

Information sheet: could you be missing out on some state pension under the Home Responsibilities Protection rules?

What is Home Responsibilities Protection?

Home Responsibilities Protection (HRP) was introduced in 1978-79 to protect the pensions of women who had taken time out of the labour market to care for children.

The key rules on HRP are as follows:

- It only applies to years from 1978-79 onwards;
- Under current rules, a woman needs to have paid National Insurance Contributions (NICs) for 39 years in order to receive full pension. Entitlement to HRP reduces the number of years for which you need to have paid in order to get a full pension;
- It only applies in years when you did not otherwise pay any NICs at all.

What is the issue?

We are concerned that many women might not be getting all the Home Responsibilities Protection (HRP) to which they are entitled. In principle, you should get HRP for every year from 1978-79 onwards when:

a) You were receiving Child Benefit for a child up to the age of 16,

AND

b) You did not pay any NI contributions.

NB: HRP was introduced in 1978-79 and was not made retrospective, so years spent out of paid work caring for children before this date unfortunately do not count.

What if I paid the married woman's reduced rate stamp?

For women who paid the married woman's stamp, the situation is slightly more complex.

Ongoing payment of the married woman's stamp meant that you did not qualify for HRP.

However, once you had been out of paid employment for more than two years post-1978, your eligibility to pay the married woman's stamp should have lapsed. We therefore believe that women who spent more than two years out of paid work (or earned too little to be liable for NI) are eligible for HRP from the third year after 1978 that you spent at home bringing up children.

Therefore, if you paid the stamp before having your children, and then took more than two years out of paid work (and did not go back to paying the married woman's stamp again when you returned to work), you may be entitled to HRP.

NB: After 1977, it was no longer possible to start paying the married woman's stamp for the first time.

What shall I do if my case matches all the criteria above?

If you think you might be in this category, John Pugh MP would be very keen to hear more details. **Please contact him at pughj@parliament.uk or at the House of Commons, London, SW1A 0AA**, with the following information:

- Your NI number;
- Your full name, address and date of birth;
- Dates of birth of child(ren);
- Years when you were working and paying National Insurance Contributions, and years when you were not, identifying when you were paying the married woman's rate, if appropriate;
- A contact phone number in case we need any extra details;
- How much basic state pension you are drawing. ***THIS IS VITAL.*** If possible, please enclose a copy of any pension forecast you have received, or any pension statement.

What happens next?

The Department for Work and Pensions has agreed to look into cases where we think that people may be missing out on their full pension entitlement.

We plan to put a selection of cases to the DWP and to ask them to investigate. If we can get them to recognise that there might be a systematic problem, we will then seek to ensure that they contact all women who might have been affected.

*John Pugh MP
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