

When can a woman take a pension?

Introduction

As far as occupational pensions and private pensions are concerned, a man or woman may take a pension at any age from 55. He or she does not even have to retire from work. If a person has more than one such pension, they may choose different retirement ages for each one.

However this question is currently being argued in relation to the **state retirement pension** or old age pension. This is payable from the state retirement age (SRA), and this is increasing. The increase is particularly steep for women.

The SRA is also the date at which a person ceases to be liable to pay any class of national insurance (though an employer must still pay secondary class 1).

The effect is that the SRA is already increasing from the age of 60 for women. This increased SRA is also being used *for men as well as women* for such other age-related benefits as free bus passes and free prescriptions.

The state retirement age (SRA)

For men born before 6 April 1959, the SRA is 65.

For women born before 6 April 1950, the SRA is 60.

For women born after 5 April 1955, the SRA is the same as for a man.

In 1993, Kenneth Clarke MP, then Chancellor of the Exchequer, announced that the SRA would be equalised for men and women. This was enacted in the Pensions Act 1995.

The original plan was to equalise the SRA between 2010 and 2020. There had been equal pay right for women since 1975, so it seemed anomalous to allow women to have inequality in allowing women to retire five years before men, particularly when women on average live three years longer. This, combined with the 17-year notice period, meant that this change was broadly accepted. The provisions were left completely untouched for 13 years on a change of government. The transition rules were also simple to understand. For each month from 6 April 2010 to 5 April 2020, the SRA for women would be increased by one month.

After the Coalition Government came to power, it decided to bring forward the equal SRA for women so that their SRA was 65 by November 2018 instead of April 2020. This further change affected all women born after 5 April 1953, who found their SRA had gone up again.

Women born between 6 April 1950 and 5 April 1955

For women born between 6 April 1950 and 5 April 1955, the SRA is per the table below.

Where a date of birth is not listed below the next previous date is used. The final column marked “original date” is the date at which the woman would have reached SRA under the original Pension Act 1995 proposals.

Date of birth	Pension age	Pension claimed from	Original date
6 April 1950	60 yrs 1 m	6 May 2010	
6 May 1950	60 yrs 2 m	6 July 2010	
6 June 1950	60 yrs 3 m	6 September 2010	
6 July 1950	60 yrs 4m	6 November 2010	
6 August 1950	60 yrs 5m	6 January 2011	
6 September 1950	60 yrs 6m	6 March 2011	
6 October 1950	60 yrs 7m	6 May 2011	
6 November 1950	60 yrs 8m	6 July 2011	
6 December 1950	60 yrs 9m	6 September 2011	
6 January 1951	60 yrs 10m	6 November 2011	
6 February 1951	60 yrs 11m	6 January 2012	
6 March 1951	61 yrs	6 March 2012	
6 April 1951	61 yrs 1m	6 May 2012	
6 May 1951	61 yrs 2m	6 July 2012	
6 June 1951	61 yrs 3m	6 September 2012	
6 July 1951	61 yrs 4m	6 November 2012	
6 August 1951	61 yrs 5m	6 January 2013	
6 September 1951	61 yrs 6 m	6 March 2013	
6 October 1951	61 yrs 7m	6 May 2013	
6 November 1951	61 yrs 8 m	6 July 2013	
6 December 1951	61 yrs 9 m	6 September 2013	
6 January 1952	61 yrs 10 m	6 November 2013	
6 February 1952	61 yrs 11 m	6 January 2014	
6 March 1952	62 yrs	6 March 2014	
6 April 1952	62 yrs 1 m	6 May 2014	
6 May 1952	62 yrs 2 m	6 July 2014	
6 June 1952	62 yrs 3 m	6 September 2014	
6 July 1952	62 yrs 4 m	6 November 2014	
6 August 1952	62 yrs 5m	6 January 2015	
6 September 1952	62 yrs 6m	6 March 2015	
6 October 1952	62 yrs 7m	6 May 2015	
6 November 1952	62 yrs 8m	6 July 2015	
6 December 1952	62 yrs 9m	6 September 2015	
6 January 1953	62 yrs 10m	6 November 2015	
6 February 1953	62 yrs 11m	6 January 2016	
6 March 1953	63 yrs	6 March 2016	
6 April 1953	63 yrs 3 m	6 July 2016	6 May 2016
6 May 1953	63 yrs 6 m	6 November 2016	6 July 2016
6 June 1953	63 yrs 8 m	6 March 2017	6 September 2016
6 July 1953	64 yrs	6 July 2017	6 November 2016
6 August 1953	64 yrs 3m	6 November 2017	6 January 2017
6 September 1953	64 yrs 6m	6 March 2018	6 March 2017
6 October 1953	64 yrs 9m	6 July 2018	6 May 2017
6 November 1953	65 yrs	6 November 2018	6 July 2017

Men come into the transtional period

The previous government announced that, having harmonised the SRA at 65 by 2020, it would then increase the SRA for both men and women to:

- 66 between 2024 and 2026,
- 67 between 2034 and 2036, and
- 68 between 2044 and 2046.

Again this did not cause too much controversy because of the long lead time from announcement.

The Coalition government decided to increase this second change so that by 6 April 2020 men and women have a common SRA of 66 instead of 65 as already planned.

The effect of this is set out in the table below. As above, the final column shows you the proposed date under the 1993 proposals.

These changes particularly affect women born in 1953 and 1954. The extreme example is that a woman born between 6 March 1954 and 5 April 1954 must now wait until 6 March 2020 to receive her pension. This is two years more than under the 1993 proposals.

As a consequence on 13 October 2011, the government announced that it was changing the retirement ages again. This does not affect any man or woman due to retire up to the age of 65. It provides an extra six months to phase in retirement to the age of 66. The effect is chosen in the table below. "Previous 1" means the dates announced in 2010, "Previous 2" means the dates originally announced in 1993.

Transitional period for men and women in moving to retirement age of 66				
Date	Pension age	Current	<i>Previous 1</i>	<i>Previous 2</i>
6 December 1953	65 yrs 3m	6 March 2019	<i>6 March 2019</i>	<i>6 September 2017</i>
6 January 1954	65 yrs 4m	6 May 2019	<i>6 July 2019</i>	<i>6 November 2017</i>
6 February 1954	65 yrs 5m	6 July 2019	<i>6 November 2019</i>	<i>6 January 2018</i>
6 March 1954	65 yrs 6m	6 September 2019	<i>6 March 2020</i>	<i>6 March 2018</i>
6 April 1954	65 yrs 7m	6 November 2019	<i>66th birthday</i>	<i>6 May 2018</i>
6 May 1954	65 yrs 8m	6 January 2020		<i>6 July 2018</i>
6 June 1954	65 yrs 9m	6 March 2020		<i>6 September 2018</i>
6 July 1954	65 yrs 10m	6 May 2020		<i>6 November 2018</i>
6 August 1954	65 yrs 11m	6 July 2020		<i>6 January 2019</i>
6 September 1954	66 yrs	6 September 2020		<i>6 March 2019</i>
6 October 1954	66 yrs	66 th birthday		<i>6 May 2019</i>
6 .11. 1954	66 yrs			<i>6 July 2019</i>
6 December 1954	66 yrs			<i>6 September 2019</i>
6 .1. 1955	66 yrs			<i>6 November 2019</i>
6 February 1955	66 yrs			<i>6 January 2020</i>
6 March 1955	66 yrs			<i>6 March 2020</i>
6 April 1955	66 yrs			<i>from 65th birthday</i>

To SRA of 67 and 68

For men and women born from 6 April 1959, the previous (Labour) government announced that the retirement age will be increased to 68 in three two-year transitional periods, thus

Date of birth, from:	Retirement age	Date from when pension paid
6 April 1959 – 5 April 1960	Between 65 and 66	Between 6 May 2024 and 6 March 2026
6 April 1960 – 5 April 1968	66 th birthday	Between 6 April 2026 and 5 April 2034
6 April 1968 – 5 April 1969	Between 66 and 67	Between 6 May 2034 and 6 March 2036
6 April 1969 – 5 April 1977	67 th birthday	Between 6 April 2036 and 5 April 2044
6 April 1977 – 5 April 1978	Between 67 and 68	Between 6 May 2044 and 6 March 2046
6 April 1978	68 th birthday	From 6 April 2046

The first two lines of this table have already been replaced by the new provisions. The Coalition government elected from May 2010 has not changed the other dates, but has indicated that they may be brought forward.

One report suggested that the retirement age should be brought forward by one year every five years. On this basis, someone born today would reach their SRA at 77.

A historical note

Although these increases are unpopular, it is worth noting that the first state pensions were paid in 1912 to men and women from the age of 70. At the time life expectancy was only 56, so most people never received one.

In 1925, the age was reduced to 65 as part of a package of extending social security provision. At the same time, occupational pensions started to become much more common.

Both types of pension were contributory. Most women then stayed at home (and even married women who did work could elect to pay a reduced rate of national insurance). As a result women had much less entitlement to pension than men, a situation that persists to this day.

In consequence a body called the National Spinsters' Pensions Association was formed in 1935 to campaign for pensions for women from the age of 55. The government compromised and reduced their age to 60 during the second world war. This was compensation for their reduced ability to earn the same pension as a man. It stayed at that level for the next 70 years.

In 1975, the Equal Pay Act 1970 and Sex Discrimination Act 1975 both came into effect. The right of married women and widows to elect to pay the reduced rate of national insurance was abolished. In 1990, married women were taxed in their own right. The case for equalising retirement ages had become unanswerable.