



# Homemaker's Scheme

## What is a homemaker?

A homemaker, for the purposes of the Homemaker's Scheme (which was introduced from 6 April 1994), is a man or woman who provides full-time care for a child under age 12 or an ill or disabled person aged 12 or over.

## What is the Homemaker's Scheme?

The Homemaker's Scheme makes it easier for you as a homemaker to qualify for State Pension (Contributory) when you reach age 66. It does not provide social welfare payments while homemaking.

One of the conditions for State Pension (Contributory) is that a person has a minimum average number of paid or credited PRSI contributions each year from the time they enter social insurance until pension age.

If you care full-time for any child or adult, there may be a gap in your PRSI record. Currently under the Homemaker's Scheme, we ignore this gap when working out your yearly average of PRSI contributions for State Pension (Contributory). This may help you qualify for a pension or entitle you to a higher rate of pension.

**This arrangement only applies to State Pension (Contributory) and is based only on breaks from work taken after 6 April 1994.**

To benefit from this scheme, you must have worked and paid PRSI at **Classes A, E, H and S**.

For more information, log on to **[www.welfare.ie](http://www.welfare.ie)**.

## How does the Scheme work?

### Disregarded years

From 6 April 1994, a full contribution year spent as a homemaker may be disregarded in the calculation of your yearly average for State Pension (contributory), up to a maximum of 20 years. This has the effect of increasing your yearly average as the same number of total contributions are divided by a smaller number of years, see example below.

### Homemaking credits

As only a full contribution year can be disregarded, provision is made for the award of homemaking credits reckonable only for State Pension (Contributory) for:

- (1) a period of homemaking, which is less than a full contribution year.
- (2) part of a year at the start and/or end of a homemaking period.

## Calculation of yearly average for State Pension (Contributory)

Your yearly average is calculated by dividing your total number of reckonable PRSI contributions paid and credited by your total number of contribution years.

Example: You have a total of 800 PRSI contributions and your total contribution years are 45.

Yearly average is calculated as follows:

$$\begin{array}{lcl} \text{Total number of contributions paid:} & \frac{800}{45} & = \text{yearly average of 18} \\ \text{Divide total number by years:} & & \end{array}$$

You left work to care full time for your new born child.

Child's date of birth: 12 May 1994.

Child's 12th birthday: 12 May 2006.

**The following table shows the adjusted yearly average with the homemaking periods included.**

Calculation of yearly average for State Pension (Contributory) with homemaking periods included			
Homemaking period	Total contributions (paid and credited)	Total contribution years	Yearly Average
Yearly average before Homemaking periods included	800	45	18
Add homemaking credits for part of year at the start of the home making period, from child's date of birth up to end of the contribution year. (12/05/1994 - 05/04/1995)	+ 47		
Deduct full homemaking years from the total contribution years, as they are disregarded (06/04/1995 - 31/12/2005)		-11	
Add homemaking credits for part of year at the end of the home making period, from the start of the contribution year up to the child's 12th birthday (01/01/2006 - 12/05/2006)	+ 19		
Adjusted yearly average with homemaking periods included	866	34	25

### Note

**From 1 January 2002, the contribution year was aligned with the calendar year. The 2001 contribution year was from 6 April 2001 to 31 December 2001. Before that, the contribution year was from 6 April to the 5 April.**

## Who can become a homemaker?

To become a homemaker, you must:

- permanently live in the State (exception may be made where provisions under EU or posted worker regulations apply),
- be under age 66,
- have started insurable employment or self-employment on or after age 16 and before age 56, and
- not work full-time (but you can work and earn less than €38 gross per week).

Before 26 October 2000, you must have also lived with the person you were looking after.

Since 26 October 2000, if you are not living with this person:

- a direct system of communication must exist between your home and the person being cared for, for example by telephone or alarm system, and
- the person being cared for must not already be receiving full-time care and attention within their own home from anyone else.

### Note

**You do not need to register for the scheme if you are getting Child Benefit, Carer's Allowance, Carer's Benefit or Carer's Support Grant (replaces Respite Care Grant). If you are not getting any of these payments, you may still become a homemaker.**

## Who must I be caring for?

You must be providing full-time care and attention for:

- a child under age 12,

**or**

- an ill or disabled person (age 12 or over) who needs full-time care and attention.

## What does 'full-time care and attention' mean?

The person or people being cared for must need:

- continuous supervision for their own health and personal safety,
- or
- continuous supervision and frequent help during the day to meet their normal personal needs, such as eating, walking, bathing and so on.

A medical certificate is needed.

## What if I am getting Carer's Allowance or Carer's Benefit?

If you are getting Carer's Allowance or Carer's Benefit, you may get credits for the period of caring. These 'carer's credits' will help protect your entitlement to benefits and pensions in the future. Ask at your local Social Welfare Office for details.

If you are not due carer's credits, you may have homemaking years taken into account for State Pension (Contributory). When applying for a State Pension (Contributory) make sure you claim for homemaking years on the application form **SPC 1**.

## Who should apply?

**You do not need to apply if you are getting Child Benefit (and are providing the child with full-time care), Carer's Allowance, Carer's Benefit or Carer's Support Grant (replaces Respite Care Grant).** We will treat your claim for Child Benefit, Carer's Allowance, Carer's Benefit or Carer's Support Grant (replaces Respite Care Grant) as an application to become a homemaker and will note this on your insurance record automatically.

If you are not getting any of these payments, but you have cared for a child under age 12 or an ill or disabled person age 12 or over at any time from 6 April 1994, you should apply to become a homemaker.

Issued by:  
Information Services  
Department of Social Protection  
Social Welfare Services  
College Road  
Sligo

For more information:

- Log on to [www.welfare.ie](http://www.welfare.ie).
- Telephone: (071) 919 3302  
LoCall: 1890 66 22 44  
If you are calling from outside the Republic of Ireland please call +353 71 91 93302.
- Drop in to your local Citizens Information Centre, your local Intreo Centre or your local Social Welfare Office.

Only one person in your home can be a homemaker at any one time. If you stop being a homemaker and your spouse, civil partner or cohabitant takes over homemaking duties, tell us immediately to make sure you do not lose any entitlements under the Homemaker's Scheme.

#### Note

**Child Benefit is normally paid to the child's mother. A stay-at-home father will need to complete application form HM1.**

## When should I apply?

Apply before the end of the tax year after the year you first become a homemaker.

### Late applications

An application may be backdated if there is a delay in submitting the claim.

## How do I apply?

To apply to become a homemaker, complete application form **HM1** which is available online at [www.welfare.ie](http://www.welfare.ie) and send it with the relevant certificates and documents to:

### Homemaker's Scheme Section

Department of Social Protection  
McCarter's Road  
Buncrana  
Co Donegal

Telephone: (01) 47 158 98  
LoCall: 1890 690 690

If you are calling from outside the Republic of Ireland call +353 1 4715898.

### Certificates needed with you application:

- Your birth certificate (if born outside the Republic of Ireland).
- Birth certificate(s) for people in your care (if born outside the Republic of Ireland).

### We do not accept photocopies of certificates.

You can get certificates for application purposes from the Superintendent of Births, Deaths and Marriages (in your area) at a reduced charge. You can also get certificates for application purposes from:

### General Register Office

Government Offices  
Convent Road  
Roscommon

Telephone: (0) 90 6632900

LoCall: 1890 252 076

If you are calling from outside the Republic of Ireland call +353 (0) 90 663 2900

If you are not able to get the certificate(s) immediately, send in your application form with a note stating that you will send in the certificate(s) as soon as possible.

### Points to note:

- These arrangements apply to State Pension (Contributory) only and do not involve payments while homemaking.
- You do not need to register as a homemaker if you are getting Child Benefit, Carer's Allowance, Carer's Benefit or Carer's Support Grant (replaces Respite Care Grant) from this Department.
- Since September 2007 you may be entitled to half rate Carer's Allowance with certain other social welfare benefits. You may also receive this payment if your spouse, civil partner or cohabitant is getting an increase for you as a qualified adult on their social welfare payment.

For more information, log on to [www.welfare.ie](http://www.welfare.ie).

**This leaflet is intended as a guide only and is not a legal interpretation.**