

# British expats hit by state pension blunder

Retirees punished for not sending back 'proof of life' forms that they never received

[By Jessica Beard](#) 16 August 2022 • 12:15pm

Thousands of British expats have had their state pension suspended after a "serious administrative error" which saw letters lost in the post.

The Department for Work and Pensions has turned the taps off pensions paid to [British pensioners living in Canada](#) who were accused of failing to return "proof of life" forms the retirees claim they never received.

The pensions department then sent letters stating state pension payments had been cancelled and retirees had "no right of appeal against the decision".

It blamed the widespread error on Canadian postal delays, claiming the forms had been lost in the post. However, pensioners said they had received the letters informing them of the suspension just not the original form.

Ian Andexser, chairman of the Canadian Alliance of British Pensioners, said this had sparked "anguish" and stress among the 130,000 British retirees living in Canada. The campaign group has been inundated with calls from worried pensioners who have had their state pensions cut.

Mr Andexser said call centre workers at a government pensions helpline confirmed thousands of expats had been affected and that there had been a "serious administrative error".

Some have been forced to get by for months without their monthly stipend, after not receiving any payments since June. Pensioners who contacted Mr

Andexser said they had been pushed to the brink and were forced to go into arrears after being denied the money that they deserved after years of making [National Insurance contributions](#).

“The anger is palpable, real and justified,” he said. “This egregious error has left our members struggling to pay bills, unable to afford basic necessities and pushed into overdrafts. Many pensioners are unable to sleep or cope with the pressures of a global [cost of living crisis](#),” he added.

In a letter to the Government, Mr Andexser said that pensioners had “categorically not received the form”. The “life certificate”, called CF (N) 698, is a letter sent by the Department for Work and Pensions to check that the British expat is still eligible for the state pension.

[British pensioners in Canada have long been denied their state pension in full](#), with the level they receive frozen from the time they retired or emigrated.

Pensioners in Britain and certain countries, including the EU, receive annual increases under the [“triple lock”](#). Around the world more than 510,000 retirees are locked out of inflation and earnings-linked increases.

The Government has blamed the widespread error on postal delays, claiming that the forms had been lost in the post. However, pensioners said they had received letters informing them of the suspension but had yet to receive the “life certificate” forms.

A spokesman for the DWP said: “We understand the frustration of customers affected by Canadian postal delays. We’ve implemented measures to enable the clearing of life certificates by phone and encourage those impacted to contact our International Pension Centre. All payments will be backdated.”