

State pension frustration as woman, 78, lives on sum of £43 per week - 'frightening!'

A STATE PENSION cry for help has been issued by a prominent campaign group, where the plight of one woman on a frozen sum has been highlighted.

By [Rebekah Evans](#) 15:38, Mon, Nov 8, 2021 | UPDATED: 21:44, Mon, Nov 8, 2021

Veteran Vic Williams calls for end frozen state pensions in 2013

The [state pension](#) is usually annually uprated due to the triple lock mechanism. This sees the sum rise by 2.5 percent, inflation or average earnings. However, this is not an opportunity afforded to British individuals who choose to retire overseas in specific countries. While the sum is payable overseas, it is not increased unless there is a legal requirement to do so.

Related articles



[Hackers could make you an unwitting victim - how to protect your money](#)



[Cold Weather Payment scheme has started - how to check your sum](#)

READ MORE



The state pension only increases each year for those living in the European Economic Area, Gibraltar, Switzerland or countries with a social security agreement with the UK - although increases are not available in Canada or New Zealand.

- [Mortgage: Interest rates 'on the cusp of change' - Brits urged to act](#)

As a result of this policy, many of those who retired overseas have expressed their frustration about a lower state pension sum.

Certain individuals have argued it is putting a strain on their finances and ability to cope.

This is a situation which has been faced by 78-year-old Valerie Hepplestone who receives a state pension of just £43 per week.

READ MORE: [Top easy access savings accounts unpacked - Britons urged to act](#)



State pension upset as woman, 78, sees sum frozen (Image: Getty)

She lives in South Africa, with her husband Ian, but is concerned about the longevity of her finances.

Ms Hepplestone said: “My husband also has a frozen pension of £66 per week. He has Alzheimer’s, Parkinson’s and heart disease.

“Our medical aid contributions alone cost £60 per week.

“Luckily, we have a small retirement annuity which supplements the pension.”

DON'T MISS

[Free prescription warning as over 60s may have to meet £380 charge](#) [INSIGHT]

[Child Maintenance: Single parent secures £18,000 after decades](#) [ANALYSIS]

[Disaster for Britons as Bank of England holds interest rate at 0.1%](#) [UPDATE]

Trending

[50p coin 'sells for £21,000' with 10 million in circulation: what to check your wallet for](#)

[State pension update: Triple lock decision 'certain' to be overturned by Rishi Sunak](#)

[Half a million pensioners missing out on free TV licence](#)

Ms Hepplestone continued: “Inflation in South Africa is very high, just this month electricity has gone up 13 percent.

“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.

“We paid National Insurance contributions even after leaving the UK, thinking that our pension would be secure.

“We did not realise that it would be frozen.”

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 UK: What is State Pension? (Image: Getty)

Ms Hepplestone's case, alongside a number of others, was highlighted by the End Frozen Pensions Campaign.

The group estimates there are some 500,000 British pensioners residing across the globe who live on the so-called "frozen" state pension.

End Frozen Pensions recently wrote a letter to the Prime Minister Boris Johnson, in which the group outlined its aims and what

READ MORE

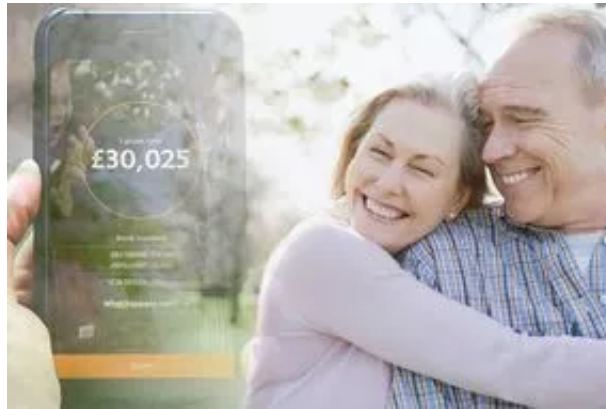


- [State pension frustration as woman, 61, calls for age to be lowered](#)

it hopes will be done about the matter.

The letter read: “As British citizens and workers, these men and women now suffer from an historic injustice successive UK Governments, including your own, have failed to address.

Related articles



[NS&I updates Premium Bonds prize checker for November 2021](#)



[DWP update as Britons' social media & bank accounts may be checked](#)

What is happening where you live? Find out by adding your postcode or [visit InYourArea](#)

“Trapped on frozen British state pensions, they are struggling to live with dignity and independence in old age and retirement. They are missing out on the pension payments they rightfully deserve.

“This unfair policy has continued for far too long and we urge you, in the

name of Global Britain, to treat all British pensioners with the respect and dignity they deserve.

"We paid our dues. It's time for Government to pay out."

Those who believe they could be impacted by moving overseas are encouraged to reach out to the International Pension Centre.

A DWP spokesperson told [Express.co.uk](https://www.express.co.uk): "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."