

About this volume

About this chapter	1
What this volume contains.....	2
How to tell which group of claimants a paragraph relates to.....	3
Part B.....	6
Definition of 'working age'	7
Definition of 'pensioner'	8
State Pension age equalisation and the earliest start date for pension age HB/CTB and Pension Credit (guarantee credit) for men and women	Annex A
Extension of State Pension Age from 2024 timetable	Annex B

About this volume

About this chapter

- 1 This chapter contains overview information about this volume, including
 - what this volume contains
 - how to tell which group of claimants a paragraph relates to
 - definition of
 - working age
 - pensioner

What this volume contains

- 2 This volume is divided into two parts
 - Part A
 - An overview
 - Claims
 - Liability to make payments and occupying the home
 - Eligible rent
 - Calculating benefit
 - Deciding and paying benefit
 - Single homeless people and hostel dwellers
 - Savings provisions
 - Part B
 - Assessment of capital
 - Assessment of income
 - Assessment of needs

How to tell which group of claimants a paragraph relates to

- 3 With the introduction of Pension Credit in 2003, the rules covering working age and pensioner claimants are sometimes different.
- 4 To help you identify when different rules within a section apply, we have used the following method
- paragraph numbers beginning with '**W**' relate to working age claimants only, for example W2.120. See *Definition of 'working age'* later in this chapter
 - paragraph numbers beginning with '**P**' relate to pensioners, for example P2.120. See *Definition of 'pensioner'* later in this chapter
- 5 Within a section when
- different rules apply to each group, paragraphs relating to working age claimants will **always** come first
 - the rules apply to **only** one group, and there are no corresponding rules for the other group, only those paragraphs are shown using the appropriate prefix
 - there is a mixture of W and P paragraphs, for clarity paragraphs may show
 - Wx.xx Does not relate to working age claimants
 - Px.xx Does not relate to pensioners
 - the rules apply to **all** claimants, paragraphs numbers will not have a prefix

Part B

- 6 Part B is structured differently. For clarity the chapters have been separated into **W** and **P** sections, for example
- Chapter **BW1** deals with Assessment of capital for working age claimants, see *Definition of 'working age'* later in this chapter
 - Chapter **BP1** deals with Assessment of capital for pensioners, see *Definition of 'pensioner'* later in this chapter

Definition of 'working age'

- 7 For the purposes of this manual, the term 'working age' means a person who has not reached the qualifying age for Pension Credit.

Definition of 'pensioner'

8 For the purposes of this manual, the term 'pensioner' means a person who has reached the qualifying age for Pension Credit which is age 60 up to 5 April 2010 but from 6 April 2010 to 5 April 2020 it gradually increases to age 65, see *Annex A* of this chapter for a timetable of the changes.

9 *Annex B* of this chapter contains a timetable showing State Pension qualifying dates for the extension of the State Pension age from age 65 for all to age 68 for all. These changes will be introduced between 2024 and 2046. It will also apply to the maximum age up to which IS, JSA, ESA and working age HB/CTB are payable and the earliest qualification start date for HB/CTB(SPC) and Pension Credit.

10-99

State Pension age equalisation and the earliest start date for pension age HB/CTB and Pension Credit (guarantee credit) for men and women

Note: The date in the third column will also be the day after the latest date that working age HB/CTB and IS will be payable to all customers and ESA and JSA to women.

Customer date of birth	Female pension age date	Earliest date that the customer (male or female) can qualify for pension age HB/CTB and Pension Credit (guarantee credit)
06/04/50 – 05/05/50	06/05/2010	06/05/2010
06/05/50 – 05/06/50	06/07/2010	06/07/2010
06/06/50 – 05/07/50	06/09/2010	06/09/2010
06/07/50 – 05/08/50	06/11/2010	06/11/2010
06/08/50 – 05/09/50	06/01/2011	06/01/2011
06/09/50 – 05/10/50	06/03/2011	06/03/2011
06/10/50 – 05/11/50	06/05/2011	06/05/2011
06/11/50 – 05/12/50	06/07/2011	06/07/2011
06/12/50 – 05/01/51	06/09/2011	06/09/2011
06/01/51 – 05/02/51	06/11/2011	06/11/2011
06/02/51 – 05/03/51	06/01/2012	06/01/2012
06/03/51 – 05/04/51	06/03/2012	06/03/2012
06/04/51 – 05/05/51	06/05/2012	06/05/2012
06/05/51 – 05/06/51	06/07/2012	06/07/2012
06/06/51 – 05/07/51	06/09/2012	06/09/2012
06/07/51 – 05/08/51	06/11/2012	06/11/2012
06/08/51 – 05/09/51	06/01/2013	06/01/2013
06/09/51 – 05/10/51	06/03/2013	06/03/2013
06/10/51 – 05/11/51	06/05/2013	06/05/2013
06/11/51 – 05/12/51	06/07/2013	06/07/2013
06/12/51 – 05/01/52	06/09/2013	06/09/2013
06/01/52 – 05/02/52	06/11/2013	06/11/2013
06/02/52 – 05/03/52	06/01/2014	06/01/2014
06/03/52 – 05/04/52	06/03/2014	06/03/2014
06/04/52 – 05/05/52	06/05/2014	06/05/2014
06/05/52 – 05/06/52	06/07/2014	06/07/2014
06/06/52 – 05/07/52	06/09/2014	06/09/2014
06/07/52 – 05/08/52	06/11/2014	06/11/2014
06/08/52 – 05/09/52	06/01/2015	06/01/2015
06/09/52 – 05/10/52	06/03/2015	06/03/2015
06/10/52 – 05/11/52	06/05/2015	06/05/2015
06/11/52 – 05/12/52	06/07/2015	06/07/2015

continued

About this volume

Annex A

Customer date of birth	Female pension age date	Earliest date that the customer (male or female) can qualify for pension age HB/CTB and Pension Credit (guarantee credit)
06/12/52 – 05/01/53	06/09/2015	06/09/2015
06/01/53 – 05/02/53	06/11/2015	06/11/2015
06/02/53 – 05/03/53	06/01/2016	06/01/2016
06/03/53 – 05/04/53	06/03/2016	06/03/2016
06/04/53 – 05/05/53	06/05/2016	06/05/2016
06/05/53 – 05/06/53	06/07/2016	06/07/2016
06/06/53 – 05/07/53	06/09/2016	06/09/2016
06/07/53 – 05/08/53	06/11/2016	06/11/2016
06/08/53 – 05/09/53	06/01/2017	06/01/2017
06/09/53 – 05/10/53	06/03/2017	06/03/2017
06/10/53 – 05/11/53	06/05/2017	06/05/2017
06/11/53 – 05/12/53	06/07/2017	06/07/2017
06/12/53 – 05/01/54	06/09/2017	06/09/2017
06/01/54 – 05/02/54	06/11/2017	06/11/2017
06/02/54 – 05/03/54	06/01/2018	06/01/2018
06/03/54 – 05/04/54	06/03/2018	06/03/2018
06/04/54 – 05/05/54	06/05/2018	06/05/2018
06/05/54 – 05/06/54	06/07/2018	06/07/2018
06/06/54 – 05/07/54	06/09/2018	06/09/2018
06/07/54 – 05/08/54	06/11/2018	06/11/2018
06/08/54 – 05/09/54	06/01/2019	06/01/2019
06/09/54 – 05/10/54	06/03/2019	06/03/2019
06/10/54 – 05/11/54	06/05/2019	06/05/2019
06/11/54 – 05/12/54	06/07/2019	06/07/2019
06/12/54 – 05/01/55	06/09/2019	06/09/2019
06/01/55 – 05/02/55	06/11/2019	06/11/2019
06/02/55 – 05/03/55	06/01/2020	06/01/2020
06/03/55 – 05/04/55	06/03/2020	06/03/2020
06/04/55	06/04/2020	06/04/2020

Extension of State Pension Age from 2024 timetable

Male or female date of birth	Date that they will reach pension age	Pension age (in years and months)
Increase from 65 to 66		
6 April 1959 to 5 May 1959	6 May 2024	65.1 – 65.0
6 May 1959 to 5 June 1959	6 July 2024	65.2 – 65.1
6 June 1959 to 5 July 1959	6 September 2024	65.3 – 65.2
6 July 1959 to 5 August 1959	6 November 2024	65.4 – 65.3
6 August 1959 to 5 September 1959	6 January 2025	65.5 – 65.4
6 September 1959 to 5 October 1959	6 March 2025	65.6 – 65.5
6 October 1959 to 5 November 1959	6 May 2025	65.7 – 65.6
6 November 1959 to 5 December 1959	6 July 2025	65.8 – 65.7
6 December 1959 to 5 January 1960	6 September 2025	65.9 – 65.8
6 January 1960 to 5 February 1960	6 November 2025	65.10 – 65.9
6 February 1960 to 5 March 1960	6 January 2026	65.11 – 65.10
6 March 1960 to 5 April 1960	6 March 2026	66.0 – 65.11
6 April 1960 to 5 April 1968	66th birthday	66.0

About this volume

Annex B

Male or female date of birth	Date that they will reach pension age	Pension age (in years and months)
Increase from 66 to 67		
6 April 1968 to 5 May 1968	6 May 2034	66.1 – 66.0
6 May 1968 to 5 June 1968	6 July 2034	66.2 – 66.1
6 June 1968 to 5 July 1968	6 September 2034	66.3 – 66.2
6 July 1968 to 5 August 1968	6 November 2034	66.4 – 66.3
6 August 1968 to 5 September 1968	6 January 2035	66.5 – 66.4
6 September 1968 to 5 October 1968	6 March 2035	66.6 – 66.5
6 October 1968 to 5 November 1968	6 May 2035	66.7 – 66.6
6 November 1968 to 5 December 1968	6 July 2035	66.8 – 66.7
6 December 1968 to 5 January 1969	6 September 2035	66.9 – 66.8
6 January 1969 to 5 February 1969	6 November 2035	66.10 – 66.9
6 February 1969 to 5 March 1969	6 January 2036	66.11 – 66.10
6 March 1969 to 5 April 1969	6 March 2036	67.0 – 66.11
6 April 1969 to 5 April 1977	67th birthday	67

Male or female date of birth	Date that they will reach pension age	Pension age (in years and months)
Increase from 67 to 68		
6 April 1977 to 5 May 1977	6 May 2044	67.1 – 67.0
6 May 1977 to 5 June 1977	6 July 2044	67.2 – 67.1
6 June 1977 to 5 July 1977	6 September 2044	67.3 – 67.2
6 July 1977 to 5 August 1977	6 November 2044	67.4 – 67.3
6 August 1977 to 5 September 1977	6 January 2045	67.5 – 67.4
6 September 1977 to 5 October 1977	6 March 2045	67.6 – 67.5
6 October 1977 to 5 November 1977	6 May 2045	67.7 – 67.6
6 November 1977 to 5 December 1977	6 July 2045	67.8 – 67.7
6 December 1977 to 5 January 1978	6 September 2045	67.9 – 67.8
6 January 1978 to 5 February 1978	6 November 2045	67.10 – 67.9
6 February 1978 to 5 March 1978	6 January 2046	67.11 – 67.10
6 March 1978 to 5 April 1978	6 March 2046	68.0 – 67.11
6 April 1978 onwards	68th birthday	68