# Elderly Individual Receives £7,000 Pension Back Payments After NI Credit Error



A nearly 72-year-old individual is in distress over a National Insurance (NI) credit error that has impacted their state pension. The issue began with a letter from HM Revenue and Customs (HMRC) detailing an 18-year gap in their NI record from 1995 to 2014, during which time they were receiving Invalidity Benefit (later Incapacity Benefit) due to a mental health breakdown.

Extensive efforts to rectify the matter have led the individual through various agencies, starting with HMRC which directed them to the Department for Work and Pensions' (DWP) International Pension Centre. This subsequently referred them to a Jobcentre in Annan, Scotland, where they lived temporarily. After unsuccessfully attempting to resolve the situation through the Jobcentre, which could not locate their records, further inquiries revealed that the DWP failed to notify HMRC about their benefit status for all these years.

Steve Webb, a former pensions minister, intervened and contacted the DWP. The error was eventually admitted, and HMRC was instructed to update the NI record. Consequently, the individual's state pension was recalculated, resulting in approximately £7,000 in back payments and an increase in weekly state pension from £201 to £218.

The case highlights systemic issues with NI credit records for individuals receiving benefits and emphasizes the importance of verifying one's NI records to ensure accurate state pension calculations.