



Frozen Pensions:

The realities of an historic injustice



FROZEN PENSIONS DAY | NOVEMBER 2021

Dear Prime Minister,

The following booklet contains the stories of some of the 500,000 British pensioners residing across the globe and living on a frozen state pension.

As British citizens and workers, these men and women now suffer from an historic injustice successive UK governments, including your own, have failed to address.

Trapped on frozen British state pensions, they are struggling to live with dignity and independence in old age and retirement. They are missing out on the pension payments they rightfully deserve.

Our question for you, Prime Minister, is why Her Majesty's Government, that claims to protect the equal rights of citizens, may deem one pensioner more worthy than another on the basis of geography alone.

This unfair policy has continued for far too long and we urge you, in the name of Global Britain, to treat all British pensioners with the respect and dignity they deserve.

We paid our dues. It's time for Government to pay out.

End Frozen Pensions.

Foreword



For decades now, successive governments of all political persuasions have hidden behind the ill-founded policy that pensions will only be uprated overseas where there is a legal requirement to do so based upon a reciprocal agreement.

This year, the dismissive approach taken by the UK Government to the request from Canada for such agreement proves that this policy is a charade and that the Government seeks to avoid entering into fresh reciprocal agreements.

Put simply, the Government does not need such an agreement to honour the pension that each and every UK citizen deserves and has contributed towards. It should make no difference whether that pensioner lives in Andover or Antigua, Toronto or Tulsa, Sydney, or Seville, they paid in so they should get their full pension.

We must never forget that behind discussions about 'legal requirements and long-standing policies' are real people, people who feel abandoned by their own country and face the real-life consequences of this cruel policy.

That we continue to uphold a policy that leaves over half of frozen pensioners feeling financially insecure and over a quarter reliant on family members for financial support is a scandal and national shame. It is past time for this injustice to be addressed fully, fairly and finally.

Sadly, over the last few months we have lost two doughty and dedicated campaigners who were committed to tackling this injustice. In my colleague and friend Sir David Amess MP, we have lost one of Parliament's best, empathetic, and powerful campaigners. In our friend Jim Tilley, we have lost one of the campaign's driving forces and most powerful voices whose commitment to the cause was unquestionable, unflinching, and inspiring to all. We owe it to their memory to bring this matter to a satisfactory and swift conclusion.

- Sir Roger Gale MP

Chair of the All-Party Parliamentary Group on Frozen British Pensions

About Frozen Pensions

The unfair frozen pensions policy is the result of historical reciprocal arrangements agreed between a select handful of countries and the UK to allow for state pension uprating.

Uprating means that pensions are adjusted every year to align with inflation - with the cost of living rising, pensions are indexed so pensioners can continue to get by.

If a state pension is not increased, it is 'frozen' and therefore falls in value year on year.

500,000 UK pensioners, just under half of those living overseas, now live in countries where their state pensions are frozen. This includes British pensioners living in Overseas Territories such as the Falkland Islands.

This arbitrary post-code lottery means that UK citizens in the USA, the European Union, Israel or Jamaica rightfully receive a full state pension. But those in other countries, such as Canada and Australia, do not.

Over 90% of affected pensioners live in Commonwealth nations with close cultural ties to the UK. Many moved overseas for employment opportunities, or to live near friends and family.

Others are members of the Windrush generation, who were invited to live and work in Britain at the call of the UK Government, and have now been punished for returning to their country of birth.

Half of frozen pensioners receive a state pension of just £65 per week, or less. Almost all were unaware that their state pensions would be frozen before they left the UK.

Now, they are victims of geography. The End Frozen Pensions campaign believes that all pensioners, no matter where they happen to live, should be paid equally.

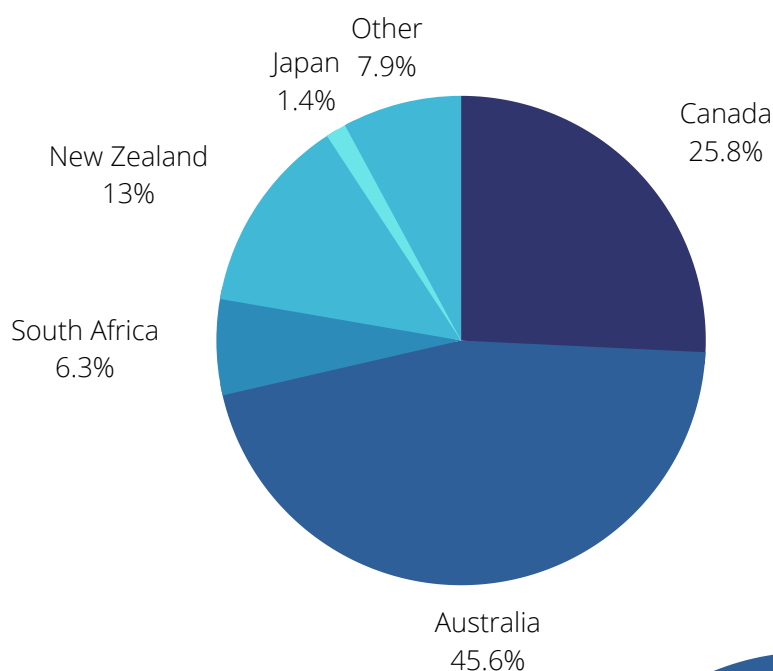
International governments, such as Canada and Australia, have expressed a willingness to work with the UK to resolve this issue for good.

And yet the UK Government refuses to engage.

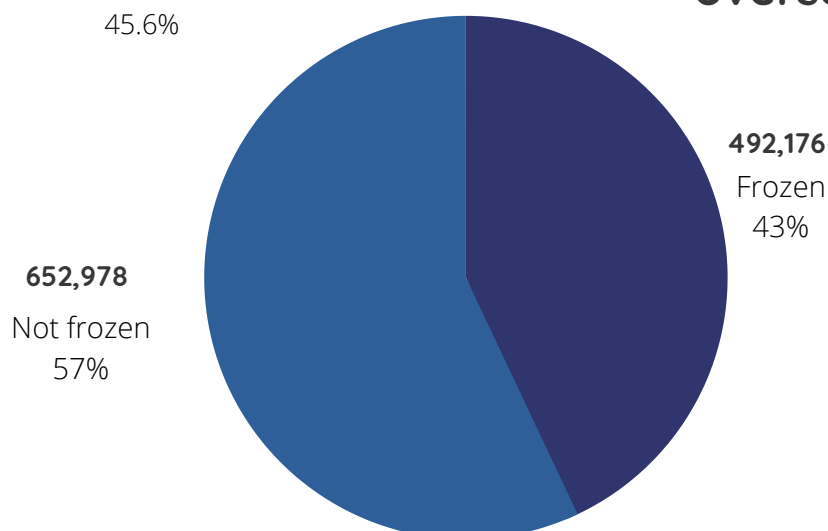
This booklet aims to unearth the realities of life on a frozen state pension. From August-September 2021, we surveyed 900 frozen pensioners to find out how this continued injustice impacts their daily lives.

We will showcase the personal stories of a number of frozen pensioners and we hope that this can lead to rectifying an historic injustice.

Frozen pensioners by country



Total UK pensioners overseas



Our survey

From August-September 2021, the End Frozen Pensions campaign surveyed 900 UK pensioners about their frozen state pensions.

We wanted to find out how pensioners themselves live with frozen state pensions, and how they view the situation they find themselves in.

The below stories reveal what we, as a campaign, already know: this outdated, immoral and unjust policy is an insult to the thousands of hardworking men and women.



Anne Puckridge

- 97-year-old Anne receives a meagre UK pension of just £72 per week all because she moved to Canada, aged 76, to live near her family.
- Anne is a WWII veteran of all three armed forces, and feels the UK Government must rectify the discriminatory situation where pensioners like herself have been left behind.

Click [here](#) to watch Anne speak about her frozen pension.

54% of frozen pensioners do not feel financially secure in their retirement

59% of frozen pensioners feel unable to spend money on leisurely activities

David and Pam March

- 88-year-old David and 81-year-old Pam receive just £62 per week because they now live in South Africa.
- David is a veteran of the Royal Navy, where he spent ten years serving in Korea, Malaya, the Suez Conflict and Cyprus.
- The couple were not told their pensions would be frozen, despite voluntarily topping up contributions in South Africa.
- In 2016, they were forced to sell their house and many of their possessions to be able to live on their frozen pensions.



"Due to my age and financial situation, I am unable to afford to return to UK to enjoy the fruits that I thought I would enjoy when I retired 26 years ago. Instead, my wife and I will carry on suffering the consequences of living a sub-standard life, such as water and electricity restrictions and the price of foodstuffs that keep on increasing, not to mention the medical prices."



Julien Sanderson

- 77-year-old Julien currently lives in Australia, where he receives a state pension of just £69 per week.
- He was never told that his state pension would be frozen nor reminded of this fact when invited to make additional National Insurance contributions.



“My father and mother also retired [in Australia], but returned to the UK after seven years because his pension was frozen and he anticipated he’d need medical care, which the NHS eventually had to provide for a number of years. They both missed their grandchildren as a consequence....and me, of course!”

28% of frozen pensioners cannot access medication or health treatment due to financial costs

One quarter of frozen pensioners rely on family members for financial support

Reverend Maxwell and Eunice Hughes

- Rev. Maxwell left for England from Antigua in 1957 as part of the Windrush generation.
- He worked in the UK on the railways, as a signalman in Birmingham, Leicester and Manchester.
- Eunice worked in the UK as a nurse with the NHS.
- The couple moved to Jamaica following a pastoral calling, where the Rev. Maxwell was encouraged by the UK Government to voluntarily top-up his British pension by £3,000 to ensure he had made the full contributions.
- When living in Jamaica, the couple received their full pension uprating every year.
- However, they have since moved to Antigua, where their pensions are now frozen.

Click [here](#) to watch Maxwell and Eunice speak about their frozen British pensions.





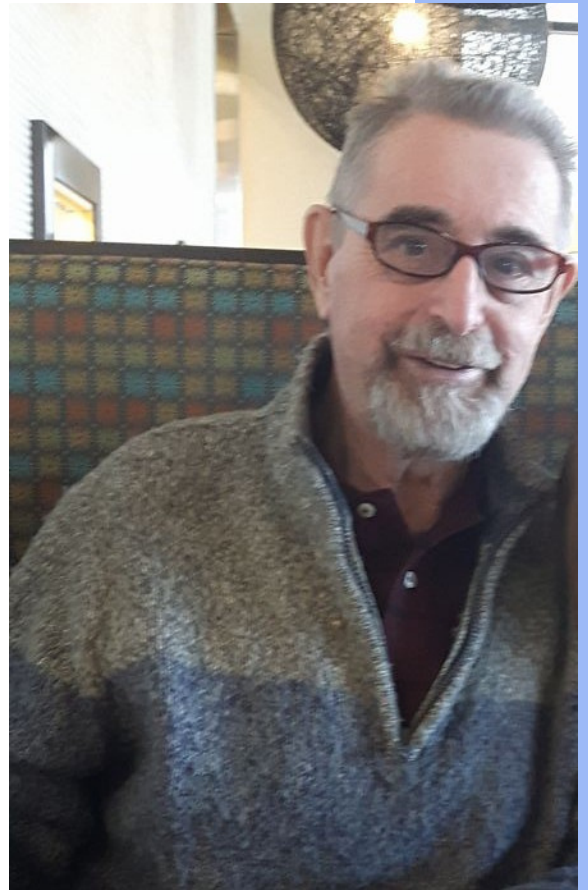
Valerie Hepplestone

78-year-old Val receives a state pension of just £43 per week, living in South Africa with her husband, Ian.

"My husband also has a frozen pension of £66 per week. He has Alzheimer's, Parkinson's and heart disease. Our medical aid contributions alone cost £60 per week. Luckily, we have a small retirement annuity which supplements the pension. Inflation in South Africa is very high, just this month electricity has gone up 13 per cent.

It is frightening to think about the future as food, rates and taxes, fuel etc are going up all the time but our income stays the same. We paid national insurance contributions even after leaving the UK, thinking that our pension would be secure. We did not realise that it would be frozen."

One third of frozen pensioners have had to take on extra work to supplement lost income



Alan Wren

- 84-year-old Alan was born in South East London and raised in Ilford, Essex.
- He left school at 17 years old to work at the National Provincial Bank and served for two years in the Royal Air Force.
- Alan now receives a frozen state pension all because he moved to Canada.

"I live, alone, in a one bedroom apartment in a poorer area of central Winnipeg, my vehicle is 23 years old with little value, and I have little savings...

Although I officially retired from my accounting career in 2003, I found that, financially, I had to continue earning income to survive. At age 67, in 2004, I joined the Canadian Corps of Commissionaires, an organisation of, mainly, ex members of the military or police background and responsible for personal and property security. I worked for the Corps for 11 years, until, at age 78 I suffered a fall at home and as a consequence, was unable to continue with security work. If it wasn't for that I am certain that I might still be working."

Jackie

- 81-year-old Jackie in Australia receives a state pension of just £35 per week.
- She told us that:

“I’m still working casually in telehealth to supplement my income. At the age of 81 I shouldn’t need to, but it has helped to remodel our house to enable my husband and I to continue to live independently. Having work to fall back on has been vital to achieve projects like upgrading my car to keep driving. If the pension was paid at the same rate as in the UK, I wouldn’t have to work. I’d like to stop; I have other things I wish to do.”

Gretel Hunte

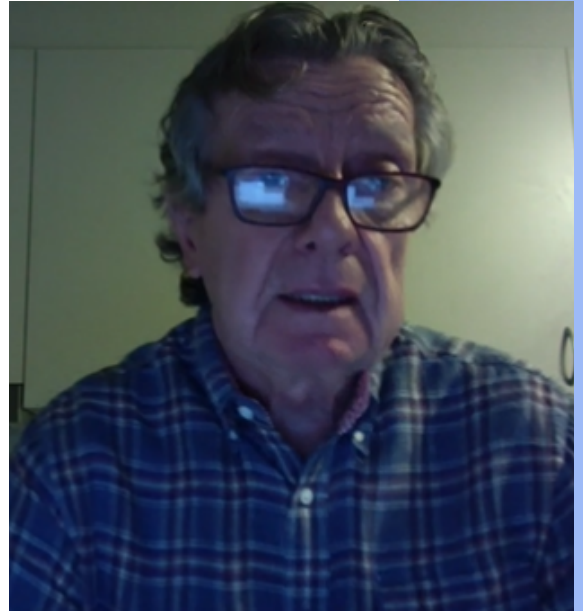
- 67-year-old Gretel was born in Antigua and moved to the UK in 1959.
- She worked in the UK from the age of 15 for over 25 years before moving back to Antigua with her mother.
- Gretel’s mother’s pension was frozen for 29 years before she died in 2021. Now that Gretel has started to receive her UK pension, her pension has also been frozen.

Click [here](#) to watch Gretel speak about her experience.

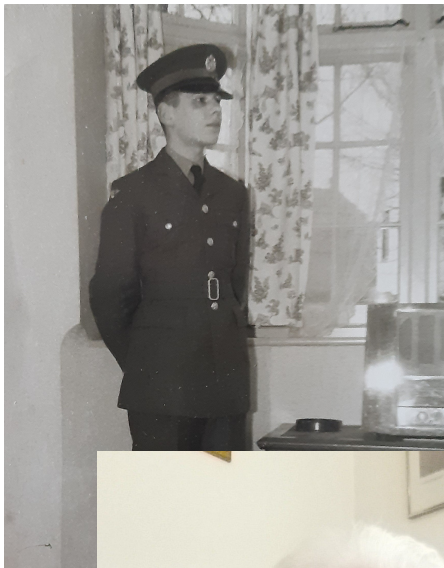


James Flynn

- 72-year-old James worked in the UK from the age of 15, including in exhibitions and events and as an actor and hotel manager.
- Because he moved to Australia, James's state pension has been frozen for 7 years.



Click [here](#) to watch James speak about his frozen state pension.



"I served Britain in the RAF for seven years, but feel my service has been devalued."

David Brandon

- 77-year-old veteran David receives a frozen British pension of just £48 per week living in Australia.

Francis Ramsay



- 75-year-old Francis was born in Fiji, a former British colony.
- He lived and worked in the UK for over a decade as a public servant and bank employee.
- He left the UK in 1980 and continued to make additional National Insurance contributions.
- Now living in Australia, his UK pension has been frozen for five years, causing financial hardship for his family.

Click [here](#) to watch Francis speak about his frozen pension.

Over half feel
unable to buy gifts
for friends and
family members

38% of frozen
pensioners feel
they have lost their
independence
because of their
frozen pension



Sue Carpenter

- 73-year-old Sue receives a state pension of just £64 per week all because she now lives in Australia.

“When I first drew my UK pension, I was unaware that it would be frozen at that rate.

I live modestly, some would say frugally. With the increase of the cost of living in Australia, especially utility bills, insurance premiums, food price increases etc, I am finding it increasingly difficult to live within my financial income.

My adult children now contribute to my financial support - something they want to do, but shouldn't have to, and in current times if they become unemployed, they will be unable to continue doing so.

If my UK pension was not frozen, I would be in a much better position financially. Surely all UK pensioners should have parity as we all paid the same amount in contributions over the years we lived in UK.

I do not expect to be back paid for the nearly 14 years of frozen pension I should have received, but it would only be fair if the UK government acknowledged that us UK pensioners living in Commonwealth countries have been disadvantaged for many many years, and they ended the frozen pensions of us all.”



Margaret Eldridge

- 84-year-old Margaret from Middlesex receives a UK state pension of just £24 per week all because she lives in Australia.
- Margaret moved to Australia when her former husband was appointed to work at a university there.
- She was never informed that her state pension would be frozen when she left the UK.

Click [here](#) to watch Margaret speak about her frozen British pension.

Anthony Rhodes-Marriot

- Former RAF serviceman, 83-year-old Anthony now lives in Australia.
- His UK state pension has been frozen at just £34 per week.



"Both my wife and I need dental work. Not sure what we will do when our car finally gives up the ghost. The pandemic has added more challenges. I would say we are just about getting by without relying on family at this point."

Monica Philip

- 83-year-old Monica moved to the UK from Antigua as part of the Windrush generation.
- She worked for 37 years in the UK, including as a civil servant.
- She returned to Antigua to care for her ailing mother, and as a result receives a state pension of just £74 per week.

Click [here](#) to watch Monica speak about her frozen pension.



Tony Walsh



- 79-year-old Tony from Dorset receives a state pension of just £55 per week despite paying in over 25 years of National Insurance contributions, including voluntary top-ups while living in Australia.

Brian Green

- 85-year-old Brian from Wigan and his wife, Ethel, from County Durham, have had their UK pensions frozen for 18 years.
- This is all because they moved to Australia in 2003 to live nearby their daughters.
- Brian receives a state pension of £70 per week, while Ethel receives just £48.



Click [here](#) to watch Brian speak about his frozen state pension.



Beryl Ba

- 89-year-old Beryl receives a state pension of just £22 per week, all because she now lives in Senegal.

“We frozen people have paid into the scheme as have those who are unfrozen but we are penalised. Why? I am living in Senegal, an ex French country. I think pensions are not frozen in France. I would like to have a good reason as to why they are frozen in Senegal.”

Almost two thirds of
frozen pensioners
feel unable to travel
to see friends and
family

Jon Goldman

- 77-year-old Jon was born in Manchester and lived and worked in the UK for 15 years.
- He moved to Canada with his wife and children and has now had his UK state pension frozen at £80 for twelve years.
- His pension value has depreciated over these years and has now lost a quarter of its value.



Click [here](#) to watch Jon speak about his frozen pension.



Mike Goodall

- 76-year-old Mike is currently losing £60 per week from his UK state pension all because he lives in Australia.
- This is less than two-thirds of the full state pension he deserves.

"I am missing over 35% of what I should be receiving after paying in for a full 44 years. I never missed a payment and was never out of work."



Hugh Smith

- 77-year-old Hugh from Manchester worked in the UK for 37 years from a carpentry apprenticeship to building and sales.
- His state pension has been frozen for twelve years because he now lives in South Africa.
- He receives £113 per week, two thirds of the full state pension he deserves.

Click [here](#) to watch Hugh speak about his frozen pension.

Dr Bruce Englefield OAM and Maureen Englefield RM RSN

- Bruce and Maureen, both 78-years-old, receive a frozen pension of £110 per week all because they now live in Australia.



“Both my wife and I feel cheated. Our contribution rate wasn’t frozen from the time we started working, it went up every year with inflation, so why is our pension frozen? We were never told it would be frozen before we left the UK, it is a lie to say we were.”

Peter Barlow

- 80-year-old Peter from Hereford served in the RAF for 14 years as a helicopter pilot.
- He had never missed any National Insurance contributions.
- Despite this, his pension has been frozen for over a decade since he retired in Thailand.





Click [here](#) to watch Barry speak about his frozen pension.

Barry Gardner

- 73-year-old Barry from Essex worked and contributed to his UK state pension for 33 years, working as a storeman and mattress quilter and then for British Railways.
- Since moving to Malaysia, Barry's UK pension has been frozen for over eight years.

