
- on maternity, paternity or adoption pay
- a partner of a person in the armed forces who is serving outside the UK
- caring for someone who is elderly, unwell or disabled for more than 20 hours a week

- looking for work and not claiming Jobseekers Allowance
- ill or disabled and not claiming Employment and Support Allowance – some people on Statutory Sick Pay are also eligible for credits
- on a training course
- on jury service

Some parents may not be aware that they need to make a child benefit claim to receive the credits and some may not claim because they feel they may be subject to the High Income Child Benefit Charge. However, parents can choose to receive no payments once they've applied and that charge won't apply.

Read more information on [National insurance credit eligibility](#).

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