DMG - Volume 13: State pension credit Chapters 77 - 82

Summary of changes from December 2020

October 2026

Chapter 78
Update relates to the new income and capital disregards for (i) the Irish Mother and Baby Institutions Payment Scheme introduced by SI 2026/1063 and (ii) the Church of England Redress Scheme introduced by SI 2026/1072. Chapter annotated to new DMG Memo 04-26

April 2026

Chapter 78
DMG Memo 02/26: giving guidance on the 2026 Up-rating Amendment to Appendix 1

Chapter 79
Paragraph 79422 - DMG Memo 02/26: giving guidance on the 2026 Up-rating

January 2026

Chapter 78
Following changes have been made to include the DMG 05-25 Uprating Memo: Appendix 1 to Chapter 78: Table added at bottom

Chapter 79
Paragraph 79422: Values Changed, Appendix 1 updated.

August 2025

Chapter 78

DMG Memo 08/25 to be noted against DMG paragraph 78524.

May 2025 updates

Chapter 77
Corrected and updated App 1 and added a note to 77035 to make clear that, where a mixed

age couple MAC were a couple for HB prior to 15.5.19 and the younger member was a PSIC, once they are no longer a PSIC, SPC will continue to be payable to them as a couple.

April 2025 updates

DMG Memo 06-25: Legacy Benefits and State Pension Credit - The Social Security (Scotland) Act 2018 (Disability Assistance) (Consequential Amendments) Order 2025, added with cross references to the DMG Abbreviations, Statutes & S.I. lists plus DMG chapters 61, 35, Vol 1 Annex A, 02, 04, 03, 04, 53, 23, 41, 44, 78, 20, 28 & 86

Chapter 78
New DMG Memo 5/25: and uprating amendment to Appendix 1

Chapter 79
New DMG Memo 5/25: and uprating amendment to para. 79422

November 2024 updates

Chapter 79 Payment questions

Note added at para. 79422, which specifically provides the rate deducted for the tax year 2018/2019. For all subsequent tax year, the rates are shown in Appendix 1.

The changes are following benefit rate increases introduced by the Social Security Benefits Uprating Order 2023 (SI 2024/242, the Social Security (Contributions) (Limits and Thresholds, National Insurance Funds Payments and Extension of Veterans Relief) Regulations 2024 (SI 2024/249) and the Social Security Benefit Uprating Regulations 2024 (SI 2024/386).

October 2024 updates

Chapter 78
DMG Memo 07/22 incorporated at paragraph 78500 and DMG Memo 02/24 incorporated at Appendix 1.

October 2023 updates

Chapter 78
Amended with following changes:

i) Up-rating memos 04/21, 07/22 and 04/23 incorporated at 78466, 78587- 78589 and Appendix 1.

ii) Memo 09/21 incorporated at 78589 – when considering whether an additional amount is payable for a disabled child, CDP added to the list of benefits to consider.

iii) Memos 15/21 and 15/20 incorporated at 78524 - payments disregarded when considering the income of non-dependants.

iv) Memo 02/21 incorporated at 78231 - living in other accommodation because of fear of violence – one of them may attract owner-occupier payments.

v) Memos 03/22 and 07/23 incorporated at 78030, 78034, 78045-78050, 78055-78060, 78077, 78521, 78524, 78588-78589, 78842-78843 – various paragraphs amended to incorporate ADP and Post Office compensation payment and Grenfell Tower payments added to the list of payments disregarded when considering entitlement to premiums and the effect on non-dependants when considering housing costs.

vi) Memo 12/22 incorporated at 78030 and 78806 - ADP commences/converted from PIP/DLA whilst a claimant is in hospital – entitlement to SDP will have to be considered.

vii) Note added to 78441 to make clear it is the date of the claimants/partners right to occupy the dwelling that we consider.

viii) Note added to 78549 to explain no additional amount for a child/ren is payable for any children whose immigration status have no recourse to public funds.

ix) Link to memo 07/20 at 78650 removed.

x) Note added to 78078 to make clear it is the date of the claimants/partners right to occupy the dwelling that we consider.

September 2023 updates

Chapter 79
Note at paras. 79600 and 79662 amended and example added to paras. 79607 and 79664.

May 2023 updates

Chapter 79
Note added under paragraphs **DMG 79600 & DMG 79662** read as follows–

Note: Whether it is in the interest of the claimant or their family to apply a deduction or not, the claimant must be given the opportunity to make representations regarding whether it is in their interest before deductions are imposed. For further information please refer to operational guidance.

April 2023 updates

Chapter 79
DMG Memo 09/22 (IS, SPC, IR ESA, IB JSA - Temporary cease on third party deduction request by fuel suppliers for ongoing consumption) originally would have ceased to have effect from 6 April 2023 but will now be revoked effectively from when

The Social Security Benefits (Claims and Payments) (Amendment) Regulations 2023 (SI 2023/232) makes a permanent change to the process for requesting deductions from benefit for ongoing consumption payments from 1 April 2023. It will require new requests, or requests for increased deductions, to be made by energy suppliers and such deductions will only be made with the claimant's consent. Paragraphs 79608 and 79625 have been updated to reflect the new changes effective from 01/04/2023.

December 2021 updates

Chapter 77
This amendment incorporates Memo DMG 24/20 about mixed-age couples and membership of the household and makes minor amendments. The following paragraphs have been amended: 77001, 77003, 77016, 77031, 77035, 77042 - 77052, 77115, 77117 - 77118, 77140 - 77299 (new topic group), 77300 - 77999 renumbered, Appendix 1.

Chapter 78
This amendment incorporates Memo DMG 24/20 about entitlement to SPC for UC claimants who are mixed-age couples. It amends paragraphs 78600 – 78602.

December 2020 updates

Chapter 78
DMG 78080 gives guidance on the Shared Lives Scheme when considering the SDP and non-dependants. The **Note** to this paragraph has been amended to make clear just who is or is not a non-dependant, especially in relation to the carer's own household.