UK State Pensions timeline - 1908 to 2008

1908: Old Age Pensions Act – provided a means-tested pension of up to 25p a week for people aged 70 and over, subject to test of “good character” - paid from 1 January 1909.

1925: Contributory Pensions Act – set up a contributory State Pension for manual workers and others earning up to £250 a year. The pension was 50p a week from age 65.

1940: Old Age and Widows’ Pension Act – reduced women’s pension age from 65 to 60.

1946: National Insurance Act – introduced contributory State Pension for all from July 1948. Rate of pension for existing pensioners increased from 50p to £1.30 a week from October 1946.


1973: Social Security Act – introduced earnings-related contributions for all and wound up the Graduated Retirement Benefit Scheme.

1975: Social Security Pensions Act – introduced State Earnings Related Pension Scheme (SERPS) and Home Responsibilities Protection (HRP) from 1978 to help women get a better pension.

1980: Social Security Act – provided for basic pension to be linked with prices growth only.


1995: Pensions Act – increased women’s pension age from 60 to 65 between 2010 and 2020 – provided stronger regulatory framework for private pensions.


2002: Pension Credit Act – replaced Income Support for people aged 60 and over with a guaranteed minimum income for all and a savings credit for those aged 65 and over.

2004: Pensions Act – reformed pensions regulatory system, introduced Pension Protection Fund and Financial Assistance Scheme to protect the rights of members of insolvent pension schemes.

2007: Pensions Act – reformed state pensions to improve access for carers and women, re-links basic state pension to earnings and increases state pension age from 65 to 68 between 2024 and 2046.

1908: Lloyd George – Introduced first State Pension
1925: Jim Griffiths – Minister for National Insurance from 1945 to 1948
1940: Neville Chamberlain – Introduced contributory State Pension for manual workers
1946: Andrew Smith: Secretary of State for Work and Pensions from 2002 to 2004
1959: Barbara Castle – Introduced SERPS
1973: Jan Griffiths: Minister for National Insurance from 1965 to 1968
1975: William Beveridge – Architect of the welfare state
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