

# 'We should have the same!' Woman, 67, laments frozen state pension

A WOMAN has described a frozen pension policy which affected her mother for nearly 30 years, and is now impacting her.

By [Rebekah Evans](#) 17:07, Mon, Jul 25, 2022 | UPDATED: 21:42, Mon, Jul 25, 2022

## Pensioner discusses frozen pensions policy in 2021

Pensioners usually expect the state pension to be uprated every year, however, this is not a foregone conclusion. In fact, the state pension is only uprated in the following countries: The UK, European Economic Area (EEA), Switzerland, Gibraltar, countries with a social security agreement with the UK (but not Canada or New Zealand).

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For those living elsewhere, it means a “frozen” state pension where the sum is halted at the level it was when a person departed the UK or an eligible country.

One person affected in this way is Gretel Hunte, 67, who was born in Antigua - which used to be a British colony.

She first moved to the UK as a child, as part of the Windrush generation.

Her mother was already in the UK, but was able to send for her children in 1959 to join her.

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frozen state pension

'We should have the same!' Woman, 67, laments frozen state pension (Image: End Frozen Pensions•Getty)

As a result, Ms Hunte spent much of her life in the UK, and first began work at the age of 15.

She continued to work in the UK for over 25 years, until she decided to return to Antigua with her mother.

Ms Hunte is now receiving her pension from the UK, but the sum is affected.

She told the End Frozen Pensions campaign she did not know the fact her pension would be impacted as a result of the decision.

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She said: “I know it’s frozen now, but I didn’t know it would be frozen. Nobody told me that.”

However, Ms Hunte was not the only person to be affected.

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Her mother, who had also lived and worked in the UK for many years found out her pension was frozen when she received it at 60.

She died in 2021 at the age of 89, but at that point, her state pension had been frozen for a total of 29 years.

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Ms Hunte added: “We should have the same pension as everyone else.”

The End Frozen Pensions Campaign has described individuals such as Ms Hunte as “victims of geography”.

The group estimates some 520,000 people are impacted by the policy which effectively freezes state pensions for those living in certain countries overseas.

They also state over 90 percent of affected pensioners live in Commonwealth nations close to the UK.

Like Ms Hunte, some members of the Windrush generation decided to return to their islands of origin.

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The End Frozen Pensions Campaign added: "These people were invited to live and work in Britain at the call of the UK Government.

"They have now been punished for retiring to their country of birth."

The frozen pensions policy, however, is a longstanding one which goes back decades.

A DWP spokesperson previously told [Express.co.uk](#): "This year we will spend over £110 billion on the state pension and our priority is ensuring every pensioner receives all the financial support to which they are entitled.

"We understand that people move abroad for many reasons and we provide clear information about how this can impact on their finances.

"The Government's policy on the uprating of the UK state pension for recipients living overseas is a longstanding one of more than 70 years.

"We continue to uprate state pensions overseas where there is a legal requirement to do so."