
STATUTORY INSTRUMENTS

2015 No. 173

The State Pension Regulations 2015

[^{F1}PART 8

National Insurance Credits

CHAPTER 3

**Crediting earnings or contributions in respect of a
qualifying year or a post-commencement qualifying year**

[^{F1}Credits for persons approaching pensionable age

32.—(1) Subject to paragraph (4), a man born before 6th October 1953 is to be credited with earnings equal to the lower earnings limit then in force in respect of a week to which paragraph (2) applies.

(2) This paragraph applies to a week which falls within—

- (a) the year in which the man attains the age which is pensionable age in the case of a woman born on the same day, and
- (b) a subsequent year prior to that in which he attains the age of 65.

(3) Paragraph (2) does not apply to a week which falls within a year during which the man is absent from Great Britain for more than 182 days.

(4) Paragraph (1) applies to a man who is a self-employed earner only if he—

- (a) would be liable to pay [^{F2}, or would be treated as having actually paid,] a Class 2 contribution but for the fact that his profits for the year are below the small profits threshold specified by [^{F3}section 11(4)(b)] of the 1992 Act, or
- (b) is excepted from liability to pay a Class 2 contribution by virtue of regulation 43 of the Social Security (Contributions) Regulations 2001 in respect of any week in a year to which this regulation applies.]

Textual Amendments

- F1** Pt. 8 inserted (6.4.2016 coming into force in accordance with reg. 1) by [The State Pension \(Amendment\) \(No. 2\) Regulations 2016 \(S.I. 2016/240\)](#), regs. 1, 2
- F2** Words in reg. 32(4)(a) inserted (with effect from 6.4.2022) by [The Social Security \(Class 2 National Insurance Contributions Increase of Threshold\) Regulations 2022 \(S.I. 2022/1329\)](#), regs. 1, **6(3)(b)(i)**
- F3** Words in reg. 32(4)(a) substituted (with effect from 6.4.2022) by [The Social Security \(Class 2 National Insurance Contributions Increase of Threshold\) Regulations 2022 \(S.I. 2022/1329\)](#), regs. 1, **6(3)(b)(ii)**

Changes to legislation:

There are outstanding changes not yet made by the legislation.gov.uk editorial team to The State Pension Regulations 2015. Any changes that have already been made by the team appear in the content and are referenced with annotations.

[View outstanding changes](#)

Changes and effects yet to be applied to :

- reg. 32(4)(a) words omitted by [S.I. 2024/377 reg. 8\(22\)\(b\)\(i\)](#)
- reg. 32(4)(b) words substituted by [S.I. 2024/377 reg. 8\(22\)\(b\)\(ii\)](#)