

Payroll

Home Responsibilities Protection (HRP) and State Pension entitlement

Since April 1978 a parent that stops work to bring up a family, can claim home responsibilities protection (HRP) if they are receiving Child Benefit for children under the age of 16.

Since 6th April 2010 changes to HRP have been introduced and it has been replaced by National Insurance credits.

HMRC notes and the application form for HRP can be found at

<http://www.hmrc.gov.uk/forms/cf411-notes.pdf>
<http://www.hmrc.gov.uk/forms/cf411.pdf>

HRP maybe applied retrospectively, for complete tax years between 6 April 1978 and 5 April 2010, if the person was:

- looking after someone for 35 hours or more per week
- an approved foster carer – for tax years from 6 April 2003 to 5 April 2010.
(They must be an approved foster carer for the whole of the tax year)

The years spent caring can also cover fostering children and looking after an ill or disabled person.

HRP does not add to the contribution record of the person, but it does reduce the number of years needed to qualify for a full state pension.

The current qualification is 39 years. If a carer/parent accrued 19 years of HRP then the number of qualifying years is reduced by 19 to 20 years.

In certain cases the HRP can be missed off the State Pension calculation, and when a client requests a pension service forecast the HRP is not included. Care must be taken to check that HRP is included within the calculations given, and if not, the Department for Work and Pensions must be contacted to correct the error.

There is also a Pension Service Helpline 0845 3000 168