



State pensions reform from April 2010

From April 2010, there are a number of reforms to state pensions. These include:-

- A phased increase in state pension age for women from 60 to 65. This change will also affect various working age benefits so that, for example, a woman will be entitled to jobseeker's allowance or employment and support allowance beyond the age of 60
- a reduction in the number of qualifying years needed to get a full basic state pension
- the abolition of adult dependency increases in certain benefits
- changing the rules to enable husbands and civil partners (as well as wives) to get a state retirement pension based on a spouse's or civil partner's national insurance contributions
- increasing the number of people eligible for a state second pension
- allowing certain people to buy additional voluntary national insurance contributions
- the introduction of new weekly credits for parents and carers.

More details, including a quick calculator to find out how the changes affect you state retirement age are available at www.direct.gov.uk under Pensions.