

# British pensioners stuck in state pension 'postcode lottery' urge Government to 'end this injustice'

A number of British pensioners affected by the "frozen" state pension policy will visit the UK next week

[Jessica Sheldon](#)



Campaigners representing the [half a million pensioners who miss out on annual increases to the state pension](#) have slammed the "postcode lottery" which means their [state pension](#) loses real terms value.

Sheila Telford, Chair of the International Consortium of British Pensions, has

urged the UK Government to end the "injustice" of the current frozen pensions policy.

A group of British pensioners, who don't get annual state pension increases because of the country in which they live, will visit the UK next week, as they urge the Government to bring the policy to a close.

In a letter to the new Minister for Pensions, Paul Maynard MP, Ms Telford wrote: "This policy, which has been a political choice made by successive Governments has left some British pensioners living in financial hardship and denied the pension that they expected, paid for, and deserve."

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A recent survey conducted by the End Frozen Pensions campaign group found 82 per cent have been left feeling abandoned by the UK Government.

Some 38 per cent of respondents said they had been forced to work past state pension age to get by, and 40 per cent said they had had to cut back on heating or cooling their homes.

The research found 34 per cent have cut back on medication or medical treatment and 38 per cent have had to reduce spending on food and essential items.

World War Two veteran Anne Puckridge, 98, who served in all three armed forces, discovered her state pension would be frozen at just £72.50 a week after she moved to Canada to be close to her family in 2001.

If the [expected uprating takes place in April next year](#), her state pension will be 43 per cent of the pension she would get if she lived in a country where it

is uprated – such as the UK or the US.

Over the period of her retirement, the 98-year-old estimates she's missed out on £41,000 due to where she lives.

In her letter to the Pensions Minister, Ms Telford has slammed the policy as an "arbitrary postcode lottery".

She wrote: "As a result of a handful of historical reciprocal social security agreements, most recently with the EU, the UK's stance on supporting its retired citizens living overseas has become severely incoherent, turning the state pension for overseas pensioners into an illogical and purely arbitrary postcode lottery.

"Pensioners living in some countries, such as the US, Israel, Barbados, or any country in the EU, for example, receive a fully uprated pension, whilst others in Canada, Australia, India, or South Africa, amongst many other countries, see their pensions decrease in real value year on year.

"Many of the countries affected by this policy are ready and willing to work with the UK to end this suffering.

"Canada, for instance, where 126,000 frozen pensioners reside, has requested to negotiate a reciprocal social security agreement on multiple occasions in the last three years and most recently in April this year.

"Despite this, your predecessors have refused to enter discussions with Canada, despite it being a key ally."

*Anne Puckridge, then 93, delivered an End Frozen Pensions petition to Downing Street in 2018*

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The UK state pension only increases each year if a person lives in:

- The European Economic Area (EEA)
- Gibraltar
- Switzerland
- Countries that have a social security agreement with the UK (but people cannot get increases in Canada or New Zealand)

There are two social security arrangements in place between the UK and Canada but neither provides for uprating.

A Government spokesperson said: "Our priority is ensuring every pensioner receives 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."