STATUTORY INSTRUMENTS

2026 No. 294

SOCIAL SECURITY

The Social Security (Contributions) (Amendment No. 2) Regulations 2026

Made - - - -	*12th March 2026*
Laid before Parliament	*16th March 2026*
Coming into force - -	*6th April 2026*

The Treasury make these Regulations in exercise of the powers conferred by sections 13(1), 14(1), 119 and 175(3) and (4) of the Social Security Contributions and Benefits Act 1992(**a**) and sections 13(1), 14(1), 119 and 171(3) and (4) of the Social Security Contributions and Benefits (Northern Ireland) Act 1992(**b**) and now exercisable by them(**c**).

The Secretary of State and the Department for Communities concur in the making of these Regulations.

Citation, commencement and effect

1. These Regulations—

(a) may be cited as the Social Security (Contributions) (Amendment No. 2) Regulations 2026,

(b) come into force on 6th April 2026, and

(**a**) 1992 c. 4. Section 13(1) was amended by paragraph 14 of Schedule 3 to the Social Security Contributions (Transfer of Functions, etc.) Act 1999 (c. 2) ("the Transfer Act") and S.I. 2025/288. Section 119 was amended by paragraph 69 of Schedule 7 to the Social Security Act 1998 (c. 14) and paragraph 25 of Schedule 3 and paragraph 7 of Schedule 7 to the Transfer Act. Section 175(4) was amended by paragraph 29 of Schedule 3 to the Transfer Act. See section 122(1) of this Act for the definition of "prescribe".

(**b**) 1992 c. 7. Section 13(1) was amended by S.I. 1999/671 and 2025/288. Section 119 was amended by S.I. 1998/1506 (N.I. 10) and S.I. 1999/671. See section 121(1) of this Act for the definition of "prescribe".

(**c**) The functions of the Secretary of State under sections 13(1) and 14(1) of the Social Security Contributions and Benefits Act 1992 ("SSCBA") were transferred to the Treasury by paragraphs 14 and 15 of Schedule 3 to the Social Security Contributions (Transfer of Functions, etc.) Act 1999 ("the Transfer Act"). The functions of the Secretary of State under section 119 of the SSCBA were transferred to the Treasury, with the concurrence of the Secretary of State, by paragraph 25 of Schedule 3 to the Transfer Act. The functions of the Department under sections 13(1) and 14(1) of the Social Security Contributions and Benefits (Northern Ireland) Act 1992 ("SSCB(NI)A") were transferred to the Treasury by paragraphs 14 and 15 of Schedule 3 to S.I. 1999/671. The functions of the Department under the SSCB(NI)A were transferred to the Treasury, with the concurrence of the Department, by paragraph 25 of Schedule 3 to S.I. 1999/671. "Department" is defined by section 170 of the SSCB(NI)A as the Department of Health and Social Services for Northern Ireland. The functions of the Department of Health and Social Services for Northern Ireland were transferred to the Department for Social Development by article 8(b) of, and Part 2 of Schedule 6 to, S.R. 1999 No. 481. The Department for Social Development was renamed the Department for Communities by section 1(7) of the Departments Act (Northern Ireland) 2016 (c. 5 (N.I.)).

(c) have effect in relation to contributions under Part 1 of the Social Security Contributions and Benefits Act 1992(**a**) and contributions under Part 1 of the Social Security Contributions and Benefits (Northern Ireland) Act 1992(**b**) in respect of a tax year(**c**) beginning after 5th April 2026.

Amendment of the Social Security (Contributions) Regulations 2001

2.—(1) The Social Security (Contributions) Regulations 2001(**d**) are amended as follows.

(2) In regulation 147—

(a) omit paragraphs (1) and (2);

(b) in paragraph (3), for "paragraph (1)" substitute "paragraph (5)(a)(i)";

(c) in paragraph (4), in the definition of "the relevant period" omit "Class 2 or" and for "(1)" substitute "(5)(a)";

(d) after paragraph (4), insert—

"(5) Subject to paragraphs (8) to (10), regulations 148 and 148A and notwithstanding the provisions of regulation 145(1)(e), a person may pay Class 3 contributions in respect of any tax year beginning after 5th April 2026 which includes a period during which the person is outside the United Kingdom if—

(a) the person—

(i) satisfies the conditions specified in paragraph (3),

(ii) is a person to whom either of paragraphs (6) or (7) applies, and

(iii) is not a person to whom regulation 146(2)(a) applies, or

(b) the person—

(i) satisfies the condition specified in paragraph (11), and

(ii) is not a person to whom regulation 146(2)(a) applies.

(6) This paragraph applies to a person who has paid Class 2 contributions in respect of either or both of the tax years 2024-25 and 2025-26 pursuant to paragraph (1), as it applies in relation to contributions in respect of tax years ending before 6th April 2026, before the earlier of—

(a) the time when the person pays Class 3 contributions pursuant to paragraph (5)(a) in respect of the tax year 2026-27, or

(b) 6th April 2027.

(7) This paragraph applies to a person who has paid Class 3 contributions in respect of either or both of the tax years 2024-25 and 2025-26 pursuant to paragraph (1), as it applies in relation to contributions in respect of tax years ending before 6th April 2026, before the earlier of—

(a) the time when the person pays Class 3 contributions pursuant to paragraph (5)(a) in respect of the tax year 2026-27, or

(b) 6th April 2027.

(**a**) Section 1(2) of the Social Security Contributions and Benefits Act 1992 specifies the classes of contributions under Part 1 of that Act.

(**b**) Section 1(2) of the Social Security Contributions and Benefits (Northern Ireland) Act 1992 specifies the classes of contributions under Part 1 of that Act.

(**c**) "Tax year" is defined in section 122(1) of the Social Security Contributions and Benefits Act 1992 and means the 12 months beginning with 6th April in any year, the expression "1978-79" meaning the tax year beginning with 6th April 1978, and any correspondingly framed reference to a pair of successive years being construed as a reference to the tax year beginning with 6th April in the earlier of them.

(**d**) S.I. 2001/1004; relevant amending instruments are S.I. 2007/1838, 2009/600, 2012/817, 2015/478 and 2024/377.

(8) Class 3 contributions in respect of a tax year beginning after 5th April 2026 may not be made by a person pursuant to paragraph (5)(a) after the earlier of—

(a) the relevant date determined in accordance with regulation 87AA(3)(b) by a person who has, or who should have, notified HMRC pursuant to regulation 87AA that the person wishes to cease making Class 3 contributions in respect of a tax year beginning after 5th April 2026, or

(b) the time when the person became entitled to pay Class 3 contributions pursuant to regulation 145(1)(e) in respect of a tax year beginning after 5th April 2026.

(9) Class 3 contributions pursuant to paragraph (5)(a) may not be made by a person in respect of whom paragraph (6) applies if that person has not—

(a) notified HMRC of the person's entitlement to pay the Class 2 contributions described in paragraph (6) in accordance with regulation 87, 87A or 87AA before 6th April 2026, or

(b) notified HMRC of the person's entitlement to pay Class 3 contributions pursuant to paragraph (5)(a) in accordance with regulation 87AA before the earlier of—

(i) the time when the person pays Class 3 contributions pursuant to paragraph (5)(a), or

(ii) 6th April 2027.

(10) Class 3 contributions pursuant to paragraph (5)(a) may not be made by a person in respect of whom paragraph (7) applies if that person has not notified HMRC of the person's entitlement to pay the Class 3 contributions, as it applied in relation to contributions in respect of tax years ending before 6th April 2026, in accordance with regulation 87, 87A or 87AA before 6th April 2026.

(11) The condition referred to in paragraph (5)(b)(i) is satisfied in relation to the person by or on behalf of whom Class 3 contributions pursuant to paragraph (5)(b) are to be paid if—

(a) the person has been resident in Great Britain or Northern Ireland (as the case may be) for a continuous period of not less than 10 years ending at any time before the time when Class 3 contributions pursuant to paragraph (5)(b) are to be paid, or

(b) in respect of each of 10 years ending at any time before the time when Class 3 contributions pursuant to paragraph (5)(b) are paid, qualifying contributions have been paid, by or on behalf of the person pursuant to—

(i) the payment of contributions abroad regulations,

(ii) the residence and presence regulations, or

(iii) the volunteer development workers regulations.

(12) For the purposes of paragraph (11)—

"the payment of contributions abroad regulations" means—

(a) regulation 146(2)(a) (payment of contributions for periods abroad);

(b) regulation 3(2)(a) of the National Insurance (Residence and Persons Abroad) Regulations, 1948 (payment of contributions in respect of periods abroad)(**a**);

(**a**) S.I. 1948/1275, amended by S.I. 1950/1264; there are other amending instruments but none is relevant.

(c) regulation 3A(2)(a) of the National Insurance (Residence and Persons Abroad) Regulations (Northern Ireland) 1948(**a**);

(d) regulation 114(2)(a) of the Social Security (Contributions) Regulations 1975 (payment of contributions for periods abroad)(**b**);

(e) regulation 106(2)(a) of the Social Security (Contributions) Regulations (Northern Ireland) 1975 (payment of contributions for periods abroad)(**c**);

(f) regulation 120(2)(a) of the Social Security (Contributions) Regulations 1979 (payment of contributions for periods abroad)(**d**);

(g) regulation 112(2)(a) of the Social Security (Contributions) Regulations (Northern Ireland) 1979 (payment of contributions for periods abroad)(**e**);

"qualifying contributions" in respect of a year means—

(a) contributions under the Act the earnings factor(**f**) derived from which is not less than 52 times the lower earnings limit(**g**) for the time being for primary Class 1 contributions in respect of that year;

(b) 52 contributions of any class under section 4, 7 or 8 of the Social Security Act 1975(**h**) paid in respect of that year;

(c) 52 contributions under section 3 of the National Insurance Act 1965(**i**) paid in respect of that year;

"the residence and presence regulations" means—

(a) regulation 145(1) (condition as to residence or presence in Great Britain or Northern Ireland);

(b) regulation 2 of the National Insurance (Residence and Persons Abroad) Regulations, 1948 (residence condition);

(c) regulation 2 of the National Insurance (Residence and Persons Abroad) Regulations (Northern Ireland) 1948 (residence condition);

(d) regulation 2 of the National Insurance (Residence and Persons Abroad) Regulations (Northern Ireland) 1973 (conditions as to residence in Northern Ireland)(**j**);

(e) regulation 113 of the Social Security (Contributions) Regulations 1975 (conditions as to residence or presence in Great Britain);

(f) regulation 105 of the Social Security (Contributions) Regulations (Northern Ireland) 1975 (conditions as to residence or presence in Northern Ireland);

(**a**) S.R. & O. (NI) 1948 No. 210; relevant amending instruments are S.R. & O. (NI) 1950 No. 155, 1958 No. 109 and 1964 No. 143.

(**b**) S.I. 1975/492, amended by S.I. 1979/591; there are other amending instruments but none is relevant.

(**c**) S.R. 1975 No. 319, amended by S.R. 1979 No. 186; there are other amending instruments but none is relevant.

(**d**) S.I. 1979/591; relevant amending instruments are S.I. 1986/485, 1989/572, 1992/97, 1999/567, 2001/596 and 2001/1004.

(**e**) S.R. 1979 No. 186; relevant amending instruments are S.R. 1986 No. 71, 1989 No. 112, 1992 No. 41, 1999 No. 117 and S.I. 2001/597 and 2001/1004.

(**f**) The earnings factor is derived in accordance with section 22 of the Social Security Contributions and Benefits Act 1992 and section 22 of the Social Security Contributions and Benefits (Northern Ireland) Act 1992.

(**g**) The lower earnings limit has the meaning given by section 5 of the Social Security Contributions and Benefits Act 1992 and section 5 of the Social Security Contributions and Benefits (Northern Ireland) Act 1992 and is specified in regulation 10(a) of S.I. 2001/1004.

(**h**) 1975 c. 60. Sections 4 to 8 of the Social Security Act 1975 were repealed by section 3 and Schedule 1 to the Social Security (Consequential Provisions) Act 1992 (c. 6).

(**i**) 1965 c. 51. Section 3 of the National Insurance Act 1965 was repealed by section 100 and Schedule 28 to the Social Security Act 1973 (c. 38).

(**j**) S.R. & O. (NI) 1973 No. 175, amended by S.R. 1975 No. 319.

(g) regulation 119 of the Social Security (Contributions) Regulations 1979 (conditions as to residence or presence in Great Britain);

(h) regulation 111 of the Social Security (Contributions) Regulations (Northern Ireland) 1979 (conditions as to residence or presence in Northern Ireland);

"the volunteer development workers regulations" means—

(a) regulation 151 (option to pay Class 2 contributions);

(b) regulation 123C (option to pay Class 2 contributions) of the Social Security (Contributions) Regulations 1979;

(c) regulation 115C (option to pay Class 2 contributions) of the Social Security (Contributions) (Northern Ireland) Regulations 1979.".

(3) In regulation 148, omit "Class 2 or" and amend the heading accordingly.

Stephen Morgan
Gen Kitchen
12th March 2026 — Two of the Lords Commissioners of His Majesty's Treasury

The Secretary of State concurs as indicated in the preamble.
Signed by authority of the Secretary of State for Work and Pensions

Torsten Bell
Parliamentary Under Secretary of State
12th March 2026 — Department for Work and Pensions

The Department for Communities concurs as indicated in the preamble.
The Official Seal of the Department for Communities is affixed on the 12th March 2026.

L.S.

David Tarr
12th March 2026 — A Senior Officer of the Department for Communities

EXPLANATORY NOTE

(This note is not part of the Regulations)

These Regulations have effect in relation to contributions under Part 1 of the Social Security Contributions and Benefits Act 1992 (c. 4) and under Part 1 of the Social Security Contributions and Benefits (Northern Ireland) Act 1992 (c. 7).

These Regulations amend regulation 147 of the Social Security (Contributions) Regulations 2001 (S.I. 2001/1004) ("regulation 147") and make a consequential amendment to regulation 148 of those Regulations.

Regulation 147 provides for the voluntary payment of Class 2 and Class 3 contributions by a person outside of the UK who would otherwise have been unable to pay such contributions.

It will no longer be possible to make Class 2 contributions pursuant to regulation 147 (but Class 2 contributions pursuant to that regulation after that day in respect of earlier tax years will be possible subject to existing time limits) in respect of a tax year beginning after 5th April 2026.

Providing relevant conditions are satisfied, those who paid Class 2 contributions pursuant to regulation 147 in respect of tax years ending before 6th April 2026 may make Class 3 contributions in respect of tax years beginning after 5th April 2026 pursuant to the conditions in regulation 147 for making Class 3 contributions applying before these Regulations came into force.

Class 3 contributions in respect of tax years ending before 6th April 2026 pursuant to regulation 147, as it applied before these Regulations came into force, may be made after 5th April 2026 (subject to existing time limits).

Except as described above, entitlement to make Class 3 contributions pursuant to regulation 147 in respect of tax years beginning after 5th April 2026 depends, in part, on whether the person wishing to make such contributions did so pursuant to that regulation in respect of tax years ending before 6th April 2026. Those who did so and who meet specified conditions, may make Class 3 contributions pursuant to the conditions applying before these Regulations came into force. Those who did not make Class 3 contributions pursuant to regulation 147 in respect of tax years ending before 6th April 2026 or who do not meet the relevant conditions, may make Class 3 contributions pursuant to regulation 147 if they meet the conditions relating to 10 years continuous residence in the UK or paying prescribed qualifying contributions in respect of each of 10 tax years.

A Tax Information and Impact Note covering this instrument will be published on the website at: https://www.gov.uk/government/collections/tax-information-and-impact-notes-tiins.

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