



# Treasury Committee

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Rt Hon Esther McVey MP  
Secretary of State  
Department for Work and Pensions, Caxton House  
Tothill Street, SW1H 9NA

27 September 2018

*Dear Esther*

The Treasury Committee has been exploring the risk that people may be missing out on National Insurance credits by not claiming child benefit with HMRC in correspondence for some months, so I very much welcome your 3 September 2018 press release alerting people to that risk.

I write to highlight a particular risk (and solution) that was not covered in your press release. It is one I have highlighted to HMRC in recent correspondence, which I have enclosed.

HMRC has described it as “the risk for households where one parent does not work, due to childcare commitments, but the other parent, who does work, is also the Child Benefit claimant”. To put it another way, this is the risk that non-working parents could miss out on National Insurance credits (and therefore state pension entitlement) if they are unaware that their partner’s surplus National Insurance credits can be transferred to them. HMRC has committed to looking at this risk, and I look forward to the results of this work.

I believe DWP could do more to inform parents with low or no income that they can protect their entitlement to state pension by transferring National Insurance credits from a spouse, partner or civil partner who claims child benefit. The information to such parents should make clear that they can do this online or by post using HMRC form CF411A. I would welcome your views on how awareness could be raised.

I have copied this letter to Jon Thompson, Chief Executive of HMRC. I will be putting this letter, and your response, in the public domain.

*Yours  
Nicky*

Rt Hon Nicky Morgan MP  
Chair of the Treasury Committee