Frozen UK expat pensioners and their widows in Thailand have even more reason to be angry

Pattaya Mail July 7, 2021



British Pounds a business background with money

The news that UK state pensions could bumper-rise by 8 percent from April next year has set off a chain-reaction of grief from British expats in Thailand whose allowances were frozen at the time they went to live abroad in most countries.

One of the criteria for increasing the UK old age pension is "average wages."

The Office of Budget Responsibility, funded by the Treasury, says that many poorly paid workers have lost their jobs owing to the pandemic. The net statistical effect overall is pushing up the wages and salaries of the betterpaid, thus causing a technical distortion.

The maximum flat-rate pension is currently 179.60 pounds weekly, although the payable amount varies according to date of retirement and the number of paid contributions in working life. An increase of 8 percent would be an extra 14 pounds weekly on the maximum rate. However, the government could abandon the "triple lock" to guarantee pension increases if any temporary anomalies were found.



The British state pension is one of the most meagre in Western Europe.
While the UK spends 6.5 percent of GDP on pensioners, the figure is 14.5 percent for France and 9.9 percent in Germany. The freezing for most expats who live abroad has been a bone of

contention for 70 years.

Lawyers in Thailand say that complex UK pension rules are increasingly a troublesome issue as the ageing British husbands die off (mostly from lifestyle diseases) and the surviving Thai widow searches desperately for income. However, as regards the state pension, the ground rules changed in

2016. Most foreign widows, including Thais, cannot now start to claim any portion of their late husband's old age pension based solely on his national insurance contributions.



In stark reality, most Thai widows cannot claim any support from the British government unless they have worked in UK and/or obtained their own national insurance number. Jessataporn Sriboo, a Pattaya-based attorney at law, said, "The Thai

widow has a much better chance obtaining residual pension rights from her former husband's occupational pension. It all depends on the paperwork."

Millionaire from Kelowna: "Get Rich with Bitcoin Without Buying It"

Business Insider







Millionaire from Kelowna: "Get Rich with Bitcoin Without Buying It"

Business Insider

