

Meet the 93-year-old pensions activist

Anne Puckridge visits Downing Street to demand expat pensions are unfrozen

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Anna Puckridge: 'I've come to fight for justice' © Anna Gordon/FT

At the age of 93, she may not come across as the typical activist. Yet, brandishing a placard saying “end frozen pensions”, Anne Puckridge is about to take her fight to Downing Street.

The British expatriate and former second world war codebreaker has flown in from Canada to campaign for a change in the law that would benefit about half a million British pensioners living overseas. Upon leaving the UK, they are no longer entitled to annual inflationary increases to the state pension, which is frozen at the amount they received on the day they left.

“I've come to fight for justice. I paid for my pension, so I should get it,” she says.

In 2001, Ms Puckridge retired at the age of 76 and went to live with her daughter in Canada. “They sent me a note saying your pension will be frozen at £72.50 per week, which is what I’m getting even now,” she explains.

Had she stayed in the UK, Ms Puckridge would now be receiving £125.95 per week. She calculates that she has lost out on about £23,000 over the 17 years she has lived overseas.

On Wednesday, Ms Puckridge, a former Women’s Royal Navy intelligence officer and member of the International Consortium of British Pensioners (ICBP), will hand in a 218,000-signature strong petition to 10 Downing Street calling for a change in the law to bring her [state pension](#) in line with that of UK residents.

There are about 500,000 British pensioners living in 120 “frozen” countries — many of them former Commonwealth nations — including Australia, South Africa and Canada, where Ms Puckridge has lived for 17 years. By contrast, those who [retire to EU nations](#) or countries where a reciprocal arrangement exists, such as the US, Barbados and Israel, remain entitled to annual increases.

With a career which involved setting up a tactical trainee unit for naval officers in Mumbai in 1944 to lecturing on information technology in Gloucestershire, Ms Puckridge is no pushover.

She plans to meet MPs in parliament on Wednesday and has a committee room booked for a discussion. Speaking to the Financial Times about her long and passionate campaign, the mother of three says: “I won’t give up, because it is unfair. I paid for my pension all my working life, why should I give up?”

The Department for Work and Pensions estimates that it would cost £500m per year to uprate frozen pensions. John Duffy, chair of the ICBP, pointed out that this is less than 1 per cent of the annual pensions budget and less than 0.1 per cent of what the chancellor Philip Hammond spent in [Monday’s](#)

[Budget](#). “It’s obviously potholes before pensioners,” he says.

A DWP spokesperson said that the policy on paying and uprating UK state pensions overseas “has remained consistent for around 70 years under successive governments”. Whilst the UK state pension is payable worldwide to eligible people, “it is only uprated abroad where there is a legal requirement to do so.”

Nevertheless, Ms Puckridge believes that the government can afford to change the law and should uprate expats’ [state pensions](#), as pensioners living abroad are saving the government money.

“As we get older, our demands on medical services are much higher but we’re not using medical services [in the UK], we’re not using the housing help that we may need. The saving to the British government is considerably more than it would cost them to uprate our pensions.”

The all-party parliamentary group on frozen British pensions has put forward a case for partial uprating. If successful, frozen pensions would increase with inflation starting from the individual’s current amount, rather than bringing their pension in line with what they should be receiving today. In a briefing paper, the group estimated the annual cost of partial uprating at £37m.

Ms Puckridge emphatically denounced the possibility of partial uprating as any kind of victory, instead labelling it as a “cowardly backslide”. If the partial uprating proposal went ahead, she argues it would be an “admission by the government that the system is wrong, and it’s been wrong”.

Since 1981, no new government commitments have been made to uprate pensions abroad. In her 17-year long campaign, Ms Puckridge has been in contact with Canadian ministers, who told her that “the only barrier is the British government’s absolute refusal to discuss the situation”.

Reciprocal agreements are stated as the reason for this lack of change. However, as Mr Duffy points out, Australian and Canadian pensioners living in the UK are uprated, “so you’ve got what the reciprocal agreement is designed to do, equality for both. It’s coming this way, but it’s not going that way.”

A 1996 memorandum from the UK Department for Social Security confirms this. It states that in 1977, legislation was amended to allow the Canadian state pension to be paid outside Canada. The memorandum adds that “UK ministers at that time decided, in line with the UK’s general policy on frozen pensions, that insufficient resources were available for increasing the rates of UK pension payable in Canada.”

Emphasising that members of the ICBP are not looking for billions of pounds of back pay, Ms Puckridge says: “All we want is to uprate from this point onwards, which will just cost £600m, and the government could easily afford that.”

She is angry at the impact of her frozen pension on daily life. “I can’t travel as much as I would like to, I can’t indulge my grandchildren at Christmas and birthdays. There is a constant feeling that one is under stress and frustration at the whole situation,” she says.

Reiterating that she will only settle for a full uprating of frozen pensions, the 93- year-old resolves: “I will continue until I die, or we get our pensions.”

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