

Home Responsibilities Protection

Did you know that if you are not working at the moment, or not earning enough to pay National Insurance contributions, and are caring for someone, you may still be able to ensure that your basic Retirement Pension is protected?

What is it?

Home Responsibilities Protection (HRP) helps to protect your basic Pension if you are caring for a child, or a sick or disabled person at home and are not working at all, or you are working but do not pay enough National Insurance contributions in a tax year to count towards your pension. Both women and men can get HRP, and a married man's HRP can count towards Widow's Benefit for his wife if he dies. HRP is not a benefit in itself, but a scheme which helps protect your basic State Pension.

To get a Basic Pension, you need to have paid, or to have been credited with, enough full-rate National Insurance contributions for enough qualifying years to give you at least a quarter of the full rate of Basic Pension (normally 10 qualifying years). The years in which you receive HRP are taken into account when your number of qualifying years are being assessed for your Basic Pension, and will reduce the number of qualifying years you need. However, HRP cannot reduce this number to less than 20 years. (From 6 April 2020, when the pensionable age of men and women will be the same at 65, HRP cannot reduce the number of qualifying years below 22 years). HRP contributions cannot qualify you for a Basic Pension on their own, but they will protect the Basic Pension earned through other qualifying years.

You can get HRP for each full tax year after 6 April 1978 if you are in receipt of Child Benefit, or Income Support because you are looking after a sick or disabled person. You may be able to get HRP if you spend or have spent at least 35 hours a week looking after someone who is claiming Attendance, Constant Attendance or Disability Living Allowance (depending on how much DLA is being paid). Married women and widows cannot get HRP for any tax year in which they may have paid reduced liability National Insurance contributions.

How do I get it?

In the case of Child Benefit, HRP will be given to you automatically when the Child Benefit stops or your youngest child reaches 16, whichever is the earlier. However, to qualify for HRP you MUST be Main Payee - which means that yours must be the first or only name on the Child Benefit order book, or that the Child Benefit is paid into an account in your name, or that your name is on letters from the DSS about Child Benefit. If Child Benefit is paid in your spouse's name, then you will NOT receive HRP. This is important to know if you are posted overseas, and your Child Benefit is paid through the military so that it appears on your husband's pay statement each month. If this is the case, then you must ensure that when your Pay Office/Unit Admin Office complete the forms they do not make your spouse the "Main Payee" unless you wish them to do so.

To change the main payee for Child Benefit, contact the Child Benefit Office on 0845 302 1444 (if you have difficulties with your hearing or speech, you can call 0845 302 1474) from 8am to 5.30pm, Monday to Friday. You will need to give your full name and your Child Benefit reference number. Or, you can write to the Child Benefit Office at The Inland Revenue, PO Box 1, Newcastle upon Tyne, NE88 1AA. You can also email

child.benefit@ir.gsi.gov.uk. You may need a letter from your spouse saying that they do not want to claim Child Benefit.

You will usually also get HRP automatically if you have been receiving Income Support so that you could look after a sick or disabled person at home. Your HRP will be recorded automatically at the end of each tax year. However, you have to apply for HRP each year if you are looking after someone who is getting Attendance Allowance, Constant Attendance Allowance, or the highest or middle rate of Disability Living Allowance care component. To apply for HRP, complete form CF 411 How to protect your state Retirement Pension if you are looking after someone at home, any time after the end of the tax year for which you want HRP.

Other points

Under new rules for the State Second Pension, from April 2002 Home Responsibilities Protection may also help you to qualify for the State Second Pension if you are looking after a child under the age of six, or a person with a long term illness or disability. If you qualify, you will build up about £1 a week State Second Pension for each full tax year you are a carer, which you will receive when you reach State Pension age.

If you retire or become a widow after April 6th 1999, HRP will count towards the State Second Pension (formerly SERPS) as well as the basic Pension.

As an alternative to relying on HRP, it can sometimes be better for you to pay Class 3 voluntary National Insurance contributions in a tax year to make it up to a qualifying year towards your basic state Retirement Pension. Every additional qualifying year increases the rate of basic Pension you will receive, up to the maximum of 39-44 years (see page 2). Whether you should pay Class 3 contributions depends on your individual circumstances, and you should seek advice from your local Social Security Office.

Where to find out more

More details on HRP can be found in form CF411 How to protect your state Retirement Pension if you are looking after someone at home from your Social Security Office, or check out the Department of Work and Pensions website at www.dwp.gov.uk

State pensions for carers and parents - Your guide (PM9)

If you have given up work, or aren't earning very much because you are caring for someone, this guide may help you. It explains what to do to make sure that you get as much State Pension as you can in the future. Caring for someone? (SD4) is also available from your nearest social security office or Jobcentre (details are in your phone book).

For information about Carer's Allowance, you can contact the Carer's Allowance Unit on 01253 856 123 (textphone 01772 899 489) or the freephone Benefit Enquiry Line on 0800 88 22 00 (textphone 0800 24 33 55).