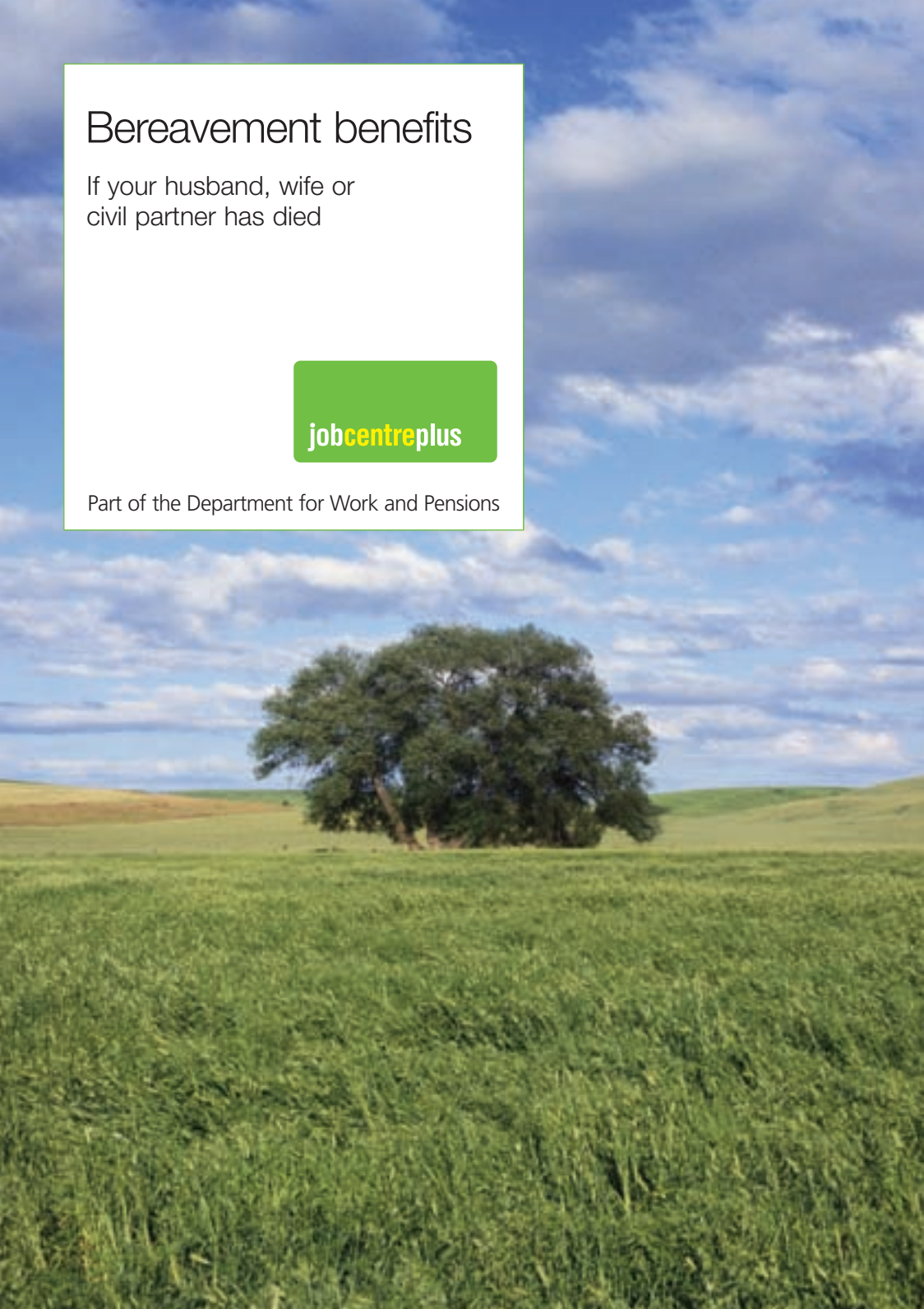


Bereavement benefits

If your husband, wife or
civil partner has died

jobcentreplus

Part of the Department for Work and Pensions



About this guide

This guide tells you about the state benefits that you might be able to get if your husband, wife or civil partner dies.

It tells you about the different types of bereavement benefit and who can claim them. It also tells you how to claim and how any bereavement benefit that you get might affect other benefits you receive.

The type of bereavement benefit that you will be able to get depends on when your husband, wife or civil partner died. Because the rules about bereavement benefits have changed in the past, this leaflet is divided into the following 5 sections.

- Introduction
- Current rules – for men or women who were widowed on or after 9 April 2001, or for people whose civil partner died on or after 5 December 2005
- Women widowed between 11 April 1988 and 8 April 2001
- Women widowed before 11 April 1988
- General information

The leaflet goes on to tell you about how the National Insurance contributions your husband, wife or civil partner paid in the past will affect the payment you get, and where you can get more advice and support.

If you are a war widow, different rules apply. You can get leaflets and information about these rules from the Service Personnel and Veterans Agency. See page 31 for details of how to contact them.

For an explanation of the technical terms we use throughout this guide, look at the glossary on page 36.

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Introduction

The type of bereavement benefit that you will be able to get depends on when your husband, wife or civil partner died.

The Bereavement Benefit Scheme was introduced on 9 April 2001 and applies to people widowed on or after this date. This scheme replaced the Widow's Benefit Scheme, which applies to women who were widowed before this date. The 2 schemes have different rules and conditions. Unlike the Widow's Benefit Scheme, bereavement benefits are available equally to men and women.

The Bereavement Benefit Scheme also applies to people whose civil partner died on or after 5 December 2005.

If you are a woman and you are already getting benefit under the Widow's Benefit Scheme, you can continue receiving these payments for as long as you meet the qualifying conditions.

People who live or have lived in Scotland

Scottish law recognised that couples who live together should have the same legal rights as a married couple. However, this does not apply for people who started living together after 4 May 2006, and couples who move in together after this date will not be able to receive bereavement benefits.

If you are a man or woman who was widowed on or after 9 April 2001, or whose civil partner died on or after 5 December 2005

You may be able to get a Bereavement Payment and either:

- Widowed Parent's Allowance, or
- Bereavement Allowance.

For you to qualify for these bereavement benefits, your husband, wife or civil partner must have paid National Insurance contributions. The contributions you paid do not count for these benefits.

You may be able to get these benefits at the full rate if your husband, wife or civil partner died because of an accident at work or from a prescribed industrial disease (a diagnosed disease they are receiving treatment for), even if they did not pay full National Insurance contributions.

Bereavement Payment

A Bereavement Payment is a tax-free lump sum of £2000 to help you at the time your husband, wife or civil partner dies.

Category A State Pension is made up of Basic State Pension, and Additional State Pension. You may receive either part or both.

You can get a Bereavement Payment if your husband, wife or civil partner made enough National Insurance contributions, or if their death was caused by their job, and:

- you were under State Pension age when they died, or
- they were not entitled to Category A State Pension when they died.

You cannot get a Bereavement Payment if, at the time your husband, wife or civil partner died:

- you were divorced from them, or your civil partnership had been legally ended, or
- you were living with someone else as if you were married or in a civil partnership with them, or
- while you were in prison or legal custody.

Widowed Parent's Allowance

Widowed Parent's Allowance is a regular payment which you can get if:

- your husband, wife or civil partner had paid enough National Insurance contributions, and
- you have at least one child who you receive Child Benefit for, and you are under State Pension age, or
- you are expecting a child with your late husband or civil partner (including as a

result of IVF) and you were living with them immediately before they died.

If the child is not living with you, but you are paying some of the costs of providing for the child, you may be able to get Widowed Parent's Allowance.

There are special rules when you and a child are living abroad or have recently returned to Great Britain. See page 24 for more information about this.

Widowed Parent's Allowance stops when you no longer have a dependent child. If this is within 52 weeks of your husband, wife or civil partner dying, you may be entitled to Bereavement Allowance. See page 11.

You have to pay tax on Widowed Parent's Allowance and it is made up of a basic allowance and an 'additional pension' if you qualify to receive it. It may also include an allowance (called the 'child increase') for each of your children.

About the 'child increase'

Before 6 April 2003, you might have received a 'child increase' with Widowed Parent's Allowance. Since this date, the child increase no longer applies, as this is now covered by Child Tax Credit.

However, if you are already getting Widowed Parent's Allowance, you will continue to get the child increase unless you:

- stop getting Widowed Parent's Allowance
- stop getting Child Benefit
- do not meet the conditions for getting the child increase for 8 weeks or more, or
- lose entitlement to the money for your child or children altogether.

You may be able to claim Child Tax Credit. For more information on how to claim, see page 31.

About the 'additional pension'

Since 2002, the additional pension has been called the State Second Pension, but it used to be known as the State Earnings-Related Pension Scheme (SERPS) pension. You may be able to inherit part of your late husband's, wife's or civil partner's additional pension and get this paid with your Widowed Parent's Allowance.

If you stop getting Widowed Parent's Allowance, your additional pension will also end. It will be paid again when you reach State Pension age, as long as:

- you have not married again or formed a new civil partnership, and
- you were 45 or over when you stopped getting Widowed Parent's Allowance.

If your Widowed Parent's Allowance ended before you were 55, you will inherit less additional pension when you reach State Pension age.

State Pension age is currently 60 for women and 65 for men. However, this is changing gradually so that by 2020, the earliest age that both men and women will be able to get their State Pension will be 65.

Bereavement Allowance

Bereavement Allowance is a regular payment which you can get if:

- your husband, wife or civil partner had paid enough National Insurance contributions, or
- their death was caused by their job, and
- you were 45 or over but below State Pension age when they died.

You cannot get Bereavement Allowance if, at the time your husband, wife or civil partner died:

- you were divorced from them or your civil partnership had been legally ended, or
- you were living with a new partner as if you were married to or in a civil partnership with them, or
- while you were in prison or legal custody.

How much do I get?

If you are aged 55 or over when your husband, wife or civil partner dies, you will get the full rate of Bereavement Allowance. If you are aged between 45 and 54, you will get less than the full rate. This rate is fixed and does not increase on your birthday each year.

Bereavement Allowance can be paid for up to 52 weeks from the date your husband, wife or civil partner died. It will stop if you reach State Pension age before the end of the 52 weeks.

To find out more about State Pension, contact The Pension Service.

Phone: 0845 60 60 265

Textphone: 0845 60 60 285

Website:

www.thepensionservice.gov.uk

What happens when I reach State Pension age?

You cannot continue to get Widowed Parent's Allowance or Bereavement Allowance once you reach State Pension age. For more information about State Pension, contact The Pension Service.

How to claim bereavement benefits

You do not make a claim for each benefit separately.

When you register your husband, wife or civil partner's death, you will be given a death certificate. You should fill in the form B8 that you will get at the same time, and show it to Jobcentre Plus.

We will then send you a claim form. Fill it in and send it back as soon as possible.

If you have problems getting hold of a death certificate, contact us straight away. If you need more information or help with filling in the form, we will be able to help you.

You must claim bereavement benefits within 3 months of your husband's, wife's or civil partner's death. However, you can claim for a Bereavement Payment up to 12 months after your husband, wife or civil partner dies.

The table below shows the different types of benefit that may apply to you, depending on your age and circumstances when your husband, wife or civil partner died.

Your age and circumstances when your partner died	What you may be able to get
Under 45 with no dependent children	Bereavement Payment only
Under State Pension age with dependent children	Bereavement Payment and Widowed Parent's Allowance
Under State Pension age with no dependent children, but you are expecting your husband or civil partner's baby	Bereavement Payment and Widowed Parent's Allowance
45 or over, but under State Pension age	Bereavement Payment and Bereavement Allowance
Over State Pension age, and your husband, wife or civil partner was not entitled to Category A State Pension when they died	Bereavement Payment and State Pension
Over State Pension age, and your husband, wife or civil partner was getting State Pension when they died	State Pension

If you are a woman who was widowed on or after 11 April 1988 and up to and including 8 April 2001

Widow's Payment was £1000, paid when your husband died.

When your husband died, you may have been able to get Widow's Payment and either:

- Widowed Mother's Allowance, or
- Widow's Pension.

To be getting these benefits, your late husband must have paid National Insurance contributions. Any contributions you have paid do not count for these benefits.

Just one claim will have covered all 3 benefits – Widow's Payment, Widowed Mother's Allowance and Widow's Pension.

If your entitlement to Widowed Mother's Allowance stops, you will automatically be assessed for Widow's Pension.

Widowed Mother's Allowance

Widowed Mother's Allowance is a regular payment you are getting because:

- your late husband had paid enough National Insurance contributions, and
- you have a child you are responsible for.

If the child is not living with you but you are paying some of the costs of providing for the child, you could still be entitled to Widowed Mother's Allowance.

There are special rules when you and a child are living abroad or have recently returned to Great Britain. See page 24 for more information.

If you stop getting Widowed Mother's Allowance because you no longer have a dependent child and you are under State Pension age, you may be able to get Widow's Pension.

How much do I get?

You get an allowance for yourself, and may get an extra 'child increase' for each child that you already get Child Benefit for.

You will continue to get the child increase unless you:

- stop getting Widowed Mother's Allowance
- stop getting Child Benefit
- do not meet the conditions for receiving the payment for 8 weeks or more, or
- lose your entitlement to the money for your child or children altogether.

Widow's Pension

Widow's Pension is a regular payment that you could get if you are no longer entitled to Widowed Mother's Allowance.

You can't get Widow's Pension and Widowed Mother's Allowance at the same time.

How much do I get?

You will get the full rate of Widow's Pension if:

- you were 55 or over when you were widowed, or
- you are 55 or over when your Widowed Mother's Allowance ends.

If you are between 45 and 54, you will get less than the full rate. This rate is fixed and does not increase on your birthday each year.

What happens when I reach State Pension age?

If you are still getting Widowed Mother's Allowance or Widow's Pension once you reach State Pension age, you will need to discuss your options with The Pension Service.

The table on page 18 shows the different types of benefit that may apply to you, depending on your age and circumstances at the time your husband died.

To find out more about State Pension, contact The Pension Service.

Phone: 0845 60 60 265

Textphone: 0845 60 60 285

Website:

www.thepensionservice.gov.uk

Your age and circumstances when your husband died	What you may be able to get
Under 45 with no dependent children	Widow's Payment only
45 or over but under State Pension age with no dependent child	Widow's Payment and Widow's Pension
Under 45 with no dependent child but you are expecting your husband's baby	Widow's Payment and Widowed Mother's Allowance
Under State Pension age with a dependent child	Widow's Payment and Widowed Mother's Allowance
Over State Pension age but under 65 and your husband was not getting Category A State Pension before he died	Widow's Payment and Widow's Pension or State Pension (or additional State Pension). Normally, you will receive the State Pension.
Your husband was getting Category A State Pension before he died	Widow's Pension or State Pension (or additional State Pension). Normally, you will receive the State Pension if you are over State Pension age.
Over 65 and your husband was not getting Category A State Pension	State Pension (or additional State Pension)
Over 65 and your husband was getting Category A State Pension	Widow's Pension and State Pension (or additional State Pension)
with a dependent child	

Widow's Allowance was a regular payment of benefit paid for 26 weeks.

If you are a woman who was widowed before 11 April 1988

When your husband died, you may have been able to get Widow's Allowance and either:

- Widowed Mother's Allowance, or
- Widow's Pension.

For you to qualify for all these benefits, your husband must have paid National Insurance contributions before he died. Any contributions you have paid do not count for these benefits.

If your husband died as a result of an accident at work or a prescribed industrial disease before 11 April 1988, you may be getting Industrial Death Benefit as well.

Your original claim for widow's benefits will have covered all 3 benefits – Widow's Allowance, Widowed Mother's Allowance and Widow's Pension.

If your entitlement to Widowed Mother's Allowance stops, you will automatically be assessed for Widow's Pension.

Widowed Mother's Allowance

Widowed Mother's Allowance is a regular payment that will have started after your Widow's Allowance ended.

If you stop getting Widowed Mother's Allowance because you no longer have a dependent child, and you are under State Pension age, you may be able to get Widow's Pension.

Widow's Pension

Widow's Pension is a regular payment which starts after your Widow's Allowance or Widowed Mother's Allowance ends.

You get Widow's Pension if, before he died, your husband paid enough National Insurance contributions.

How much do I get?

You will get the full rate of Widow's Pension if:

- you were 50 or over when your husband died, or
- you are 50 or over when your Widowed Mother's Allowance ends.

If you are between 40 and 49, you will get less than the full rate of Widow's Pension. This rate is fixed and does not increase on your birthday each year.

To find out more about State Pension, contact The Pension Service.

Phone: 0845 60 60 265

Textphone: 0845 60 60 285

Website:

www.thepensionservice.gov.uk

What happens when I reach State Pension age?

If you are still getting Widowed Mother's Allowance or Widow's Pension once you reach State Pension age, you will need to discuss your options with The Pension Service.

The table below shows the different types of benefit that may apply to you, depending on your age and circumstances at the time your husband died.

Your age and circumstances when your husband died	What you may be able to get
Under 40 with no dependent child	Widow's Allowance
40 or over but under State Pension age with no dependent child	Widow's Allowance and Widow's Pension
Under State Pension age with a dependent child	Widow's Allowance and Widowed Mother's Allowance
Over State Pension age but under 65 and retired and your husband was also retired and getting State Pension before he died	State Pension (or additional State Pension)
Over State Pension age but under 65 and retired, but your husband was not retired before he died	Widow's Allowance and Widow's Pension or State Pension (or additional State Pension). Normally, you will receive the State Pension.
Over State Pension age but under 65 and not retired, and your husband was not retired before he died	Widow's Allowance and Widow's Pension or State Pension. Normally, you will receive the State Pension.

Your age and circumstances when your husband died	What you may be able to get
Over State Pension age but under 65 and not retired, and your husband was retired and getting State Pension before he died	Widow's Pension or State Pension. Normally, you will receive the State Pension.
Over 65 and retired and your husband was also retired and getting State Pension before he died	State Pension (or additional State Pension)
Over 65 and retired and your husband was not retired before he died	Widow's Allowance and State Pension (or additional State Pension)
Over 65 and not retired and your husband was not retired before he died	Widow's Allowance and State Pension
Over 65 and not retired and your husband was retired and getting State Pension before he died	State Pension only
Over State Pension age with dependent children	Widow's Allowance (as long as your husband was not retired) and State Pension or Widowed Mother's Allowance. Normally, you will receive the State Pension.

General information

How and when we pay bereavement benefits

Paying benefit straight into an account

If your bereavement benefit comes to more than £5 a week and you live in this country, we will pay your benefit straight into a bank or building-society account.

Paying small amounts

If your allowance or pension is no more than £5 a week, we will normally pay it once a year, for the year that has just passed. We will pay it straight into an account or by cheque, which you can pay into your bank or building-society account.

Your first payments

At first, while we work out the exact amount you are entitled to, you might get slightly less Widowed Parent's Allowance or Bereavement Allowance. We will pay any difference later.

Other ways to get a Bereavement Payment

We recommend that you also have your Bereavement Payment paid straight into an account. If you do not want your benefit paid directly into an account, we will send you a cheque for the full amount. You will have to pay this into an account.

If you think our decision is wrong

If you want to know more about a decision we have made or you think our decision is wrong, please contact us and we will give you an explanation. You should contact us within one month of the date of the letter telling you our decision, or we may not be able to consider the matter.

What happens to my payments if I or my children go abroad?

We can normally pay your bereavement benefits anywhere abroad.

If you get the child increase, the rules about getting the increase paid to you when you are abroad may depend on the country you go to.

You must tell us in plenty of time if you, or a child you get an increase for, are going abroad. You must let us know as soon as you and the child come back, or you may lose money.

If your circumstances change

You must tell us straight away if there are any changes in your circumstances that might affect your payments. For example, this might be because you:

- go abroad
- move house

- start getting another benefit, allowance or pension
- go into prison or are held in legal custody
- start living with someone as if they are your husband, wife or civil partner, or
- get married or form a new civil partnership.

You must also tell us about any changes which affect your children. This may be one of the changes listed above, or if you have another child or one of your children:

- leaves home
- dies
- stops studying in full-time education (education after they are aged 16 or over), or
- starts work or a training course sponsored by an employer.

If you stop getting Child Benefit

If you stop getting Child Benefit and you are getting Widowed Parent's Allowance or Widowed Mother's Allowance with the child increase for any of your children, we will reduce your benefit.

Taking money from your bereavement benefit payments

In some situations, we may take some money from your bereavement benefits before you receive it. We may do this if you have to pay back benefit because:

- we paid you too much, or
- we paid you a loan from the Social Fund.

Taking back money we have overpaid

If we have paid you too much bereavement benefit or widow's benefit and we decide to claim it back, you will have to pay it back to us.

You can appeal against this if you:

- do not think that we have paid you too much
- disagree with the amount we say we have overpaid you, or
- do not think that we have a right to claim that money back.

If we have paid you too much of another benefit and you have to pay it back, we can take this amount from your bereavement benefits or widow's benefits in weekly instalments.

Taking back loans from the Social Fund

If you receive a loan from the Social Fund (or you have not paid back the money you have already received), we can take it back from your bereavement benefits.

Other questions you might have

Will my bereavement benefits increase each year?

By law, we have to review the amounts that make up allowances and benefits once a year and increase them in line with the inflation rate, when necessary. Any increase will start in April.

Christmas Bonus

This is a tax-free bonus we pay with your Widowed Mother's Allowance, Widowed Parent's Allowance and Widow's Pension shortly before Christmas each year.

We usually pay the bonus automatically with your normal benefit payment.

If your late husband, wife or civil partner lived abroad

Any National Insurance contributions which your husband, wife or civil partner paid in Northern Ireland or the Isle of Man will count for bereavement benefits.

If your husband, wife or civil partner ever lived in or paid National Insurance in certain other countries, the contributions they paid there can help towards the contributions they would need to have paid if they lived here. This may mean you can claim bereavement benefits.

You may also be entitled to a pension from the other country (or countries) which your husband, wife or civil partner lived in or paid National Insurance contributions in before they died.

Industrial accidents or diseases

If your husband, wife or civil partner did not meet or fully meet the conditions for paying National Insurance contributions, you may still be able to get bereavement benefits if their death was caused by an accident or disease they suffered at work.

Will I have to pay income tax on my bereavement benefits?

You do not have to pay tax on:

- your Bereavement Payment
- any Christmas Bonus you receive, or
- any child increase you receive (with Widowed Parent's Allowance or Widowed Mother's Allowance).

However, you will have to pay tax on:

- Bereavement Allowance
- Widowed Parent's Allowance or Widowed Mother's Allowance, or
- Widow's Pension.

You must include these benefits in your tax return. Even if you have no other income, you must let your tax office know as soon as you become entitled to any of these benefits.

How will my bereavement benefits affect other benefits I receive?

Usually, you can't get more than one main state benefit at the same time. The payment you can get each week is normally limited to the benefit that pays the most (of the main benefits you qualify for).

The table below gives a summary of how bereavement benefits affect other benefits.

Other benefits	How bereavement benefits and widow's benefits affect other benefits
Jobseeker's Allowance Incapacity Benefit Maternity Allowance Carer's Allowance Severe Disablement Allowance Incapacity Benefit (Youth)	We can pay these benefits as well as bereavement benefits and widow's benefits. If we do pay them, we will reduce them by the amount of Widowed Parent's Allowance, Bereavement Allowance, Widowed Mother's Allowance or Widow's Pension we pay you.
Income Support Housing Benefit Council Tax Benefit Child Tax Credit Working Tax Credit Pension Credit	We take account of Widowed Parent's Allowance, Bereavement Allowance, Widowed Mother's Allowance or Widow's Pension when we assess the amount of benefit you are entitled to.

Other benefits	How bereavement benefits and widow's benefits affect other benefits
Basic State Pension	We cannot pay State Pension as well as Widow's Pension or Widowed Mother's Allowance. You can continue to get Widow's Pension until you reach 65 or Widowed Mother's Allowance for as long as you meet the normal conditions, but you will not get any Graduated Retirement Pension Benefit until you claim State Pension. In some cases, we can pay a Bereavement Payment as well as State Pension. We cannot pay Widowed Parent's Allowance and Bereavement Allowance once you reach State Pension age.
Attendance Allowance Child Benefit Disability Living Allowance Statutory Sick Pay Statutory Maternity Pay War Disablement Pension Industrial Injuries Disablement Benefit	These benefits do not affect your bereavement benefits and widow's benefits.
Child Benefit (Lone Parent)	We cannot normally pay this if you get child increase with Widowed Parent's Allowance and Widowed Mother's Allowance. Instead, we will pay your Child Benefit at the ordinary rate for the eldest child.

To find out more

Jobcentre Plus

You can contact us by visiting www.jobcentreplus.gov.uk or you can find our address and phone numbers in your local phone book.

Service Personnel and Veterans Agency

The Service Personnel and Veterans Agency provides information and support to ex-servicemen and women who used to be in the armed forces, and their families.

Website: www.veterans-uk.info

Phone: 0800 169 2277

Textphone: 0800 169 3458

Lines are open Monday to Thursday 8.15am to 5.15pm, and Friday 8.15am to 4.30pm.

Tax credits

To find out more about Child Tax Credit or Working Tax Credit, you can:

- phone HM Revenue & Customs on [0845 300 3900](tel:08453003900) (textphone: [0845 300 3909](tel:08453003909)), or
- go online to www.hmrc.gov.uk/taxcredits

Changes to the State Pension age

The State Pension age for women born on or after 6 April 1950 will be gradually increased from 60 to 65 between April 2010 and April 2020. These changes are shown in the following tables.

Women born after 5 April 1955 but before 6 April 1959 will have a State Pension age of 65. The State Pension age for both men and women born on or after 6 April 1959 will be gradually increased from 65 to 68.

You can find out more about these changes by visiting www.thepensionerservice.gov.uk and following the links to the State Pension age calculator.

Or, you can contact The Pension Service.

Phone: 0845 60 60 265

Textphone: 0845 60 60 285

Your State Pension age if you are a woman and you were born on or after 6 April 1950 but before 6 April 1959, based on your date of birth.

Date you were born	Date you will reach State Pension age
6 April 1950 to 5 May 1950	6 May 2010
6 May 1950 to 5 June 1950	6 July 2010
6 June 1950 to 5 July 1950	6 September 2010
6 July 1950 to 5 August 1950	6 November 2010
6 August 1950 to 5 September 1950	6 January 2011
6 September 1950 to 5 October 1950	6 March 2011
6 October 1950 to 5 November 1950	6 May 2011
6 November 1950 to 5 December 1950	6 July 2011
6 December 1950 to 5 January 1951	6 September 2011
6 January 1951 to 5 February 1951	6 November 2011
6 February 1951 to 5 March 1951	6 January 2012
6 March 1951 to 5 April 1951	6 March 2012
6 April 1951 to 5 May 1951	6 May 2012
6 May 1951 to 5 June 1951	6 July 2012
6 June 1951 to 5 July 1951	6 September 2012
6 July 1951 to 5 August 1951	6 November 2012
6 August 1951 to 5 September 1951	6 January 2013
6 September 1951 to 5 October 1951	6 March 2013
6 October 1951 to 5 November 1951	6 May 2013
6 November 1951 to 5 December 1951	6 July 2013
6 December 1951 to 5 January 1952	6 September 2013

Your State Pension age if you are a woman and you were born on or after 6 April 1950 but before 6 April 1959, based on your date of birth.

Date you were born	Date you will reach State Pension age
6 January 1952 to 5 February 1952	6 November 2013
6 February 1952 to 5 March 1952	6 January 2014
6 March 1952 to 5 April 1952	6 March 2014
6 April 1952 to 5 May 1952	6 May 2014
6 May 1952 to 5 June 1952	6 July 2014
6 June 1952 to 5 July 1952	6 September 2014
6 July 1952 to 5 August 1952	6 November 2014
6 August 1952 to 5 September 1952	6 January 2015
6 September 1952 to 5 October 1952	6 March 2015
6 October 1952 to 5 November 1952	6 May 2015
6 November 1952 to 5 December 1952	6 July 2015
6 December 1952 to 5 January 1953	6 September 2015
6 January 1953 to 5 February 1953	6 November 2015
6 February 1953 to 5 March 1953	6 January 2016
6 March 1953 to 5 April 1953	6 March 2016
6 April 1953 to 5 May 1953	6 May 2016
6 May 1953 to 5 June 1953	6 July 2016
6 June 1953 to 5 July 1953	6 September 2016
6 July 1953 to 5 August 1953	6 November 2016
6 August 1953 to 5 September 1953	6 January 2017

Your State Pension age if you are a woman and you were born on or after 6 April 1950 but before 6 April 1959, based on your date of birth.

Date you were born	Date you will reach State Pension age
6 September 1953 to 5 October 1953	6 March 2017
6 October 1953 to 5 November 1953	6 May 2017
6 November 1953 to 5 December 1953	6 July 2017
6 December 1953 to 5 January 1954	6 September 2017
6 January 1954 to 5 February 1954	6 November 2017
6 February 1954 to 5 March 1954	6 January 2018
6 March 1954 to 5 April 1954	6 March 2018
6 April 1954 to 5 May 1954	6 May 2018
6 May 1954 to 5 June 1954	6 July 2018
6 June 1954 to 5 July 1954	6 September 2018
6 July 1954 to 5 August 1954	6 November 2018
6 August 1954 to 5 September 1954	6 January 2019
6 September 1954 to 5 October 1954	6 March 2019
6 October 1954 to 5 November 1954	6 May 2019
6 November 1954 to 5 December 1954	6 July 2019
6 December 1954 to 5 January 1955	6 September 2019
6 January 1955 to 5 February 1955	6 November 2019
6 February 1955 to 5 March 1955	6 January 2020
6 March 1955 to 5 April 1955	6 March 2020
6 April 1955 to 5 April 1959	Your 65th birthday

To find out more about State Pension, contact The Pension Service.

Phone: 0845 60 60 265

Textphone: 0845 60 60 285

Website:

www.thepensionservice.gov.uk

Glossary

Meaning of terms used in this guide.

Additional State Pension

This is the part of the State Pension that is based on a person's earnings that fall between set limits during each tax year in their working life since 1978.

Until 2002, it was called the State Earnings-Related Pension Scheme or SERPS. From 2002, it has been called the State Second Pension.

Since 2002, we treat carers and people with disabilities as having earnings for State Second Pension purposes, so they can build up additional State Pension.

People who pay into an occupational or personal pension will not normally build up additional State Pension. We pay additional State Pension with bereavement benefits as well as the State Pension.

Basic State Pension

This is the part of the State Pension that is based on the National Insurance contributions you have paid, are treated as having paid or have been credited with during your working life.

Category A State Pension

A Category A State Pension is based on your National Insurance contribution record. It is made up of the following 2 parts, of which you may receive either or both.

- Basic State Pension
- Additional State Pension

Child Tax Credit

This is an allowance for people who are responsible for a child. Whether you are entitled to it and the amount you might get depends on a number of things, such as your household income and the number of children you have.

National Insurance contributions

There are 6 classes of National Insurance contributions. Only 3 count towards benefit.

- You and your employer pay Class 1 National Insurance contributions if you work and you earn more than the 'employee's primary earnings threshold'.
- You pay Class 2 National Insurance contributions if you are self-employed.
- You can choose to pay voluntary Class 3 National Insurance contributions to maintain or improve your entitlement to some benefits and State Pension.

Some married women and widows can still pay their National Insurance contributions at a reduced rate.

Employee's earnings threshold

This is the level of earnings above which you have to start paying Class 1 National Insurance contributions if you work for an employer. You have to pay contributions on the amount of your earnings above this level. This is also known as the 'primary threshold'.

European Community

European Community regulations apply to Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain (including Balearic and Canary Islands), Sweden and the United Kingdom (including Gibraltar but not the Isle of Man and or the Channel Islands).

The European Community health-care and social-security rules also apply to Iceland, Liechtenstein, Norway and Switzerland.

Great Britain

This is England, Scotland and Wales.

Lower earnings limit

This is the level at which your earnings become relevant for benefit purposes. It is a lower amount than the employee's earnings threshold where you actually have to start paying National Insurance contributions.

If your earnings are at least equal to the lower earnings limit but are at, or below, the employee's earnings threshold, you will not pay Class 1 National Insurance contributions but you will be treated as if you had paid them for benefit purposes.

State Pension age

State Pension age for men born on or before 5 April 1959 is 65. State Pension age for women born on or before 5 April 1950 is 60. See page 32 for details of the changes to State Pension age.

Tax year

This starts on 6 April in one year and ends on 5 April in the following year.

If you have to pay tax on a benefit, HM Revenue & Customs will assess it for tax purposes along with the other parts of your income you pay tax for.

This does not mean that tax will be taken off the benefit payments before you get them, but you will have to include them on your income tax return.

A tax-free benefit is not assessed as income for tax purposes and so will not make any difference to the amount of tax you pay, whatever your income.

United Kingdom

This is England, Scotland, Wales and Northern Ireland, but not the Channel Islands or the Isle of Man.

Upper earnings limit

This is the maximum amount of earnings on which contributory benefits are worked out. It is also the level at which you stop paying Class 1 National Insurance contributions at the main Class 1 rate.

If you have earnings above the upper earnings limit, you continue to pay Class 1 National Insurance contributions but at the additional Class 1 rate, which is lower than the main rate.

Call charges

Calls to **0800** numbers are free from BT land lines but you may have to pay if you use another phone company, a mobile phone, or if you are calling from abroad.

From September 2008, calls to **0845** numbers from BT land lines should cost no more than 4p per minute with a 7p call set up charge. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad.

Calls from mobile phones can cost up to 40p per minute, so check the cost of calls with your service provider.

Textphones

The textphone numbers we provide are for people who find it hard to speak or hear clearly. If you do not have a textphone, some libraries or citizens advice bureaus may have one. Textphones do not receive text messages from mobile phones.

Important information about this leaflet

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure that the information in this leaflet is correct as of October 2008.

It is possible that some of the information is oversimplified, or may become inaccurate over time, for example because of changes to the law.

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Produced by Jobcentre Plus, part of the Department for Work and Pensions

ISBN 978-1-84763-014-8

DWP1005 | v1.0 (October 2008)