

'Historic injustice' – British pensioners with frozen pensions living on just £22 per week

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One third of British pensioners living overseas on 'frozen' state pensions have been forced to work in their retirement, with some living on pensions as low as £22 per week, according to new research from the Campaign to End Frozen Pensions. This comes as the End Frozen Pensions campaign launches 'Frozen Pensions Day' in an attempt to challenge the Prime Minister, Boris Johnson to address the long-standing pensions policy which denies around half a million British pensioners living abroad annual inflation adjustments.

The survey also found that half of frozen pensioners feel financially insecure in their retirement, as 28 percent of frozen pensioners cannot access

medication or health treatments due to the financial cost.

One quarter of frozen pensioners rely on family members for financial support, while 38 percent of frozen pensioners feel they have lost their independence because of the policy.

Delegates from the End Frozen Pensions campaign delivered the findings to 10 Downing Street on Monday, November 1, warning that “complacency from the UK Government has led to a situation where British citizens are denied the retirement that they were promised and expected.”

Successive post-war governments have maintained the frozen pensions policy, providing annual pension uprating only to those living in countries with an established uprating agreement with the UK.

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This means that pensioners living in the European Union, the US or a selection of further overseas nations receive their full state pension, whereas those in other, predominantly Commonwealth countries, do not.

The other overseas countries in which the UK state pension rises each year are Barbados, Bermuda, Bosnia-Herzegovina, Guernsey, Isle of Man, Israel, Jamaica, Jersey, Mauritius, Montenegro, North Macedonia, the Philippines, Serbia, Switzerland and Turkey.

With the state pension rising by hundreds of pounds each year, the potential cost to pensioners who do not receive the extra cash could be significant.

As inflation increases the cost of living, having their income not rise at the same time can be detrimental to a pensioner's spending power, and mean

they are losing money in real terms each year.

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The full new state pension went up by £228.80 last year and will increase by £288.60 next year, but people living in countries where the state pension is frozen will not receive this extra income.

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The End Frozen Pensions campaign is calling for the UK Government to “reverse an historic injustice and provide pension parity for all British pensioners, no matter where they live.”

John Duffy, Chair of the International Consortium of British Pensioners, said:

“Today we mark the shameful truth that our government is callously pushing hundreds and thousands of British pensioners into poverty year on year. It should make no difference whether that pensioner lives in the US or in Canada, they have each paid into the system and are entitled to the full payments they deserve – anything less is unconscionable.

“It is a moral failure to protect our most vulnerable in old age and often, ill-health. No pensioner should be forced to work in the last years of his or her life, all because our government has neglected its own citizens and failed to uphold their part of the bargain.

“We urge the Prime Minister to take action to end this morally bankrupt policy once and for all and allow all pensioners the retirement to which they are entitled and deserve.”

Sir Roger Gale MP, Chair of the All-Party Parliamentary Group on Frozen British Pensions, said:

“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.

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“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.”

The House of Commons Library estimate that 492,176 British pensioners overseas are living on frozen state pensions. This accounts for 43 percent of all British pensioners overseas, with the remainder living in countries where pension uprating is provided.

Canada is one of the many countries where the UK state pension is not uprated each year, despite the nation’s efforts to change this.

The Canadian Government sent formal representations to the UK to request to negotiate a reciprocal uprating agreement to cover state pension uprating in November 2020. The Department of Work and Pensions responded to this letter in April 2021, refusing to engage on the matter.

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