

# Half a million pensioners are estimated to miss out on an uprated UK state pension due to where they live.

[Jessica Sheldon](#)



A pensioner couple who paid thousands of pounds to fill gaps in their National Insurance record for a nearly full state pension have been left devastated to find out their UK state pension is frozen.

David and Elizabeth Currie, both 69, said they feel “forgotten” by the UK government. The couple are among an estimated 500,000 pensioners who don’t get the annual state pension increase because of the country they live in.

Despite having 33 qualifying years on her National Insurance record,

Elizabeth has got £143 a week since claiming her state pension at 66 in May 2020. David, who has 32 qualifying years, has got £140 a week since he could claim his sum at 65 and a half in March 2019. They estimate Elizabeth is missing out on about £1,500 a year and David is missing out on £2,000 a year.

The couple and their two children moved to Vancouver in Canada in 1988, when they were in their mid-30s, and claim the Department for Work and Pensions (DWP) never informed them that their state pension would be frozen.

*David and Elizabeth Currie are unable to get an annual state pension increase*

DAVID AND ELIZABETH CURRIE

Mr Currie told GB News: "It's awful. It is as if we're second-class citizens."

The couple and their two children moved to Vancouver in Canada in 1988 when they were in their mid-30s.

Mr Currie said: "When we left the UK, there were no indicators from the government to say, 'By the way, you're moving to a country where your pension is going to be frozen.'"

The couple says they only realised their state pension would be frozen when they connected with the Canadian Alliance of British Pensioners in their 40s, after paying thousands of pounds to boost their state pension.

They began to think about their retirement income around 10 years after emigrating in their mid-40s and contacted the UK government for a state pension assessment.

The pair were told how many qualifying years they had accrued while working in the UK, and how much state pension they would therefore be entitled to.

At that point, the Department for Work and Pensions (DWP) told them they could make voluntary National Insurance contributions for the years they'd missed, which would enable them to collect the full state pension.

Mr Currie had 15 years of qualifying years, meaning he would only get a fraction of the full amount when he reached state pension age.

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The couple decided to fill in the gaps in their National Insurance record by making voluntary contributions.

Mr Currie said: "At the time when we started back paying our pension, you needed to have 45 years to get a full pension."