

Broadcast

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Home Responsibilities Protection (HRP) reduced the number of years that a person in receipt of child benefit needed in order to qualify for a full state pension. Some people who were entitled to HRP may have it missing from their National Insurance record. This may affect their state pension entitlement.

Key dates

Home Responsibilities Protection (HRP) was a scheme that operated from 6 April 1978 to 5 April 2010. It was replaced by National Insurance credits from 6 April 2010. From Autumn 2023, HMRC will contact those who they believe may have HRP missing from their National Insurance record.

This note explains what you need to do if you have HRP missing from your National Insurance record.

Nature of HRP

The HRP scheme was a scheme that help to protect parents' and carers' entitlement to the statement pension by reducing the amount of qualifying years that they needed in order to be eligible for the state pension. The scheme operated from 6 April 1978 until 5 April 2010.

Are you affected by missing HRP?

If you claimed Child Benefit before May 2000 and did not provide your National Insurance number when you made your claim, the HRP to which you were entitled may not have been credited to your National Insurance record. If your National Insurance record does not show the correct number of years for which you were eligible for HRP, this may adversely affect your entitlement to the state pension. Women who are now in their 60s and 70s are most likely to be affected by this omission.

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Although HRP continued to be available until 2010, if you first claimed Child Benefit after May 2000, you should not be affected by missing HRP; from May 2000 it became compulsory to provide your National Insurance number when making a claim for Child Benefit.

The Department of Work and Pensions (DWP) and HMRC are working to identify those affected by missing HRP so that their National Insurance records can be corrected and to ensure that they receive the state pension to which they are entitled.

National Insurance credits awarded from 6 April 2010 onwards have been recorded correctly.

Identifying those affected

Child Benefit records are deleted five years after the claim ends. This means that records are no longer available for everyone who may have been eligible for HRP. Consequently, it is not possible to identify everyone whose records are incorrect.

HMRC are using National Insurance records to identify as many people as possible who might have been entitled to HRP between 1978 and 2010 and who have no HRP on their National Insurance records. They are writing to people who meet this criteria to check whether they are eligible to claim.

What you need to do

If you receive a letter and you are eligible to claim because you were awarded Child Benefit during this period, you will be able to make a claim online. HMRC will update your National Insurance record once the claim has been processed. If you are over state pension age and unable to make a claim online, you can contact HMRC's National Insurance helpline on 0300 200 3500 for help.

Once this has been done, the DWP will recalculate your state pension entitlement if you are over state pension age. They will write to you to tell you your recalculated state pension and whether you are due any arrears.

The DWP will also inform HMRC of your recalculated state pension entitlement. This may affect the amount of tax that you pay or the benefits, including pension credit, that you receive. HMRC will collect any income tax that is due on any increase in your state pension or on any state pension arrears that are paid to you.

Timescale

HMRC will start contacting people who may be affected by missing HRP from Autumn 2023. Those over state pension age will be contacted first. Thereafter, people will be contacted in stages depending on how close they are to state pension age.

If a person whose National Insurance record did not reflect the HRP to which they were entitled has died, their families will be able to make a claim for any arrears that would have been due to them. HMRC will update their guidance on this topic on the Gov.uk regularly.

We can help

Please call us on **01753 888211** or email **info@nhllp.com** if you need help with any of the issues raised in this Broadcast. We would be happy to help.