



Department  
for Work &  
Pensions

**GUY OPPERMAN MP**  
Minister for Pensions

Rt Hon Sir Steve John Webb PC  
Royal London  
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31 May 2019

Dear Steve,

I wrote to you on the 8<sup>th</sup> May to thank you for raising the issue of errors in State Pension forecasts.

DWP has worked with HMRC to strengthen the quality and accuracy of state pension information to ensure that the online service “Check your State Pension” operates an optimal customer service. Analysis has identified that currently no more than 3% of people will be impacted by the issue you have raised. It is also important to note that omission or errors will be rectified before they retire. However, I nonetheless recognise there is a significant problem here. Those with a particularly complex work history, where they have transferred between defined benefits schemes, may find that there is a difference between their online forecast and any paper forecast they receive, as was the case in the example you provided. In these cases, what has happened is that, for the paper version of the forecast, our staff have intervened to ensure it is correct. When this happens, we work with HMRC to update their work history and provide a revised State Pension forecast. The correction of their record as a result of this means their on-line record will be accurate for the future.

As a former pensions minister I am sure you will recognise that HMRC records can never be perfect – there will always be a residual level of error in the system. But we are making progress with this; HMRC have increased the accuracy of National Insurance records and reduced the number of cases requiring corrective action in advance of State Pension age from 10% of claims in 2013-14 to 3% in 2018/19. Work continues to increase the level of data accuracy. Importantly no one will receive an incorrect amount of State Pension.

However, given the government’s recent success in promoting Check your State Pension as a planning tool for later life and notwithstanding the fact that the error rate is very low, we recognise the need to continue to improve data quality. Therefore, I have asked officials to explore options to further enhance the accuracy of the information held with National Insurance records and how we use that information to calculate a person’s State Pension Forecast.

**GUY OPPERMAN MP**  
**MINISTER FOR PENSIONS AND FINANCIAL INCLUSION**