

WORKING LATE: THE IMPORTANCE OF
OLDER WOMEN TO OUR ECONOMY

Radix Paper No. 2

Nick Tyrone

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WORKING LATE

The importance of older
women for our economy

In partnership with:

AEF
Age Endavour Fellowship

WORKING LATE: THE IMPORTANCE OF OLDER WOMEN TO OUR ECONOMY

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EXECUTIVE SUMMARY

In the United Kingdom, the gap between the pay of men and women in the workforce has theoretically never been smaller. For full time workers across the UK, it is 9.4%. When one examines the historical realities of what the current crop of older women faced when they entered the workforce – rampant sexism, a huge and widely accepted gender pay gap, the likelihood of women being stay at home parents combined with having children earlier in life – the situation has improved vastly over the last several decades.

Yet beyond the fact that almost 10% is still too large a gap, this still doesn't get to the real gender pay gap. Women are disproportionately more likely to work part time jobs in comparison to men – 41% of women in work do so part time, as opposed to only 11% of men who do the same. As a result, when one examines the amount of total wealth earned by men as opposed to women in the economy, you arrive at an almost 2-1 ratio – 66% of total wages in the UK go to men as opposed to 34% to women.

This gets worse as people get older. When you examine the total wealth earned by workers over the age of 60, the gap rises to 68-32. That may not seem like a huge increase in the size of the gap as the population ages, which is a fair enough point. However, these figures tell us something else: with the real pay gap between men and women being large across the whole of the population, this problem isn't a temporal one that will simply take care of itself. And the problems older women face in the workforce are set to become a huge societal issue if solutions are not found for the problems as they currently exist.

The chief reason for this is the gradual rising of the pension age that is underway already. Once upon a time, not so long ago, men retired (and qualified for the state pension) at the age of 65; women qualified for this when they hit 60. The effective retirement age for women is now 63, set to rise to 65 over the next couple of years – and from there go up to 68 at some point in the next ten to fifteen years (depending on several factors). We as a society are set to ask women to work for an extra eight years compared to the end of the 20th century, without stopping to ask where those jobs are going to come from – or what they will be.

Unless these issues are thought about in detail, the next two decades could

present us with major challenges. Thankfully, there are solutions that can begin to be implemented immediately. They boil down to seven suggestions to fix the problem:

1. Introduce dual discrimination legislation

At present, companies in the UK can escape from discrimination laws regarding older women by what is known as the “dual discrimination gap”. Companies can avoid falling foul of discrimination laws, even if they routinely discriminate against older women, so long as they also a). hire women in equal measure to men generally and b). do not discriminate on the basis of age as a general rule either. It is a gap in discrimination legislation that should be closed.

2. Elimination of employers NI for older female workers once they reach the age of 50

We suggest a tax break in the form of total elimination of employer’s NI for all women over the age of 50. In some ways it is a minor concession – the amount it will save will be nominal to the participating businesses – but a concession it is, and an important one in terms of attempting to change the culture around older working women.

This would apply to employers NI only – the employee would still pay their contributions up until retirement age as they do currently.

3. Better training for women over 50, the means of which to come from both the public and private sectors

One of the consistent reasons that older women sometimes struggle more than their male counterparts to find meaningful employment is down to lack of training and/or qualifications and that this effect can be compounded over the course of a lifetime, which then manifests itself in a person’s older years. One way of closing this gender gap would be through making more use of what is known as “skills exchange” – this is when younger workers pass along their knowledge of things they tend to have a better grasp on than their older counterparts (new technology, for instance) while younger workers get in exchange the wealth of experience that the over-50s have learned during their superior years in the field.

There will also need to be some government funded training schemes for women in the workplace over 50. Some going to support women in employ-

ment already who wish to upskill, some should for older women outside of the workforce as it stands, looking to gain them the skills they would require to re-enter the job market at the most appropriate level for both the individual and the needs of the economy.

4. Better transparency on pay gaps between gender to take age range into account

From October 2016, all businesses with over 250 employees will be required to provide transparency on the gender pay gap within their organisation. This paper seeks an expansion of this legislation to take into account age pay gaps as well as age and gender pay gaps when taken together. Call it the closing of a “dual transparency gap”, if you will.

5. Establish “returnships” to help palliate the problem

A returnship is just an internship for people returning to the workforce after an absence of more than a year. Such programmes should become de rigueur across all age ranges and sectors. Far too many people are facing prejudice simply due to a leave from the workforce. This a particularly key factor currently preventing older women from re-entering the workforce in large numbers – or at least at an appropriate level to their skill set.

To encourage the private sector to start offering returnships, the government should do two things. One is set up a tax break in regards to all returnships for anyone over the age of 50 – no PAYE or NI to be deducted on this type of employment. The second is to offer to pay for a certain number of returnships for women over 50 specifically in any given year.

6. Allowing older women access to a portion of their state pension slightly early

The essence of this policy to allow women to release part of their pension a little bit prior to their pensionable age – we suggest the previous pension age of 60.

7. Monetise time taken to care for a family member

This could apply to anyone of any age, but would disproportionately benefit women over 50 – taking a small slice of the NHS budget and making it available to people taking time off from work to care for a family member or loved one.

It is the contention of this paper that these seven policies would greatly increase both employment opportunities for older women and well as the quality of the jobs in question. And this is important not just for the women in question, but for the economy as a whole. For instance, if women over 50 simply had made as much as men over the same age did during 2015, the economy would have been blessed with an additional 50 billion pounds in that year. This would have resulted in around £9.5 billion extra to the Treasury every year. This before you get into the cost to the Treasury of lower incomes for older female workers, such as poorer health outcomes (thus more burden on the NHS) and less pension accrual by older women (thus the state makes up the shortfall).

67% of men over 65 are in what would be considered highly-skilled jobs. Only 36% of older women have jobs that could be categorised in the same way. The problems facing older women in the workforce are everyone's problem and they should be corrected – particularly as there are policy solutions available.

CHAPTER 1: THE ISSUES OLDER WOMEN FACE IN THE WORKFORCE AND THEIR CONSEQUENCES

In the past twenty years, a dramatic closing of the gap between both full-time women's pay as compared to men's, as well as the number of women in work as a ratio has been witnessed in the United Kingdom. The difference between what men and women earn in full-time work has shrunk below 10% for the first time since the Office of National Statistics began calculating this data in 1997¹. The closing of the difference between what men and women earn has been part of the reason we've seen such a dramatic increase in the number of women over 50 remaining in the workplace compared to two decades ago. There were 3.7 million women over 50 in the workforce in 2015², compared to only 2.1 million in 1997³.

When one examines the historical realities of what the current crop of older women faced when they entered the workforce – rampant sexism, a huge and widely accepted gender pay gap, the likelihood of women being stay at home parents combined with having children earlier in life – the situation has improved vastly over the last several decades. Women 18-30 are earning more than men the same age, while women who work part-time who are between the ages of 30 and 39 actually earn more than men of the same age who work part-time.

But this admitted progress over the last two decades hides the real problem in terms of the gender pay gap. When you put all part-time workers into the equation, the difference in pay between men and women rises to 19.2%, almost double the difference when compared to only full time workers.⁴ Yet a more substantial gap between men and women in the workforce is the difference between what men as a whole make compared to women as a unit in the UK. 41% of women in the workforce work part time compared with only 11% of men who work in this way⁵. In terms of total wealth earned in the work force, this equates to men as a whole taking home al-

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1. ONS, Annual Survey of Hours and Earning, 2015
 2. ONS, Annual Survey of Hours and Earning, 1997
 3. ONS, Annual Survey of Hours and Earning, 2015
 4. ibid
 5. Labour Force Survey, Quarter 2 (April to June) 2015

most double what women as a whole earn, as Chart 1 below demonstrates.

Chart 1: Total wealth generated by women v men, or the “true gender pay gap”

	Women	Men
Number of women in work	14,550,000	16,540,000
Average hours worked per week	26.7	36.6
Average hourly wage	£13.40	£16.38
Total wages	£271 bn	£516bn
Percentage	34%	66%

NB these calculations use the mean rather than the median average because this is a more accurate way of estimating the total income of each group.

All of these problems are compounded for women in the workforce over the age of 50. As Chart 2 (overleaf) shows us, the gender pay gap gets worse after 30; worse still after 40; worse still again after 50. Yet in order to truly understand the true pay gap between older men and older women, we need to look at total wealth earned by each gender after the age of 50. Men between 50 and 59 worked a mean of 38 hours per week, for which they were paid a mean of £18.68 per hour in 2015; women in the same age range during the same year worked a mean of 29.5 hours for a mean of £14.11 per hour. Over 60, the differences become starker: men over 60 worked a mean of 33.2 hours for a mean of £16.25 per hour in 2015; women worked a



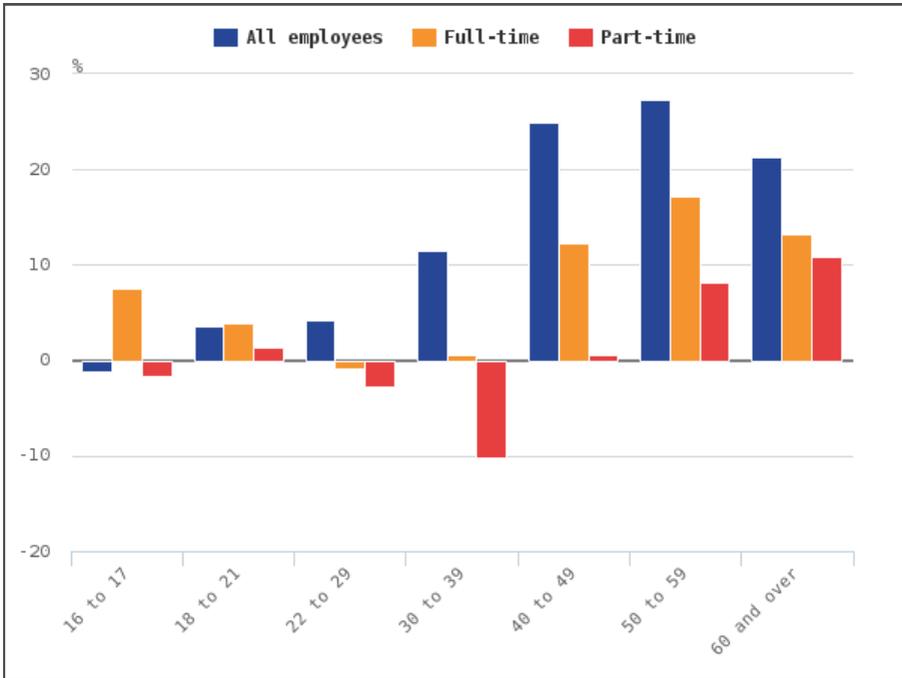
“When you crunch these number you work out that men over 50 took home 63% of the total wages paid out to everyone in that age range in 2015 versus 37% for women. When you look at the 60+ range, the gap becomes 68-32⁷. This is the true gap in earnings between older men and older women.”

6. All numbers in the section courtesy of the ONS’ Annual Survey of Hours and Earnings, the numbers for 2015 available in July 2016

7. All numbers in the section courtesy of the ONS’ Annual Survey of Hours and Earnings, the numbers for 2015 available in July 2016

mean of 24.1 hours for a mean of £12.11 per hour in the same year. When you crunch these number you work out that men over 50 took home 63% of the total wages paid out to everyone in that age range in 2015 versus 37% for women. When you look at the 60+ range, the gap becomes 68-32. This is the true gap in earnings between older men and older women.

Chart 2: Gender pay gap for median gross hourly earnings (excluding overtime) by age group, UK, April 2015



On first instinct, you may note that the gap in real wealth earned by women over 50 does not vary much from women overall (you still end up with something close to the 2-1 ratio). However, this tells us a lot about the pay gap for older women. Some might argue that the problems faced by older women in the workforce at present are temporal; that in time, with more women earning degrees than ever before, this problem will essentially take care of itself as the present generation ages. Putting aside the fact that this does not help the older women of today overcome the problems that they face in the workforce, the fact that the gap in wealth creation is reasonably uniform across women of all ages tells us that the problems facing older

women today may very well be much the same problems that will be faced by the next generation of older women in the UK workforce.

Also, as a greater number of older women enter the workforce over the next decade as the pension age rises, the total amount of wealth created by older women could remain relatively level – just shared out between a greater number of people.

The reasons for these disparities in earnings between older men and older women are partial understood. Some of it is down to women, in addition to working part time more frequently also disproportionately work in lower paid sectors, what are often referred to as the five “C”s: catering, cashiering (retail), clerical work, cleaning, and caring. Returning to the point about more women working part-time, employment which is not full-time affects your ability to earn (even when examined pro rata). Thus, part of the reason that things are more difficult for older women in the workforce as opposed to older men is down to reasons that affect women of all ages.

There are specifics, however, in terms of why older women make less money and find it more difficult to find and retain work than men of a similar age. Part of this is that all of the problems faced by women generally get compounded as the years go by – in other words, being in lower paid and more junior positions when younger leads to less money and status when one reaches the ages of 50, 55, 60, 65, particularly in comparison with men who have had more fortuitous career trajectories.



“Another problem for older women is training and qualifications – they are statistically less likely to have formal qualifications than older men.”

Another problem for older women is training and qualifications – they are statistically less likely to have formal qualifications than older men. As alluded to in this chapter earlier, the current crop of younger women in the workforce are becoming better trained than their older counterparts were. Yet this does nothing to help older women currently working in the UK. Thus, this is a problem that must be dealt with in the here and now.

Beyond this structural inequality resulting in unfairness, what are the drawbacks to this pay gap in terms of older men and women that have an impact on society as whole?

1. The economy is less productive, as the wasted possibilities for older women are to be counted in real terms. For instance, if women over 50 simply had made as much as men over the same age did during 2015, the economy would have been blessed with an additional 50 billion pounds in that year. At an average household rate of tax being taken as 18.9% of income⁸, this would have resulted in around £9.5 billion extra to the Treasury every year.
2. This is before we get into the cost to the Treasury as things stand due to lower incomes meaning more poverty and thus attendant costs to the taxpayer as a result.
3. There is also a cost to the Treasury in regards to poorer health outcomes as a result of both lower productivity and lower earnings in women over 50.
4. Lower wealth equals lower pension accrual, meaning women over 50 have less of a pension pot to draw from when they reach retirement age, which will add even more to the burden on the taxpayer for this age/gender pay and productivity gap.

It is the thesis of this paper that immediate steps can be taken to get both a greater number of older women into work and at better pay. It is also the opinion of this paper that this would be a good thing with benefits not just to a wide range of individuals but to society as a whole.

In order to understand how to solve the problem, we must examine all aspects of it, which the next chapter of this paper covers in detail.

8. http://webarchive.nationalarchives.gov.uk/20160105160709/http://www.ons.gov.uk/ons/dcp171778_407906.pdf

CHAPTER 2: THE PROBLEMS FACING OLDER WOMEN IN THE WORKFORCE ARE NOT ABOUT TO GO AWAY

Once upon a time, not all that long ago, a man's retirement age in the UK was 65 while a woman's was 60. For various reasons it was thought that the ages of retirement should be equalised (part of this was a push for equalisation between the genders in terms of other work related benefits). However, the age at which women can retire is being pushed incrementally up (see Appendix: Chart 3) and is now about 63.

This is a trend which is only going to become further exacerbated, as both men's and women's pension ages are set to rise to 68 in the coming years. In effect, we are asking women to work for eight more years than we did at the end of the 20th century, but without thinking about what these jobs will be – or where they will come from. A crisis looms if some thought is not put into solving this problem.



“In effect, we are asking women to work for eight more years than we did at the end of the 20th century, but without thinking about what these jobs will be – or where they will come from. A crisis looms if some thought is not put into solving this problem.”

67% of men over 65 are in what would be considered highly-skilled jobs. Only 36% of older women have jobs that could be categorised in the same way⁹. The gap in this regard between male and female workers increases the older people become. You will also notice by now that the 2-1 ratio between the earnings in real terms between older men and women is a common theme.

One of the biggest work related problems for women as they get older is that many need to work part time (or at least, more flexible hours) and yet part time work for older women is scarce in comparison to the quantity of women who require these types of job. There exists still a cultural bias against part-time work for people of all ages – the impact of this unfortu-

nately falls hardest on older women. Part of the reason that older women actually need part time or flexible work (as opposed to simply desiring it as convenient) is that many women over 50 provide unpaid care to a family member. After the age of 65, the division of care in this regard becomes much less gendered, being relatively evenly split between men and women – but between 50 and 65, it is a burden heavily taken up by women. In Scotland, around a quarter of women aged between 50 and 64 care for a family member of friend unpaid, as compared with under 10% of men in the same age range¹⁰. A starker statistic still is one that tells us that 17% of older women who are unemployed left their last place of work to care for someone unpaid, compared to only 1% of older men who find themselves in the same position¹¹. As a result of this, many older women are pushed out of the workforce prematurely as result of the rub against of their care burdens and lack of flexible/part-time work. This problem compounds itself when these same women find it difficult to re-enter the workforce, or at least find it difficult to re-enter the workforce at a pay range and responsibility level commensurate with the job they had before leaving the workforce on the previous occasion they did so.

A survey by YouGov for the (UK) Commission on Older Women found that “48 per cent of older women with caring responsibilities say that they have faced a challenge in the workplace in balancing their work and caring responsibilities and 49 per cent of the same group feel that, if there were redundancies in their workplace, they would be more likely to be made redundant than younger colleagues.”¹²

These factors affect the entrepreneurial capacity of older women as well as those looking for employment. This has a knock on effect, creating a negative feedback loop: there are fewer older women as entrepreneurs, which makes it harder for older women to become entrepreneurs, which means there are fewer older women entrepreneurs. As a result, fewer jobs than there could be are created in the economy as a whole.

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9. Age UK, 2013. Evidence to the Commission on Older Women

10. <http://www.stuc.org.uk/files/Womens%20page/Older%20women%20report/SCOW%20Report%20FINAL%20Embargoed%20200815.pdf>

11. Usdaw (Union of Shop, Distributive and Allied Workers), “The Coalition: Taking us backwards on women’s equality”, 2015

12. YouGov/Older Women’s Commission polling 2015



“There are fewer older women as entrepreneurs, which makes it harder for older women to become entrepreneurs, which means there are fewer older women entrepreneurs. As a result, fewer jobs than there could be are created in the economy as a whole.”

This brings us finally to the biggest problem facing society as more women are essentially forced to work until 68, one touched on earlier in this chapter: that older women will work at jobs far below their skill level, with impacts on both the individual (decreased job satisfaction) and the economy overall (loss of productivity and wage potential). This impacts the economy in a severe way (as mentioned in the last chapter, if women over 50 had made as much money as men the same age had in the same year, £50 billion extra would have been created in the economy). Luckily, there are policy solutions available to solve these problems.

CHAPTER 3: SEVEN SUGGESTED SOLUTIONS

The issues around older women in the workforce are daunting, but there are policies available to correct the problem. Some of them are focused on government led fixes, such as the lowering of taxation as incentives; others are employer focused. It is the thesis of this paper that the following steps would help more women over 50 remain in work and at higher levels of pay, seniority and productivity than is currently being experienced.

We have boiled the ways to help solve the problems faced by older women in the workforce down to seven key actions:

1. Introduce dual discrimination legislation

At present, companies in the UK can escape from discrimination laws regarding older women by what is known as the “dual discrimination gap”. In order to explain this effectively, let’s take an example: a television station has an unwritten policy of allowing male presenters to continue indefinitely while generally letting female presenters go when they reach 45 or thereabouts. Even if this practice were to be widespread, the station could not be brought up on discrimination charges since it also a). hires women in equal measure to men generally, so does not fall foul of general gender discrimination and b). does not discriminate on the basis of age as a general rule either. In other words, since the station visibly hires female presenters and also allows certain presenters to continue into their 70s (even if they all happen to be men), they are not then, under current discrimination legislation, falling on the wrong side of discrimination law, *even if they discriminate against older women in a consistent manner.*

Therefore, legislation should be brought in to rule against this type of dual discrimination. One thing to note: although this paper recommends bringing in dual discrimination legislation for women over 50, it also notes that this should be done carefully so as not to open the floodgates on further dual discrimination legislation appearing without due consideration. In other words, the precedent this legislation sets should be carefully considered as well.

2. Elimination of employers NI for older female workers once they reach the age of 50

Some of the recommendations this paper makes will be asking more of employers – but this needs to be a two-way street if we are to successfully improve the employment prospects of women over 50. Thus, this paper suggests a tax break in the form of total elimination of employers NI for all women over the age of 50. In some ways it is a minor concession – the amount it will save will be nominal to the participating businesses – but a concession it is, and an important one in terms of attempting to change the culture around older working women.

This would apply to employers NI only – the employee would still pay their contributions up until retirement age as they do currently.

3. Better training for women over 50, the means of which to come from both the public and private sectors

As highlighted in the previous chapter, one of the reasons that older women sometimes struggle more than their male counterparts to find meaningful employment is down to lack of training and/or qualifications and that this effect can be compounded over the course of a lifetime, which then manifests itself in a person's older years. One way of closing this gender gap would be through making more use of what is known as "skills exchange" – this is when younger workers pass along their knowledge of things they tend to have a better grasp on than their older counterparts (new technology, for instance) while younger workers get in exchange the wealth of experience that the over-50s have learned during their superior years in the field. This is one way that the private sector can do this cost effectively as, essentially, your staff train your staff.

This won't be enough, however. There will need to be some government funded training schemes for women in the workplace over 50. Some of this should be used to support women in employment already who wish to up-skill, the employer being the go between from the employee to the scheme itself. Some should be used for older women outside of the workforce as it stands, looking to gain them the skills they would require to re-enter the job market at the most appropriate level for both the individual and the needs of the economy.

4. Better transparency on pay gaps between gender to take age range into account

From October 2016, all businesses with over 250 employees will be required to provide transparency on the gender pay gap within their organisation. This paper seeks an expansion of this legislation to take into account age pay gaps as well as age and gender pay gaps when taken together.

5. Establish “returnships” to help palliate the problem

A returnship is just an internship for people returning to the workforce after an absence of more than a year. Such programmes should become de rigueur across all age ranges and sectors – far too many people are facing prejudice simply due to a leave from the workforce – but they are particularly key to older women re-entering the workforce in large numbers.

To encourage the private sector to start offering returnships (and thus culturally engrain them within the UK workforce after they have been seen to have had a positive affect), the government should offer two things. One is a tax break in regards to all returnships for anyone over the age of 50 – no PAYE or NI to be deducted on this type of employment (provided they last no more than three months, with the idea being the returnshipee is offered a regular working contract after this period). The second is to offer to pay for a certain number of returnships for women over 50 specifically in any given year.

6. Allowing older women access to a portion of their state pension slightly early

The essence of this policy to allow women to release part of their pension a little bit prior to their pensionable age – we suggest the previous pension age of 60. This will allow women between the age of 60 and whatever the pensionable age happens to be when they reach it (to become 68 in due course) the ability to have what amounts to a basic income.

7. Monetise time taken to care for a family member

This could apply to anyone of any age, but would disproportionately benefit women over 50 – taking a small slice of the NHS budget and making it available to people taking time off from work to care for a family member or loved one. This would happen via an application process and some vetting

would have to occur to make it work, but given the people in question are saving the NHS money by providing the care themselves, some provision should be made to financially compensate individuals who provide care that the state would be required to otherwise.

As this paper has demonstrated, the gap between what older women in the workforce are currently earning and what men of the same age are earning is a problem for the whole of society. What we are losing in terms of brain power and experience is partially measurable – but there are factors that may mean we are underestimating the potential value of fixing this problem. It is this paper's thesis that the policies outlined in this chapter would go a long way to helping to solve many of the problems facing older women in the workforce. These problems are not about to simply solve themselves over time (as the gender wealth gap across all age ranges helpfully demonstrates). Solutions must be found that help the older women in the workforce currently in order to eliminate this issue for future generations.

APPENDIX

Chart 3: The phase in of women’s pension equalisation

Women’s State Pension age under the Pensions Act 1995	Date of birth	Date State Pension age reached
6 April 1950 – 5 May 1950		06-May-10
6 May 1950 – 5 June 1950		06-Jul-10
6 June 1950 – 5 July 1950		06-Sep-10
6 July 1950 – 5 August 1950		06-Nov-10
6 August 1950 – 5 September 1950		06-Jan-11
6 September 1950 – 5 October 1950		06-Mar-11
6 October 1950 – 5 November 1950		06-May-11
6 November 1950 – 5 December 1950		06-Jul-11
6 December 1950 – 5 January 1951		06-Sep-11
6 January 1951 – 5 February 1951		06-Nov-11
6 February 1951 – 5 March 1951		06-Jan-12
6 March 1951 – 5 April 1951		06-Mar-12
6 April 1951 – 5 May 1951		06-May-12
6 May 1951 – 5 June 1951		06-Jul-12
6 June 1951 – 5 July 1951		06-Sep-12
6 July 1951 – 5 August 1951		06-Nov-12
6 August 1951 – 5 September 1951		06-Jan-13
6 September 1951 – 5 October 1951		06-Mar-13
6 October 1951 – 5 November 1951		06-May-13
6 November 1951 – 5 December 1951		06-Jul-13
6 December 1951 – 5 January 1952		06-Sep-13
6 January 1952 – 5 February 1952		06-Nov-13
6 February 1952 – 5 March 1952		06-Jan-14
6 March 1952 – 5 April 1952		06-Mar-14
6 April 1952 – 5 May 1952		06-May-14
6 May 1952 – 5 June 1952		06-Jul-14
6 June 1952 – 5 July 1952		06-Sep-14
6 July 1952 – 5 August 1952		06-Nov-14
6 August 1952 – 5 September 1952		06-Jan-15
6 September 1952 – 5 October 1952		06-Mar-15
6 October 1952 – 5 November 1952		06-May-15
6 November 1952 – 5 December 1952		06-Jul-15
6 December 1952 – 5 January 1953		06-Sep-15
6 January 1953 – 5 February 1953		06-Nov-15
6 February 1953 – 5 March 1953		06-Jan-16
6 March 1953 – 5 April 1953		06-Mar-16

Source: www.gov.uk/government/publications/state-pension-age-timetable, Department for Work and Pensions, Feb 2013

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