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EXCLUSIVE REVEALED: The state pension errors that left frustrated over-70s chasing the DWP for months

- This is Money investigation: Some get huge payouts but others get nothing

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People in their 70s, 80s and 90s are being kept in suspense for months over whether they are owed thousands of pounds in state pension arrears - or nothing at all.

Pamela Cottingham, 77, was told in May she had an 18-year hole in her pension record, but struggled to get any further information during calls to the Department for Work and Pensions.

After This is Money asked for an investigation, she received £14,000 and a £22 hike in her state pension to £185 a week.

But 91-year-old Eveline Palmer, informed last January her record was 10 years short, has now found out she will get nothing.

Lorraine Rae, 75, also came up empty-handed after she spent months trying to find out if her state pension was correct.

Meanwhile, Pamela Ecclestone, 82, waiting since March when she was told about a nine-year hole, got nearly £5,300 and £25-a-week rise to £123 after our intervention.

State pension errors arose because HMRC omitted chunks of years when women were owed 'home responsibilities protection' (HRP) from their National Insurance records.

HMRC is responsible for amending NI records, but cases then go to the DWP which recalculates wrong payments and awards arrears.

But many factors, obscure to non-experts on the state pension, affect whether you actually get a payout - leading to lottery-like outcomes (see the box below for an explanation).

A steady stream of frustrated elderly people have contacted us after they received news of possible gaps in their state pension records, then were left hanging for months.

One 78-year-old was **stuck in a state pension corrections queue** for nearly a year, and her arrears had built up to more than £17,700 by the time we helped her sort it out.

This points to a backlog of cases at the DWP.

Due to a separate state pension blunder, **bereaved people are also receiving letters** about possible errors in their late relatives' payments, and waiting months for their arrears to be assessed too.



Pamela Cottingham: In view of my age, and the fact that none of this is my fault, my case should be settled as soon as possible

They have received sums ranging from a few pounds to many thousands of pounds, or ended up with nothing, after we asked the DWP to look into their cases.

Families have told us how upset they are to get a letter about their late parents out of the blue, receive no follow-up, and get repeatedly fobbed off when they call DWP staff for help.

We asked the DWP whether it has taken on extra staff to process these two sets of arrears cases, the average wait time at present, and whether everyone notified about possible errors will eventually be told of the outcome either way.

However, we got no response to these questions.

A Government spokesperson says: 'Our priority is ensuring pensioners get the financial support they are entitled to, which is why we are taking action to ensure that historical errors with Home Responsibilities Protection claims are corrected as quickly as possible.'

'We apologise for any delays experienced and have issued arrears where owed.'

Below, we highlight SEVEN cases where elderly women aged in their 70s and upward or bereaved families were told of potential state pension errors, but then heard nothing more.

When we asked the DWP and HMRC to investigate, this led to wildly different outcomes for these readers.

It's time they looked at this through eyes of the citizen

Why do some elderly women have holes in NI records

HMRC omitted chunks of years where parents claimed child benefit while bringing up children - officially called 'home responsibilities protection' - from some National Insurance records.

Steve Webb says HMRC has written to more than 250,000 people over pension age who are potentially eligible and is starting to write to those under pension age.

'Anyone who has received such a letter should make sure that they respond so that their position can be checked,' he says.

- You could be entitled if you claimed child benefit during the years from 1978/1979 onwards.
- If your partner claimed, it is possible to swap when the 'wrong' parent claims child benefit.
- If you paid the married women's stamp during the same period you claimed child benefit, HRP cannot be used to increase your pension.
- Also, if you paid standard rate NI contributions and earned enough for it

'All too often it feels to people as if the processing of their pension has disappeared into a black hole where they are unable to find out what is going on or get a clear explanation,' says Steve Webb, a former Pensions Minister and now **This is Money's retirement columnist**.

'It may be obvious to those who process hundreds of pension calculations every week what is going on, but citizens who may only encounter the system once or twice in their lives need proper explanations.

'It is time that the Government looked at the whole system through the eyes of the citizen and made things much more transparent.'

Webb, who is now a partner at LCP, also says that options to apply to see if HRP is missing from your record via a paper form, not just online, should be made clearer.

'I am concerned in particular for older pensioners who may not have friends or family to help them,' he says. 'Those who have been underpaid have typically missed out on thousands of pounds, and they deserve to have this put right.'

HMRC says you can apply for HRP online or via a form. *Scroll down to find out what to do.*

Another former Pensions Minister, Ros Altmann, who now sits in the House of Lords, says of the cases we reveal today: 'This seems to be a further display of DWP lack of resource. I'm sure the Department wants to help as many people as possible.

'The trouble is that with the latest disaster of winter fuel payments and the desire to boost pension credit take-up, so much resource has been diverted to processing those claims rather than sorting out backlogs on state pension.

to be counted as a full year for pension purposes while claiming child benefit, HRP will not increase your pension.

Read **Steve Webb's latest take on HRP underpayments**. You can **claim HRP here**



“ *With the latest disaster of winter fuel payments and the desire to boost pension credit take-up, so much resource has been diverted to processing those claims rather than sorting out backlogs on state pension* **”**

Ros Altmann, former Pensions Minister

'It is great that This is Money's intervention has helped get the pension arrears sorted out for these women but so many others are still waiting.

'I don't know what the answer is but clearly there is a lack of sufficient people to assess and approve or pay claims.'

'It is such a pain... this awful music goes on and on'

Pamela Cottingham learned that 18 years of HRP were missing from her state pension record in a letter from HMRC last May.

But despite numerous calls to the DWP, the retired secretary from Bristol could not get any information out of staff about the impact on her state pension.

She says: 'It is such a pain ringing. It takes ages. I can't say how demoralising it is. This awful music goes on and on.'

Mrs Cottingham told us: 'I am 77 and would appreciate settlement of the outstanding pension owed to me. In view of my age, and the fact that none of this is my fault, my case should be settled as soon as possible.

'I want it done while I am still here. I have always thought of those years I worked and my pension is so low.'

After This is Money asked the DWP to look into her case, she received £14,000 and a £22 boost in her weekly state pension to £185.

'Phoning DWP for an answer proved impossible'

Pamela Ecclestone, 82, was told by HMRC in March she had nine missing years of HRP.

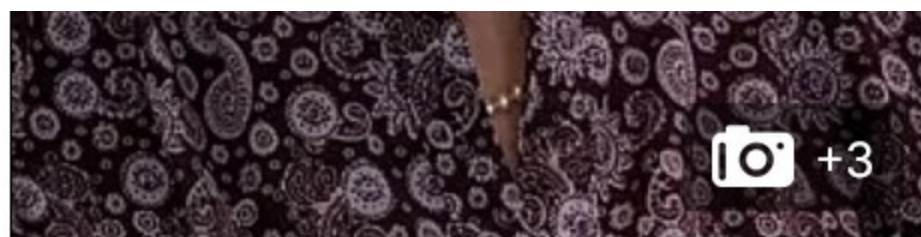
A retired hospital receptionist, who lives in Warwickshire, Mrs Ecclestone eventually contacted us in frustration at the lack of response about what this meant for her pension.

She told us: 'Phoning DWP for an answer has proved impossible, so I have written



to them but had no reply. As a minimum I would like my weekly pension corrected and paid.'

After we intervened, she got nearly £5,300 and a £25 a week increase in her pension to £123.



Pamela Ecclestone: I have written to the DWP but had no reply. As a minimum I would like my weekly pension corrected and paid

Elderly couple undertake 10-month letter writing campaign

Eveline Palmer, 91, and her husband Kenneth, 85, spent the better part of a year fruitlessly chasing up a notification from HMRC that she had 10 missing years of HRP on her record.

After discovering this in January, the couple from London sent numerous letters trying to find out if this meant a rise in her state pension.

Mrs Palmer, who was a volunteer teacher before she married, and her husband wrote to HMRC and the DWP, then an HMRC complaints investigation manager, then ministers at the DWP and the Secretary of State for Work and Pensions.

After we raised her case with the DWP, Mrs Palmer was told she would get no increase in her £101.80 a week payments, which represent 60 per cent of her husband's basic state pension.

State pension was correct from the outset

Lorraine Rae, 75, was also unsuccessful after she applied for HRP early this year to see if she was missing out.

HMRC wrote back in March saying she had 25 years of HRP on her record.

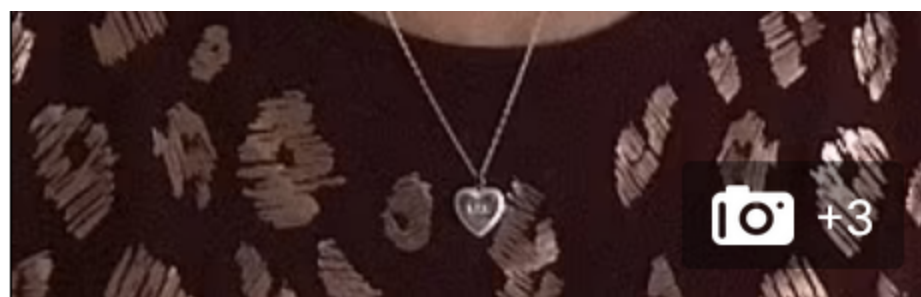
She rang HMRC and made half a dozen calls to the DWP, trying to find out what that meant for her state pension.

The former wages clerk, who lives in Hampshire, said of her experience talking



to staff: 'I have been told I will get a letter, been told I will get a lump sum, been told there is not a time frame. I have received nothing so I am at a loss to what to do.'

After we got involved, Mrs Rae was informed her state pension was correct from the outset, as her National Insurance record had always included her HRP.



Lorraine Rae: She rang HMRC and made half a dozen calls to the DWP, attempting to find out whether her state pension was correct

'I have been underpaid for 16 years'

Denise Cooke contacted us after reading our previous story about a pensioner who struggled for nearly a year to get a **large sum in state pension arrears**.

'I now realise that I am not the only person who is waiting for my underpaid pension to be paid to me,' she told us. 'As I am 76 years old, this means that I have been underpaid for 16 years.'

Mrs Cooke, a retired electronics buyer and sales rep who lives in Shropshire, was informed by HMRC in June she had 14 missing years of HRP.

She made a series of calls to the DWP, and told us: 'The last time I phoned, the gentleman told me that they have been told to tell everyone the same thing. That is — your case is being looked into.'

After we asked for her case to be investigated, she got a £7,200 backpayment and a rise of nearly £12 a week in her state pension to £164.

Mrs Cooke says that to mark receiving her money, she intends to donate a sum to a local charity called Working Together, which helps young mentally and physically handicapped people prepare for adulthood.

'My comment would be that the DWP weren't interested in sorting out my arrears until you got involved,' she told This is Money.

'It's amazing how the threat of adverse publicity made them able to resolve my case two days after I gave them permission for you to talk to them about my case. Once again thank you for your help.'

What to do if HRP might be missing from your state pension record

HMRC has written to more than 250,000 people over pension age who are potentially eligible and is starting to write to those under pension age.

If you believe you might be affected, [HMRC has a web tool](#) to check and apply.

You can also fill in and post the form CF411, but HMRC gets people to [check whether they are eligible](#) to apply online before they reach it.

Should you have trouble doing this, you can call the National Insurance Helpline on 0300 200 3500.

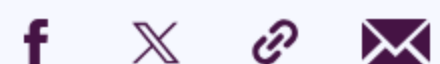
To claim HRP for a deceased person, you can fill in a form giving their details as if you were them, and then sign it yourself explaining why you are doing so.

If you have missing HRP, then HMRC will update your National Insurance records, but after that DWP has to review your state pension and if necessary amend payments and award arrears.

The DWP will also assess any arrears that need to be paid to a deceased person's beneficiaries.

If you are under state pension age, contact the [DWP's Future Pension Centre](#), and if you have already reached state pension age contact its [Pensions Service](#).

Steve Webb has a column on [missing HRP here](#). If you are experiencing delays, scroll down to find out how to contact This is Money. You can also ask your MP for help.



'Surely they should check a few details first before upsetting people'

Gill Bailey is among many bereaved readers who have contacted us after being left hanging for months over [mystery state pension payouts](#).

Out of the blue last December, she received a letter from the DWP saying her late father might have been underpaid state pension.

Alan Ryrie, who died aged 83 in 2022, was from Aberdeen. He was a retired textile mill worker, and a war veteran who served in the Corps of Royal Electrical and Mechanical Engineers.

Mrs Bailey sent the details requested about him back to the DWP the same month, but heard nothing more.

She told us: 'When I call I get fobbed off so gave up calling. How long should this take?'

Mrs Bailey went on: 'It's just mad. It's just awful. They kept putting me through to bereavement. I kept saying it's not bereavement that I need. I called three or four times.'

She says one DWP staff member told her 'there is no end date' to how long she had to wait for an outcome.

'It's disgusting they are making people wait this long. Even if there is nothing there at least you know. It's when the letter comes with my dad's name on it. It's a horrible feeling.'

After we intervened, the DWP said her father's state pension had been correct and apologised for the delay responding.

Mrs Bailey told us: 'Makes no sense sending the original letter out to be honest. Surely they should check a few details first before upsetting people.'

'All that aggravation and stirring up the past for next to nothing'

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Julia Palmer contacted us after her sister received a letter from the DWP in August saying their late father might have been underpaid state pension.

Ronald Playle, who died aged 94 in 2016, was a retired factory worker who lived in Bedfordshire.

Mrs Palmer asked us: 'Can you find anything out for us as I know you can't speak to anyone in the relevant department. It's not knowing. I would rather they told me we don't owe you a penny.

'It's just hanging over you. It has been quite upsetting. It brings back thing you have forgotten. It hits you again.'

When we asked the DWP about this case, it paid Mrs Palmer and her sister arrears of £9.30.

She says: 'I don't think they should have contacted people about their late relatives until they were sure of their facts. All that aggravation and stirring up the past for next to nothing.'

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