

EQP1a (July 1995)

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EQP1a July 1995

Equality
in State
Pension Age

A SUMMARY
OF THE
CHANGES



Equalisation of state pension age

MAKING THE STATE PENSION AGE THE SAME FOR MEN AND WOMEN

The Pensions Act 1995 brings the state pension age for women in line with that for men. At the moment, men get their state pension at 65, while women get theirs at 60.

Women's state pension age will be increased gradually from 60 to 65 between the years 2010 and 2020.

This leaflet tells you about the changes to the law and how they could affect you.

STATE PENSION AGE

- the state pension age will be equalised at 65 for both men and women from 6 April 2020. The change from 60 to 65 for women will be phased in over a ten-year period from 2010 to 2020. This means that:
 - women born before 6 April 1950 will not be affected; they will still be able to get their state pension at 60
 - women born between 6 April 1950 and 5 April 1955 will have a state pension age between 60 and 65 – see the table at the end of this leaflet
 - women born on or after 6 April 1955 will be able to get their state pension when they reach 65.
- national insurance contributions will be payable up to state pension age and will count towards both the basic and the additional earnings-related pension.

Other changes

- Currently, national insurance credits are awarded to men who do not work or pay national insurance contributions between 60 and their state pension age. This is to protect their basic pension entitlement. From 2010, the arrangement will be extended to women.
- From 2010 anyone who chooses to put off claiming their state pension beyond their state pension age will earn extra pension at the rate of 10.4 per cent a year. They will be able to delay claiming for as long as they wish.
- The present arrangement which allows married women to get a pension based on their husband's national insurance contributions will be extended to men. This will mean that both men and women can get a basic pension based on their wife's or husband's national insurance contributions if this is better than a pension based on their own contributions record.
- From 2010 extra pension that can be claimed for adult dependants will be the same for men and women.

THE NEW LEGISLATION

If you would like to see the full changes to the law, they are set out in the Pensions Act 1995. You can buy a copy from HMSO bookshops.

INTRODUCTION OF THE NEW STATE PENSION AGE FOR WOMEN

For women born between 6 April 1950 and 5 April 1955, the tables on the following pages show when you would be able to get your state pension.

Birthdays are grouped in one-month periods. If you were born towards the end of one of these periods, you would have a slightly younger pension age than someone born at the beginning.

Date of Birth	Pension Age (in Years/Months)	Pension Date
06.04.50 - 05.05.50	60.1 - 60.0	06.05.2010
06.05.50 - 05.06.50	60.2 - 60.1	06.07.2010
06.06.50 - 05.07.50	60.3 - 60.2	06.09.2010
06.07.50 - 05.08.50	60.4 - 60.3	06.11.2010
06.08.50 - 05.09.50	60.5 - 60.4	06.01.2011
06.09.50 - 05.10.50	60.6 - 60.5	06.03.2011
06.10.50 - 05.11.50	60.7 - 60.6	06.05.2011
06.11.50 - 05.12.50	60.8 - 60.7	06.07.2011
06.12.50 - 05.01.51	60.9 - 60.8	06.09.2011
06.01.51 - 05.02.51	60.10 - 60.9	06.11.2011
06.02.51 - 05.03.51	60.11 - 60.10	06.01.2012
06.03.51 - 05.04.51	61.0 - 60.11	06.03.2012
06.04.51 - 05.05.51	61.1 - 61.0	06.05.2012
06.05.51 - 05.06.51	61.2 - 61.1	06.07.2012
06.06.51 - 05.07.51	61.3 - 61.2	06.09.2012
06.07.51 - 05.08.51	61.4 - 61.3	06.11.2012
06.08.51 - 05.09.51	61.5 - 61.4	06.01.2013
06.09.51 - 05.10.51	61.6 - 61.5	06.03.2013
06.10.51 - 05.11.51	61.7 - 61.6	06.05.2013
06.11.51 - 05.12.51	61.8 - 61.7	06.07.2013
06.12.51 - 05.01.52	61.9 - 61.8	06.09.2013
06.01.52 - 05.02.52	61.10 - 61.9	06.11.2013
06.02.52 - 05.03.52	61.11 - 61.10	06.01.2014
06.03.52 - 05.04.52	62.0 - 61.11	06.03.2014
06.04.52 - 05.05.52	62.1 - 62.0	06.05.2014
06.05.52 - 05.06.52	62.2 - 62.1	06.07.2014
06.06.52 - 05.07.52	62.3 - 62.2	06.09.2014

Date of Birth	Pension Age (in Years/Months)	Pension Date
06.07.52 - 05.08.52	62.4 - 62.3	06.11.2014
06.08.52 - 05.09.52	62.5 - 62.4	06.01.2015
06.09.52 - 05.10.52	62.6 - 62.5	06.03.2015
06.10.52 - 05.11.52	62.7 - 62.6	06.05.2015
06.11.52 - 05.12.52	62.8 - 62.7	06.07.2015
06.12.52 - 05.01.53	62.9 - 62.8	06.09.2015
06.01.53 - 05.02.53	62.10 - 62.9	06.11.2015
06.02.53 - 05.03.53	62.11 - 62.10	06.01.2016
06.03.53 - 05.04.53	63.0 - 62.11	06.03.2016
06.04.53 - 05.05.53	63.1 - 63.0	06.05.2016
06.05.53 - 05.06.53	63.2 - 63.1	06.07.2016
06.06.53 - 05.07.53	63.3 - 63.2	06.09.2016
06.07.53 - 05.08.53	63.4 - 63.3	06.11.2016
06.08.53 - 05.09.53	63.5 - 63.4	06.01.2017
06.09.53 - 05.10.53	63.6 - 63.5	06.03.2017
06.10.53 - 05.11.53	63.7 - 63.6	06.05.2017
06.11.53 - 05.12.53	63.8 - 63.7	06.07.2017
06.12.53 - 05.01.54	63.9 - 63.8	06.09.2017
06.01.54 - 05.02.54	63.10 - 63.9	06.11.2017
06.02.54 - 05.03.54	63.11 - 63.10	06.01.2018
06.03.54 - 05.04.54	64.0 - 63.11	06.03.2018
06.04.54 - 05.05.54	64.1 - 64.0	06.05.2018
06.05.54 - 05.06.54	64.2 - 64.1	06.07.2018
06.06.54 - 05.07.54	64.3 - 64.2	06.09.2018
06.07.54 - 05.08.54	64.4 - 64.3	06.11.2018
06.08.54 - 05.09.54	64.5 - 64.4	06.01.2019
06.09.54 - 05.10.54	64.6 - 64.5	06.03.2019
06.10.54 - 05.11.54	64.7 - 64.6	06.05.2019

Date of Birth	Pension Age (in Years/Months)	Pension Date
06.11.54 - 05.12.54	64.8 - 64.7	06.07.2019
06.12.54 - 05.01.55	64.9 - 64.8	06.09.2019
06.01.55 - 05.02.55	64.10 - 64.9	06.11.2019
06.02.55 - 05.03.55	64.11 - 64.10	06.01.2020
06.03.55 - 05.04.55	65.0 - 64.11	06.03.2020
06.04.55	65.0	06.04.2020

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