

# 'My state pension is only £22 a week because of this flaw in Government rules'

Nearly 500,000 British retirees have been denied their full state pension, with many forced to work into their old age

[By Jessica Beard](#) 2 November 2021 • 6:00am

Campaigners have launched an attack on the Government for its “shameful and unfair” practice of freezing the state pension for those retired in Commonwealth countries, which has left some living on as little as £22 a week.

More than 492,000 British pensioners around the world have missed out on the full state pension, with the level they receive frozen from the date they retired or emigrated.

A campaign group [fighting for an end to the freeze](#) has today written to the Prime Minister, calling for an overhaul of the current system. A third of “frozen pensioners” have been forced to take on extra work in old age in order to supplement the lost income, a survey of 900 people by the International Consortium of British Pensioners has found.

Pensioners in Britain and certain countries, including all EU nations, receive annual increases to their state pension. However, those in countries such as Australia, Canada and South Africa have never received an increase. Half of those in these countries receive a state pension of £65 a week or less, just 36pc of the full state pension in Britain, which is £179,60 a week.

Beryl Ba, 89, who lives in Senegal, said her pension had been stuck at £22 a week. Ms Ba said she felt unfairly penalised despite having paid her National Insurance contributions before leaving Britain. "I would like to have a good reason as to why our pensions are frozen in Senegal," she said.

Nearly four in ten respondents said they had lost their independence because of their frozen pension and had to rely on family members for financial support.

John Duffy, of the ICBP, urged the Government to end the freeze on state pensions. He said: "Our government is callously pushing hundreds and thousands of British pensioners into poverty every year.

"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."

The campaign group argued that it should make no difference whether that pensioner lives in America or in Canada to receive the yearly pension increases.

"They have each paid into the system and are entitled to the full payments they deserve – anything less is unconscionable," Mr Duffy said.

## **'We can't keep up with the costs. It's frightening'**

Valerie Hepplestone, 78, who lives in South Africa with her husband Ian, said her pension was frozen at £43 a week and his at £66. However, their medical costs are £60 a week alone.

"It is frightening to think about the future as food, rates and taxes and fuel are going up all the time but our income stays the same. Inflation in South

Africa is very high, just this month electricity has gone up 13pc," she said.

Mrs Hepplestone said she did not realise that her state pension would stay at the same level indefinitely when she moved to South Africa. "We paid National Insurance contributions even after leaving the UK, thinking that our pension would be secure," she added.

Sir Roger Gale, a Conservative MP and chair of the all-party parliamentary group on frozen British pensions, said the policy was a "scandal and national shame".

He 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.

Meanwhile, 81-year-old Jackie, who lives in Australia, has been forced to continue working into her 80s because she receives £35 a week from the state pension.

The Briton, who did not wish for her surname to be published, has taken a job in healthcare to supplement her income. This money is needed to remodel her home so it remains suitable for her and her husband in their old age.

"If the pension was paid at the same rate as in Britain, I wouldn't have to work. I'd like to stop," she said.

More than 224,000 British pensioners live in Australia and receive an average £49.18 from the state pension.

In January this year, the Government said it had "no plans to change the policy" and increase the level of state pension paid overseas.

It would have cost £600m in the 2019-20 tax year to uprate these frozen pensions to current levels, an estimate published by the Government said in 2019.

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

Anyone moving to live in an EU country, or Switzerland, will receive a British state pension as they would if they had remained in Britain. The same policy also applies to a limited number of non-EU countries including America, Israel, Jamaica and Turkey.

Usually, the state pension rises every year by the higher of wage growth, inflation or 2.5pc. However this "triple lock" policy has been temporarily suspended.

**Did the Government's rules on state pension impact you? Share your experience in the comments section below**