

'I was in the RAF and the Government cheated me out of a £70k state pension'

Hope for others as post-Brexit trade deals may lead to big increases for those who retired overseas

By [Jessica Beard](#), PENSIONS REPORTER 31 January 2021 • 5:00am

There is a glimmer of hope for tens of thousands of British pensioners in Canada who could be in for a huge boost to the state pension after decades of missing out.

Across the world, more than 510,000 retirees [continue to be denied](#) their state pension in full, with the level they receive frozen from the time they retired or emigrated. Pensioners in Britain and certain countries, [including the EU](#), receive annual increases under the “triple lock”.

The Canadian Government has called for a renegotiation of a reciprocal social security agreement, which could put an end to the [frozen pension crisis](#) for more than 130,000 Britons. The pensions minister said the Government would “respond shortly”.

John Duffy of the International Consortium of British Pensioners, a campaign group, said the Canadian request had shown that the “immoral” pensions policy had become an “international embarrassment”. He said: “There is no defence whatsoever for continuing to deny a full and fair pension for the half a million pensioners who have been forgotten by their own country. It is time for action to end the disgrace of frozen pensions.”

Peter Duffey, who is 94 and living in Vancouver, has estimated that he has lost out on £70,000 of state pension payments because the amount has not

risen for 30 years.

Mr Duffey, who served in the RAF and was a flight instructor on the Concorde and Comet 1 planes, said he felt “cheated” as he had paid into National Insurance for more than 40 years. He said: “It makes me so very annoyed. It’s an injustice and I shall go to my grave hating the politicians who haven’t rectified it. I certainly contributed to the country, so why have we been punished for living in a Commonwealth country where the Queen is still queen?”

He said he had received about £58 a week for the past three decades, less than half of the current basic state pension he would be entitled to in the UK, which is £134.25 a week. The average weekly payment for British pensioners in Canada is £44.87, a parliamentary paper published last May found.

Mr Duffey said he lived 300 yards from the US border, where the state pension is not frozen for British citizens thanks to a social security agreement.

Peggy Buchanan, 96, also lives a few miles on the wrong side of the border. Ms Buchanan, who worked in Bletchley Park during the Second World War and was in the Women’s Royal Naval Service, said the treatment she and fellow emigrants had received from the British Government was “disgusting”. She has received roughly £60 a week for the entirety of her retirement.

She said: “It is a nasty feeling to know that people are living not as they would like to because they aren’t getting the money they were told they would get. They are struggling along, hoping for change. We get great promise of change but it doesn’t ever come.”

Sir Roger Gale MP leads a parliamentary group on frozen British pensions. He condemned the “shameful” policy, adding: “The Canadian government has offered a welcome route to end the injustice of frozen pensions for those UK pensioners living in Canada. The Government must grasp this

opportunity to right a historic and moral wrong and provide a fully updated pension to British pensioners living in Canada.”

However, there are hundreds of thousands of retired Britons in other countries who have not seen any prospect of change. This includes Australia, where nearly 230,000 pensioners miss out every week, as well as 65,000 in New Zealand and 32,000 in South Africa.

Martin Linnette, 80, who lives in South Africa, said his state pension had been frozen at £80.61 per week, which he estimated had cost him £1,500 a year.

He said: “I’d be amazed if another developed country has such a disgraceful, discriminatory policy towards its own pensioners. We don’t expect to be compensated for the short-changed pension, just a restoration of the proper amount our similar-aged friends living in Britain are rightly getting after a working lifetime of contributions.”

Other countries where the state pension is not updated every year include Japan, India, Pakistan, Thailand and Hong Kong.

The state pension rises every year by the higher of wage growth, inflation or 2.5pc. Anyone moving to live in an EU country, or Switzerland, will receive a UK state pension as they would if they had remained in Britain.