

State Pension Age changes - how you are affected

The Pensions Bill 2011 speeds up the equalisation of State Pension Age (SPA) at 65 and increases it to 66 by 2020. These changes particularly affect women currently in their 50s, some of whom, under the original proposals, would have had their State Pension delayed by up to 2 years. On 13 October 2011 Steve Webb the Pensions Minister announced that the Government would amend the Bill so that nobody has to wait more than 18 months longer.

This note is intended to explain the current position and provide information about when women will now receive their State Pension. There is also information covering the increase in men's SPA from 65 to 66.

Background

Several changes have been made to SPA in recent years:

- Since legislation in 1995, women's SPA was due to gradually rise from 60 to 65 between 2010 and 2020.
- A further change in 2007 would have raised SPA for both men and women to 66 between 2024 and 2026 and later to 67 and then 68.

The Coalition Government's 2011 Pensions Bill proposed to equalise SPA at 65 by November 2018 and then increased SPA for both men and women to 66 by April 2020. This delayed SPA for nearly 5 million women and men, with some women having to wait a further 2 years for their State Pension.

The House of Commons has now agreed an amendment to the Pensions Bill which means that no-one will have to wait longer than 18 months. This will benefit around 245,000 women and 240,000 men and cost around £1.1 billion. The Pensions Bill needs to go through its final stages in Parliament and should be law shortly - we are not expecting any further changes.

More information will be provided to those affected. Minister Steve Webb said, *We want to end the uncertainty for women waiting to learn what their State Pension Age is and we will be communicating with those affected so that they can properly plan for their future.*

Age UK's views

Many campaigners have worked with Age UK to raise the unfairness of the original proposals in the Pensions Bill and to try to persuade the Government to reconsider the speed of increases in SPA. Age UK continues to believe that the Government should have stuck to the Coalition Agreement which stated that women's SPA would not start to be raised to 66 until at least 2020.

However, Age UK recognises that the Government has listened to some extent to concerns and has helped those most affected. We know that the outcome will still be very difficult for many people and that many are disappointed that more has not been done. Because the Government's amendment has now been agreed by the House of Commons it is unlikely that this specific issue will be revisited.

When will I receive my State Pension now?

Date of birth 6 April 1950 to 5 April 1953 - women

If your date of birth is in this range your SPA is between 60 and 63 and has not been changed by the Pensions Bill.

Date of birth 6 April 1953 to 5 December 1953 – women

If you are in this age group you will receive your State Pension between ages 63 and 65 according to the dates set out in the timetable below. The Pensions Bill will delay your SPA by between 2 months and 18 months and this has not been affected by the recent amendment.

Date of birth	Date State Pension age reached
6 April 1953 to 5 May 1953	6 July 2016
6 May 1953 to 5 June 1953	6 November 2016
6 June 1953 to 5 July 1953	6 March 2017
6 July 1953 to 5 August 1953	6 July 2017
6 August 1953 to 5 September 1953	6 November 2017
6 September 1953 to 5 October 1953	6 March 2018
6 October 1953 to 5 November 1953	6 July 2018
6 November 1953 to 5 December 1953	6 November 2018

Date of birth 6 December 1953 to 5 April 1960 – women and men

The table below shows the revised increase in SPA to 65 and 66 following the amendment to the Pensions Bill. Women in this age group will have to wait between a year and 18 months longer for their State Pension than under previous law. The amendment benefits those born between 6 January 1954 and 5 September 1954 who under the original proposals would have waited more than 18 months with 33,000 waiting a full 2 years.

This timetable also covers men born between the relevant dates who will have to wait up to a year long than previously.

Date of birth	Date State Pension age reached
6 December 1953 to 5 January 1954	6 March 2019
6 January 1954 to 5 February 1954	6 May 2019
6 February 1954 to 5 March 1954	6 July 2019
6 March 1954 to 5 April 1954	6 September 2019
6 April 1954 to 5 May 1954	6 November 2019
6 May 1954 to 5 June 1954	6 January 2020
6 June 1954 to 5 July 1954	6 March 2020
6 July 1954 to 5 August 1954	6 May 2020
6 August 1954 to 5 September 1954	6 July 2020
6 September 1954 to 5 October 1954	6 September 2020
6 October 1954 to 5 April 1960	Your 66th birthday

Will there be further increases to SPA?

The timetable above is as set out in the 2011 Pensions Bill. Other current law provides for further increases to age 67 by 2036 and to 68 by 2046. However the Government has said it will be considering the timetable for increasing SPA beyond 66. Any further changes will be subject to consultation and Parliament would need to approve them. Age UK will be contributing to further debate on SPA and campaigning to ensure that people are treated fairly. .

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