

'We've done nothing wrong!' Pensioner recalls 'shock' at her state pension being frozen

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[Jess Sheldon](#)

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Veteran Vic Williams calls for end frozen state pensions in 2013

It's something Irene, who lives with her husband in Cape Town, South Africa, has experienced throughout her retirement. Now in their 70s, the couple get a total [state pension](#) of £82 per week - an amount which hasn't increased over

the years.

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The couple first moved from the UK to South Africa back in the 1970s, where they lived for several years.

They went on to have children together and made the decision to return to the UK so they could be close to family.

But, faced with the prospect of needing to move far away from their loved ones for work in the UK, the family decided to relocate to South Africa.

"We thought, we'll come back for a few years," Irene recalls, during an exclusive interview with Express.co.uk.

She adds: "I worked in the morning. And I didn't get a pension - I wasn't in a pension fund. My husband worked at a big engineering company, no pension fund. So we took a private pension."



State pension UK: Irene is among nearly 500,000 pensioners estimated to miss out on uprated pensions (Image: GETTY)

Having lived in the UK, Irene's husband had already paid 14 years of National Insurance contributions.

"I also had, but mine were never taken into consideration - I don't know why," she continues.

Looking ahead to the future, the couple decided to pay voluntary National Insurance contributions.

"We didn't pay the full amount, we paid for I think Class Two or Class Three,

because we weren't getting NHS, Winter Fuel Allowance, we didn't get the perks," Irene recalls.

"I've seen a lot of people, they were warned that there would be a freeze made on their pension when they claimed it, when you became retirement age. We were never told that ever, ever," she says.

"We were just told, 'Pay less, but we would get a pension'.

"Nothing was mentioned about frozen. So it came as quite a shock."

The couple found out about the policy through friends of friends, before they retired.

Although a shock, Irene and her husband had the intention to move back to the UK for this time of their life.

However, plans changed when Irene's husband was diagnosed with cancer.

The couple stayed in South Africa for his treatment, which he began before reaching state pension age.

At 65, Irene's husband was able to start getting his state pension of £52, while Irene could get £30 - working out at a total of £82 per week between them.



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What is State Pension?

- You can claim the basic State Pension if you're:
 - A man born before April 6, 1951
 - A woman born before April 6, 1953
- If you were born later, you'll need to claim the new State Pension.
- The most you can get on the basic State Pension is **£137.60 per week.**
- The full new State Pension is **£179.60 per week.**

State pension payments rise annually in the UK, under the triple lock mechanism (Image: GETTY / EXPRESS)

She says, should their state pension not have been frozen, they would get £40 per week extra.

"We've had 13 years of the same amount," Irene adds.

Irene explains that some pensioners living overseas have retired abroad in order to be close to their loved

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"They left Britain to go and be with the children," she says.

"And now the children are having to keep them because they're not making enough pension. So their children are giving them [money]."

For Irene, moving back to the UK to be with her children would certainly have been something they would have done, had her husband not been diagnosed with cancer.

He is currently receiving treatment in South Africa, which costs them 6,000 South African Rand (around £300) per month.

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The couple are worried about the future, and while they are currently managing without financial help from their children, there is concern about how they will manage in years to come, she explains.

"We just can't afford the little luxuries that go with what is supposed to be your golden years," she says.

"We are British, why are other people treated so differently from us? When we have done nothing wrong. We paid the money in good faith, we were told we would get a pension.

"And we took them at their word, because it's different now. I know when people retire now they're told upfront, their pension will be frozen. We never knew that. Never ever, ever knew. And so it came as a shock."

She adds: "If it wasn't for the rand falling, we would have had to sell our beautiful home."

A DWP spokesperson said: "The Government's policy on the up-rating of the UK state pension for recipients living overseas is a longstanding one of more than 70 years and we continue to uprate state pensions overseas where there is a legal requirement to do so.

"We understand that people move abroad for many reasons and that this can impact on their finances.

"There is information on GOV.UK about what the effect of going abroad will be on entitlement to the UK state pension."