STATUTORY INSTRUMENTS

2026 No. 1072

SOCIAL SECURITY

The Social Security (Income and Capital Disregards) (Amendment) Regulations 2026

Made - - - -	*8th October 2026*
Laid before Parliament	*9th October 2026*
Coming into force in accordance with regulation 1(2)	

The Secretary of State makes these Regulations in exercise of the powers conferred by sections 123(1)(d), 130A(2), 136(3) and (5), 136A(3) and 175(1), (3) and (4) of the Social Security Contributions and Benefits Act 1992(**a**), section 15(3) and (6)(b) of the State Pension Credit Act 2002(**b**), sections 4(2), 17(1) and (3) and 25(2), (3) and (5) of the Welfare Reform Act 2007(**c**) and section 42(1) to (3) of, and paragraph 4(1) and (3)(a) of Schedule 1 to, the Welfare Reform Act 2012(**d**).

In accordance with section 173(1)(b) of the Social Security Administration Act 1992(**e**), the Social Security Advisory Committee has agreed that the proposals in respect of these Regulations should not be referred to it.

In respect of regulations 3 and 4, in accordance with section 176(1)(a) of the Social Security Administration Act 1992(**f**), the Secretary of State has consulted with organisations appearing to the Secretary of State to be representative of the authorities concerned.

Citation, commencement and extent

1.—(1) These Regulations may be cited as the Social Security (Income and Capital Disregards) (Amendment) Regulations 2026.

(2) These Regulations come into force on 31st October 2026 or, if later, the day on which section 12 of the Abuse Redress Measure 2025(**g**) comes into force.

(3) These Regulations extend to England and Wales and Scotland.

(**a**) 1992 c. 4. Section 130A was inserted by section 30(2) of the Welfare Reform Act 2007 (c. 5). Section 136A was inserted by paragraph 3 of Schedule 2 to the State Pension Credit Act 2002 (c. 16). Section 175(1) and (4) was amended by paragraph 29 of Schedule 3 to the Social Security Contributions (Transfer of Functions, etc.) Act 1999 (c. 2). Section 175(1), (3) and (4) is applied in relation to the powers conferred by sections 1(5)(b), 15(3) and (6)(b) of the State Pension Credit Act 2002 by section 19(1) of that Act. See section 137(1) for the definition of "prescribed".
(**b**) 2002 c. 16. See section 17(1) for the definitions of "prescribed" and "regulations".
(**c**) 2007 c. 5. See section 24(1) for the definitions of "prescribed" and "regulations".
(**d**) 2012 c. 5.
(**e**) 1992 c. 5.
(**f**) Section 176(1)(a) was amended by paragraph 23 of Schedule 9 to the Local Government Finance Act 1992 (c. 14).
(**g**) 2025 No. 4.

Amendment of the State Pension Credit Regulations 2002

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

(2) In regulation 1(2) (citation, commencement and interpretation)—

(a) after the definition of "child abuse payment" insert—

> ""Church of England Redress payment" means a payment by the scheme administered by the redress body under the Abuse Redress Measure 2025;";

(b) in the definition of "qualifying person" for "or a Mother and Baby Scheme payment" substitute ", a Mother and Baby Scheme payment or a Church of England Redress payment".

(3) In Schedule 2 (housing costs), in paragraph 14(8) after sub-paragraph (bg) insert—

> "(bh) any Church of England Redress payment;".

(4) In Schedule 5 (income from capital), in paragraph 15—

(a) in sub-paragraph (1A) after "Mother and Baby Scheme payment" insert ", Church of England Redress payment";

(b) in each of sub-paragraphs (2) to (5) and (6) for "or a Mother and Baby Scheme payment" substitute ", a Mother and Baby Scheme payment or a Church of England Redress payment".

Amendment of the Housing Benefit Regulations 2006

3.—(1) The Housing Benefit Regulations 2006(**b**) are amended as follows.

(2) In regulation 2(1) (interpretation)—

(a) after the definition of "the Children Order" insert—

> ""Church of England Redress payment" means a payment by the scheme administered by the redress body under the Abuse Redress Measure 2025;";

(b) in the definition of "qualifying person" for "or a Mother and Baby Scheme payment" substitute ", a Mother and Baby Scheme payment or a Church of England Redress payment".

(3) In regulation 42(7A) (notional income) after sub-paragraph (g) insert— ";

> (h) a Church of England Redress payment.".

(4) In regulation 46(6) (income treated as capital) after "a Mother and Baby Scheme payment" insert ", a Church of England Redress payment".

(5) In regulation 49(4A) (notional capital) after sub-paragraph (h) insert— ";

> (i) a Church of England Redress payment.".

(6) In regulation 74(9) (non-dependant deductions) after sub-paragraph (bg) insert—

> "(bh) any Church of England Redress payment;".

(7) In Schedule 5 (sums to be disregarded in the calculation of income other than earnings), in paragraph 35—

(a) in sub-paragraph (1A) after paragraph (g) insert— ";

(**a**) S.I. 2002/1792; relevant amending instruments are S.I. 2004/1141, 2005/2877, 3391, 2010/641, 2011/2425, 2017/329, 689, 870, 2020/618, 2021/1405, 2023/640, 1144, 2025/44, 778, and 2026/1063.

(**b**) S.I. 2006/213; relevant amending instruments are S.I. 2007/2868, 2008/2767, 2010/641, 2011/2425, 2017/329, 689, 870, 2020/618, 2021/1405, 2023/640, 1144, 2025/44, 778 and 2026/1063.

(h) Church of England Redress payment.";

(b) in each of sub-paragraphs (2) to (6) for "or a Mother and Baby Scheme payment" substitute ", a Mother and Baby Scheme payment or a Church of England Redress payment".

(8) In Schedule 6 (capital to be disregarded), in paragraph 24—

(a) in sub-paragraph (1A) after "Mother and Baby Scheme payment" insert ", Church of England Redress payment";

(b) in each of sub-paragraphs (2) to (5) and (6) for "or a Mother and Baby Scheme payment" substitute ", a Mother and Baby Scheme payment or a Church of England Redress payment".

Amendment of the Housing Benefit (Persons who have attained the qualifying age for state pension credit) Regulations 2006

4.—(1) The Housing Benefit (Persons who have attained the qualifying age for state pension credit) Regulations 2006(**a**) are amended as follows.

(2) In regulation 2(1) (interpretation)—

(a) after the definition of "the Children Order" insert—

""Church of England Redress payment" means a payment by the scheme administered by the redress body under the Abuse Redress Measure 2025;";

(b) in the definition of "qualifying person" for "or a Mother and Baby Scheme payment" substitute ", a Mother and Baby Scheme payment or a Church of England Redress payment".

(3) In regulation 55(10) (non-dependant deductions) after sub-paragraph (bg) insert—

"(bh) any Church of England Redress payment;".

(4) In Schedule 6 (capital to be disregarded), in paragraph 16—

(a) in sub-paragraph (1A) after "Mother and Baby Scheme payment" insert ", Church of England Redress payment";

(b) in each of sub-paragraphs (2) to (5) and (6) for "or a Mother and Baby Scheme payment" substitute ", a Mother and Baby Scheme payment or a Church of England Redress payment".

Amendment of the Employment and Support Allowance Regulations 2008

5.—(1) The Employment and Support Allowance Regulations 2008(**b**) are amended as follows.

(2) In regulation 2(1) (interpretation)—

(a) after the definition of "child tax credit" insert—

""Church of England Redress payment" means a payment by the scheme administered by the redress body under the Abuse Redress Measure 2025;";

(b) in the definition of "qualifying person" for "or a Mother and Baby Scheme payment" substitute ", a Mother and Baby Scheme payment or a Church of England Redress payment".

(**a**) S.I. 2006/214; relevant amending instruments are S.I. 2007/2869, 2010/641, 2011/2425, 2017/329, 689, 870, 2020/618, 2021/1405, 2023/640, 1144, 2025/44, 778, and 2026/1063.

(**b**) S.I. 2008/794; relevant amending instruments are S.I. 2008/2428, 2010/641, 2011/2425, 2017/329, 689, 870, 2020/618, 2021/1405, 2023/640, 1144, 2025/44, 778 and 2026/1063.

(3) In regulation 107(5A) (notional income – income due to be paid or income paid to or in respect of a third party) after sub-paragraph (g) insert— ";

(h) a Church of England Redress payment.".

(4) In regulation 112(8)(b) (income treated as capital) after paragraph (vii) insert— ";

(viii) Church of England Redress payment.".

(5) In regulation 115(5A) (notional capital) after sub-paragraph (h) insert— ";

(i) a Church of England Redress payment.".

(6) In Schedule 6 (housing costs), in paragraph 19(8)(b), after "Mother and Baby Scheme payment" insert ", Church of England Redress payment".

(7) In Schedule 8 (sums to be disregarded in the calculation of income other than earnings), in paragraph 41—

(a) in sub-paragraph (1A), after paragraph (g) insert— ";

(h) Church of England Redress payment.";

(b) in each of sub-paragraphs (2) to (6) for "or a Mother and Baby Scheme payment" substitute ", a Mother and Baby Scheme payment or a Church of England Redress payment".

(8) In Schedule 9 (capital to be disregarded), in paragraph 27—

(a) in sub-paragraph (1A) after "Mother and Baby Scheme payment" insert ", Church of England Redress payment,";

(b) in each of sub-paragraphs (2) to (5) and (6) for "or a Mother and Baby Scheme payment" substitute ", a Mother and Baby Scheme payment or a Church of England Redress payment".

Amendment of the Universal Credit Regulations 2013

6.—(1) The Universal Credit Regulations 2013(**a**) are amended as follows.

(2) In regulation 76(1A) (special schemes for compensation etc.)—

(a) omit the "or" at the end of sub-paragraph (f);

(b) after sub-paragraph (g) insert— "; or

(h) the scheme administered by the redress body under the Abuse Redress Measure 2025.".

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

Stephen Timms
Minister of State
Department for Work and Pensions

8th October 2026

(**a**) S.I. 2013/376; relevant amending instruments are S.I. 2020/618, 2021/1405, 2023/640, 1144, 2025/44.

EXPLANATORY NOTE

(This note is not part of the Regulations)

Regulations 2 to 6 amend respectively the State Pension Credit Regulations 2002 (S.I. 2002/1792), the Housing Benefit Regulations 2006 (S.I. 2006/213), the Housing Benefit (Persons who have attained the qualifying age for state pension credit) Regulations 2006 (S.I. 2006/214), the Employment and Support Allowance Regulations 2008 (S.I. 2008/794), and the Universal Credit Regulations 2013 (S.I. 2013/376).

Regulations 2 to 6 amend provisions regarding which payments are to be disregarded as income and capital for the purposes of calculating entitlement to benefits in order to create new disregards. The disregards cover payments made by the scheme administered by the Church of England under the Abuse Redress Measure 2025 (No. 4).

A full impact assessment has not been produced for this instrument as no, or no significant, impact on the private, voluntary or public sector is foreseen.

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