

## National Insurance

### What is National Insurance?

You pay National Insurance contributions throughout your working life to build up your entitlement to certain benefits, including the [State Pension](#).

The contributions you pay depend on how much you earn and whether you're employed or self-employed. You stop paying National Insurance contributions when you reach pension age. You can check your National Insurance contributions on [Gov.UK](#)

You may also be credited with NI contributions if you claim certain benefits. See [Gov.UK](#) for more details.

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### When do I receive my National Insurance number?

A UK national insurance number (NINO) is given to you when you are

- 15 years old
  - or when you apply for one if you weren't registered in the UK benefits system
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### Why is my National Insurance Number important?

Your National Insurance number is unique and stays with you for life. It is used to collect a record of how much National Insurance contributions you have paid, and this is used to pay your [state pension](#) when you retire. For more information visit [Gov.UK](#)

The current rules stipulate that anyone who receives [child benefit](#) for a child under 12 is treated as if they had also paid National Insurance contributions for that week. Importantly this credit only goes to the person who claims that benefit. If you are in a partnership or marriage, it may be sensible for the person who earns the lowest income or has periods when they do not work to receive the payment and boost their National Insurance contributions.

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### What happens if I haven't used my National Insurance number?

Your National Insurance number will become dormant and disappear from the [HM Revenues and Customs](#) system if you do not use it. This will happen if you have never worked or claimed benefits in the UK.

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## What happens if my National Insurance number does not appear in the HM Revenues and Customs system?

This may happen if you have changed your name, if your number hasn't been used or if you are returning to the UK after living abroad. This may cause problems when you want to claim your state pension.

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## Who can I contact for help with my National Insurance number?

Contact [National Insurance General Enquiries](#) for help with your National Insurance.

Visit [www.gov.uk](http://www.gov.uk) if you've lost your National Insurance number.

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## Where to get benefits advice

You can get benefits advice from a local independent service. They can help guide you through the application process and explain how some benefits may impact upon another. Services in Newcastle include:

- [Citizens Advice Newcastle \(CAN\)](#).
- [Newcastle Welfare Rights Service](#) have [self help material](#) on their website
- [Search Newcastle](#) give benefits advice to older people in the West of Newcastle
- [Disability North](#) give disability related benefit advice, help with appeals and representation at tribunals

## Search for Benefits advice organisations

Location:

Postcode:

Last updated: January 24, 2025

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## Useful Organisations

### Citizens Advice Newcastle (CAN)

**Email:** [citycab@newcastlecab.org.uk](mailto:citycab@newcastlecab.org.uk)

**Website:** <http://citizensadvice-newcastle.org.uk>

**Telephone:** 0808 223 1133

**Address:** 4th Floor, City Library, NE1 8AX

## Newcastle Welfare Rights Service

**Email:** [welfare.rights@newcastle.gov.uk](mailto:welfare.rights@newcastle.gov.uk)

**Website:** [www.newcastle.gov.uk/welfarerights](http://www.newcastle.gov.uk/welfarerights)

**Telephone:** 0191 277 2627

**Address:** \*\*POSTAL ADDRESS ONLY - No face-to-face advice is given here, NE7 7LX

## HM Revenue and Customs

**Website:** <https://www.gov.uk/contact-hmrc>

**Telephone:** 0191 277 2627

## Department for Work and Pensions (DWP)

**Website:** <https://www.gov.uk/government/organisations/department-for-work-pensions>

**Telephone:** 0191 277 2627

## National Insurance General Enquiries

**Website:** <https://www.gov.uk/government/organisations/hm-revenue-customs/contact/national-insurance-enquiries-for-employees-and-individuals>

**Telephone:** 0300 200 3500

**Address:** HM Revenue and Customs, NE98 1ZZ

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## Related Articles

[Pension Credit](#)

[State Pension](#)

[Your benefits while you are in hospital or in residential care](#)

[Payment Exception Service](#)