



## Introduction

These guidance notes give you information to help you decide if you can apply for Home Responsibilities Protection (HRP). Please read these notes and then keep them in a safe place for future reference. If you decide you want to apply for HRP please fill in the application form 'CF411 Application form for Home Responsibilities Protection (HRP)' that came with these notes or go to [www.gov.uk/government/publications/national-insurance-application-form-for-home-responsibilities-protection-cf411](http://www.gov.uk/government/publications/national-insurance-application-form-for-home-responsibilities-protection-cf411)

## What is HRP?

HRP may be available to fill full tax years from 6 April 1978 to 5 April 2010 and can help protect your State Pension position if you:

- did not work at all
- worked but did not earn enough in a tax year to make the year count for State Pension purposes and awarded Child Benefit for a child under the age of 16
- cared for a sick or disabled person at home and you were not getting Carer's Allowance for the same period
- were an approved foster or kinship carer for tax years from 6 April 2003 to 5 April 2010

## How HRP works

If you reached State Pension age before 6 April 2010, the number of full tax years in which you received HRP were used to reduce the number of qualifying years you needed to get a full basic State Pension (up to a maximum of 20 years). To get a full basic State Pension a woman needed 39 qualifying years and a man needed 44.

If you reached State Pension age after 6 April 2010, full tax years of HRP have been converted into National Insurance credits. These are used to build qualifying years for State Pension. You can check your National Insurance record online at [www.gov.uk/personal-tax-account](http://www.gov.uk/personal-tax-account). You do not need to apply for HRP if the tax year you think may be missing already says 'year full' as it is already counted as a qualifying year for your State Pension calculation.

If you reached Stated Pension age between 6 April 2010 and 5 April 2016, you needed 30 qualifying years on your National Insurance record to get the full basic State Pension.

If you reach State Pension age after 6 April 2016 you may be eligible for the new State Pension when you reach your State Pension age. Information about the new State Pension is online at [www.gov.uk/new-state-pension](http://www.gov.uk/new-state-pension)

If you've not yet reached State Pension age, you can check your State Pension forecast and National Insurance record online at [www.gov.uk/check-state-pension](http://www.gov.uk/check-state-pension).

### Important

You will still need to apply for HRP if you think that it is missing from your National Insurance record. See 'How to apply' on page 2.

## Married women and widows

If you're a married woman or a widow and had the right:

- to pay reduced rate National Insurance contributions as an employee
- not to pay Class 2 National Insurance contributions while self-employed you will not have qualified for HRP for any tax year between 6 April 1978 and 5 April 2010 where the reduced rate election was in force

### More information

If you need more information or advice about your HRP application please contact:

PT Operations  
North East England  
HM Revenue and Customs  
BX9 1AN

Phone 0300 200 3500

Textphone 0300 200 3519

For our opening hours you can phone us or go to [www.gov.uk/government/organisations/hm-revenue-customs/contact/national-insurance-enquiries-for-employees-and-individuals](http://www.gov.uk/government/organisations/hm-revenue-customs/contact/national-insurance-enquiries-for-employees-and-individuals)

### You can check your National Insurance record and State Pension online

You can obtain a State Pension forecast and review your National Insurance record to check for gaps through the online 'Personal Tax Account' service. Go to [www.gov.uk/personal-tax-account](http://www.gov.uk/personal-tax-account)

### National Insurance Credits

There are a number of National Insurance credits that can be used to help fill gaps or future years on your National Insurance record. For example, if you're caring for a sick or disabled person for 20 hours or more a week, you may be eligible for Carer's Credit. For more information about eligibility for NI credits and how to apply go to [www.gov.uk/national-insurance-credits](http://www.gov.uk/national-insurance-credits)

### Credits for parents and carers

From 6 April 2010, HRP was replaced with credits for parents and carers. If you want to claim credits for parents and carers because you received Child Benefit or Income Support as a carer and you think the credits are missing from your National Insurance record or you're an approved foster or kinship carer, you'll need to fill in form 'CF411A Application form for credits for parents and carers'. For more information on credits for parents and carers go to [www.gov.uk/government/publications/national-insurance-credits-for-parents-and-carers-cf411a](http://www.gov.uk/government/publications/national-insurance-credits-for-parents-and-carers-cf411a)

## How to apply

Fill in application form 'CF411 Application form for Home Responsibilities Protection (HRP)' if you were:

- awarded Child Benefit for a child under the age of 16 and you think that HRP is missing from your National Insurance record
- not the person who was awarded Child Benefit for a child under the age of 16 - we may be able to transfer HRP from the Child Benefit claimant's National Insurance record to your record if you reach State Pension age on or after 6 April 2008 (Note: please also see 'Transferring entitlement to HRP' below)
- an approved foster or kinship carer
  - to apply as an approved foster or kinship carer you need to send us an up to date letter of confirmation, which you can get from the local authority or fostering agency you were registered with - we cannot consider your application without this letter
- a carer looking after a sick or disabled person for 35 hours or more a week and in receipt of a qualifying benefit
- awarded Income Support because you were looking after a sick or disabled person and you think that HRP is missing from your National Insurance record

## Time limits

If you've been awarded Child Benefit for a child under the age of 16, or you're an approved foster or kinship carer, there are no time limits preventing you from applying for HRP if it has not already been awarded.

If you're a carer looking after a sick or disabled person for periods of care between:

- 6 April 1978 to 5 April 2002, there are no time limits preventing you from applying for HRP if it has not already been awarded
- 6 April 2002 to 5 April 2010, the time limit for applications has now passed
  - you're unable to claim HRP as a carer looking after a sick or disabled person for this period

## Transferring Entitlement to HRP

Sometimes the person who was in paid employment claimed Child Benefit, rather than the person who was staying at home to care for the child. For tax years from 6 April 1978 to 5 April 2010, if the Child Benefit claimant already had a qualifying year on their National Insurance record during the period of HRP, their spouse, partner or civil partner can apply to have the HRP transferred to their own National Insurance record.

You need to meet certain conditions for HRP to be transferred. These are:

- the Child Benefit claimant does not require the HRP themselves because they have already paid or been credited with enough National Insurance contributions to make it a qualifying year for benefit purposes without the HRP
- you were living with the Child Benefit claimant for the relevant period and you were sharing the care for a child under the age of 16
- you would have been able to claim the Child Benefit yourself if your spouse, partner or civil partner had not been awarded it

## How we use your information

HM Revenue and Customs is a Data Controller under the Data Protection Act 2018. The Data Protection Act 2018 is the UK's implementation of the General Data Protection Regulation (GDPR). We hold information for the purposes specified in our notification to the Information Commissioner, including the assessment and collection of tax and duties, the payment of benefits and the prevention and detection of crime, and may use this information for any of them.

We may get information about you from others, or we may give information to them. If we do, it will only be as the law permits to:

- check the accuracy of information
- prevent or detect crime
- protect public funds

We may check information we receive about you with what is already in our records. This can include information provided by you, as well as by others, such as other government departments or agencies and overseas tax and customs authorities. We'll not give information to anyone outside HM Revenue and Customs unless the law permits us to do so.

For more information, go to [www.gov.uk/data-protection](http://www.gov.uk/data-protection)

## Your rights and obligations

HMRC's Charter explains what you can expect from us and what we expect from you. For more information go to [www.gov.uk/government/publications/hmrc-charter](http://www.gov.uk/government/publications/hmrc-charter)