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WW2 veteran stuck on just £72.50 a week state pension after moving to live near family

EXCLUSIVE INTERVIEW: A British World War II veteran living abroad has been forced to rely on her new country's Government for support due to getting only £72.50 a week from her UK state pension.



Ann Puckridge is one of the thousands affected by frozen state pensions (Image: PA/GETTY)

For older people residing in the UK, [state pension \(/latest/state-pension\)](#) payments are guaranteed to be increased every year thanks to the triple lock. However, pensioners who are living abroad in certain countries do not see their payments rise in line with inflation.

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These state pensioners living in other countries see their state pension payments “frozen”.

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Instead, affected expats experience their state pensions drop in real-term value year-on-year.

This is despite the fact that these Britons have paid their way and made National Insurance contributions to receive their full pension amount.

Organisations, such as the End Frozen Pensions campaign, are looking to address this inequality which is vulnerable to older people.

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How much is the state pension? (Image: EXPRESS.CO.UK)

Speaking to [Express.co.uk \(/finance/personalfinance\)](#), one woman shared her story of how she ended up with a state pension entitlement of only £72.50 - the same level as it was 22 years ago.

Anne Puckridge, 98, is a British pensioner who retired to Canada over two decades ago so that she could be closer to her family.

Earlier in her life she served in all of the armed forces in India during [World War II \(/latest/world-war-2\)](#), so is a war veteran.

She explained: “Although I had advised the DWP of my intention to move to Canada, it was only after my arrival in 2001 that I realised my pension was not being indexed.

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“Initially, I assumed there was some mistake and wrote (repeatedly) asking for an explanation.

“On June 17, 2012, I had this from the DWP, ‘I am sorry you have not received the leaflet you have requested for the past 11 years. To reduce costs the Department has ceased the printing of many leaflets.’”

The war veteran shared how “ashamed” she was of having to rely on the Canadian Government for support due to her frozen state pension payments.

Ms Puckridge added: “Naturally the steady erosion of the value of my pension over more than two decades has brought frustration and problems, including the depletion of my savings.

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Campaigners are calling for change (Image: PA)

“It is solely because of the assistance, both financial and medical, that Canada generously provides that keeps me from living at the poverty level.

“After 10 years in Canada in I became entitled to their Seniors’ Benefit which has kept me alive and well – but I feel utterly ashamed to have to accept help from Canadian taxpayers.”

The 98-year-old discussed what she wants addressed by the UK Government to remedy the situation for state pensioners.

She said: “Primarily I ask for an acknowledgement (and subsequent action) that the UK’s Frozen Pensions Policy is totally unjust.

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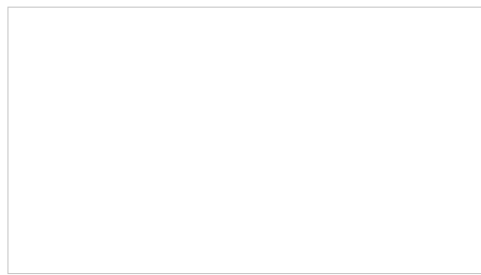
“In other circumstances, it would be deemed theft, denial of providing the entitlement for which full payment was accepted.

“We paid our National Insurance contributions for the entire decades of our working lives in the UK, and on exactly the same terms as all pensioners.

“All we are asking for is pension justice for what we fully earned and deserve. We do accept, however, that full retrospective payments are unrealistic because of the time involved. Therefore we ask that we be awarded at least the pension as it stands today.”

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A Government spokesperson said: "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 and we continue to uprate state pensions overseas where there is a legal requirement to do so."

**An earlier version of this article said Ms Puckridge's state pension entitlement was £72.50 a month. It is £72.50 a week. We are happy to correct the record.*

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[World War 2 \(/latest/world-war-2\)](/latest/world-war-2)

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