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STATUTORY INSTRUMENTS

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**2015 No. 1529**

**SOCIAL SECURITY**

**The State Pension Credit (Amendment) Regulations 2015**

|                               |         |                       |
|-------------------------------|---------|-----------------------|
| <i>Made</i>                   | - - - - | <i>13th July 2015</i> |
| <i>Laid before Parliament</i> |         | <i>20th July 2015</i> |
| <i>Coming into force</i>      | - -     | <i>6th April 2016</i> |

The Secretary of State for Work and Pensions makes the following Regulations in exercise of the powers conferred by section 175(3) of the Social Security Contributions and Benefits Act 1992(1), sections 3ZA, 9(5) and 17(1) of the State Pension Credit Act 2002(2) and section 28(3) of the Pensions Act 2014(3).

The Social Security Advisory Committee has agreed that the proposals in respect of these Regulations should not be referred to it(4).

**Citation and commencement**

1. These Regulations may be cited as the State Pension Credit (Amendment) Regulations 2015 and come into force on 6th April 2016.

**Amendment of the State Pension Credit Regulations 2002**

2.—(1) The State Pension Credit Regulations 2002(5) are amended as follows.

(2) After regulation 7(savings credit), insert—

**“Limitation of savings credit for certain mixed-age couples**

7A. A person who is a member of a mixed-age couple, is not entitled to a savings credit unless one of the members of the couple—

(a) has been awarded a savings credit with effect from a day before 6th April 2016 and was entitled to a savings credit immediately before 6th April 2016, and

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(1) 1992 c.4. Section 175(3) is applied to provisions of the State Pension Credit Act 2002 (c.16) by section 19(1) of that Act.  
(2) 2002 c.16. Section 3ZA was inserted by paragraph 90 of Schedule 12 to the Pensions Act 2014 (c.19). Section 17(1) is cited for the meaning ascribed to the words “prescribed” and “regulations”.  
(3) 2014 c.19.  
(4) See sections 170 and 173(1)(b) of the Social Security Administration Act 1992 (c.5); paragraph 20 of Schedule 2 to the State Pension Credit Act 2002 added that Act to the list of “relevant enactments” in respect of which regulations must normally be referred to the Committee.  
(5) S.I. 2002/1792; relevant amending instrument is S.I. 2005/2687.

- (b) remained entitled to a savings credit at all times since the beginning of 6th April 2016.”.
- (3) In regulation 12 (end of assessed income period)—
- (a) omit “at such time as”;
- (b) at the start of sub-paragraphs (a), (b) and (c), insert “at such time as”;
- (c) at the end of sub-paragraph (c), add—
- “;
- (d) if, apart from this sub-paragraph, it would have ended on a date falling within the period specified in column 1 of the table in Schedule IIIA, on the corresponding date shown against that period in column 2 of that table”.
- (4) After Schedule III (special groups), insert—

## “SCHEDULE IIIA

Regulation 12

## Date on which certain fixed length assessed income periods end

**Table**

| <i>Column 1</i>   | <i>Column 2</i>                                       |
|---|---|
| <i>Period in which the assessed income period would end apart from regulation 12(d)</i> | <i>Date on which assessed income period is to end</i> |
| 1st April 2019 to 14th April 2019   | 14th July 2016  |
| 15th April 2019 to 30th April 2019  | 28th July 2016  |
| 1st May 2019 to 14th May 2019   | 14th August 2016                                      |
| 15th May 2019 to 31st May 2019  | 28th August 2016                                      |
| 1st June 2019 to 14th June 2019   | 14th October 2016                                     |
| 15th June 2019 to 30th June 2019  | 28th October 2016                                     |
| 1st July 2019 to 14th July 2019   | 14th November 2016                                    |
| 15th July 2019 to 31st July 2019  | 28th November 2016                                    |
| 1st August 2019 to 14th August 2019   | 14th December 2016                                    |
| 15th August 2019 to 31st August 2019  | 28th December 2016                                    |
| 1st September 2019 to 14th September 2019   | 14th February 2017                                    |
| 15th September 2019 to 30th September 2019  | 28th February 2017                                    |
| 1st October 2019 to 14th October 2019   | 14th March 2017                                       |
| 15th October 2019 to 31st October 2019  | 28th March 2017                                       |
| 1st November 2019 to 14th November 2019   | 14th April 2017                                       |
| 15th November 2019 to 30th November 2019  | 28th April 2017                                       |
| 1st December 2019 to 14th December 2019   | 14th June 2017  |
| 15th December 2019 to 31st December 2019  | 28th June 2017  |

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| <i>Column 1</i>   | <i>Column 2</i>                                       |
|---|---|
| <i>Period in which the assessed income period would end apart from regulation 12(d)</i> | <i>Date on which assessed income period is to end</i> |
| 1st January 2020 to 14th January 2020   | 14th July 2017  |
| 15th January 2020 to 31st January 2020  | 28th July 2017  |
| 1st February 2020 to 14th February 2020   | 14th September 2017                                   |
| 15th February 2020 to 29th February 2020  | 28th September 2017                                   |
| 1st March 2020 to 14th March 2020   | 14th October 2017                                     |
| 15th March 2020 to 31st March 2020  | 28th October 2017                                     |
| 1st April 2020 to 14th April 2020   | 14th December 2017                                    |
| 15th April 2020 to 30th April 2020  | 28th December 2017                                    |
| 1st May 2020 to 14th May 2020   | 14th January 2018                                     |
| 15th May 2020 to 31st May 2020  | 28th January 2018                                     |
| 1st June 2020 to 14th June 2020   | 14th March 2018                                       |
| 15th June 2020 to 30th June 2020  | 28th March 2018                                       |
| 1st July 2020 to 14th July 2020   | 14th April 2018                                       |
| 15th July 2020 to 31st July 2020  | 28th April 2018                                       |
| 1st August 2020 to 14th August 2020   | 14th June 2018  |
| 15th August 2020 to 31st August 2020  | 28th June 2018  |
| 1st September 2020 to 14th September 2020   | 14th July 2018  |
| 15th September 2020 to 30th September 2020  | 28th July 2018  |
| 1st October 2020 to 14th October 2020   | 14th August 2018                                      |
| 15th October 2020 to 31st October 2020  | 28th August 2018                                      |
| 1st November 2020 to 14th November 2020   | 14th October 2018                                     |
| 15th November 2020 to 30th November 2020  | 28th October 2018                                     |
| 1st December 2020 to 14th December 2020   | 14th November 2018                                    |
| 15th December 2020 to 31st December 2020  | 28th November 2018                                    |
| 1st January 2021 to 14th January 2021   | 14th January 2019                                     |
| 15th January 2021 to 31st January 2021  | 28th January 2019                                     |
| 1st February 2021 to 14th February 2021   | 14th February 2019                                    |
| 15th February 2021 to 28th February 2021  | 28th February 2019                                    |
| 1st March 2021 to 14th March 2021   | 14th March 2019                                       |
| 15th March 2021 to 5th April 2021   | 28th March 2019”                                      |

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**Status:** This is the original version (as it was originally made). This item of legislation is currently only available in its original format.

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Signed by authority of the Secretary of State for Work and Pensions

13th July 2015

*Altmann*  
Minister of State,  
Department for Work and Pensions

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## EXPLANATORY NOTE

*(This note is not part of the Regulations)*

These Regulations amend the State Pension Credit Regulations 2002 ([S.I. 2002/1792](#)) (“the 2002 Regulations”) so as to limit savings credit for certain mixed-age couples and to bring forward the date on which certain assessed income periods end.

Under section 3 of the State Pension Credit Act 2002 ([c.16](#)) the savings credit element of state pension credit is only payable to those who have reached pensionable age before 6th April 2016. A person may still qualify if they are a member of a mixed-age couple where the other member reached pensionable age before that date.

Regulation 2(2) inserts new regulation 7A into the 2002 Regulations so that in the case of a person who is a member of a mixed-age couple, entitlement is restricted to where one of the members of the couple was entitled to a savings credit before 6th April 2016 and has remained entitled to it at all times since that date.

Regulation 2(3) amends regulation 12 of the 2002 Regulations to provide that certain assessed income periods will end on the dates set out in column 2 of new Schedule IIIA to the 2002 Regulations; that Schedule is inserted by regulation 2(4) of these Regulations.

An impact assessment has not been produced for this instrument as it has no impact on the private sector or civil society organisations. A summary of the contents of the assessment made for the Pensions Act 2014 is published on [www.gov.uk](http://www.gov.uk).