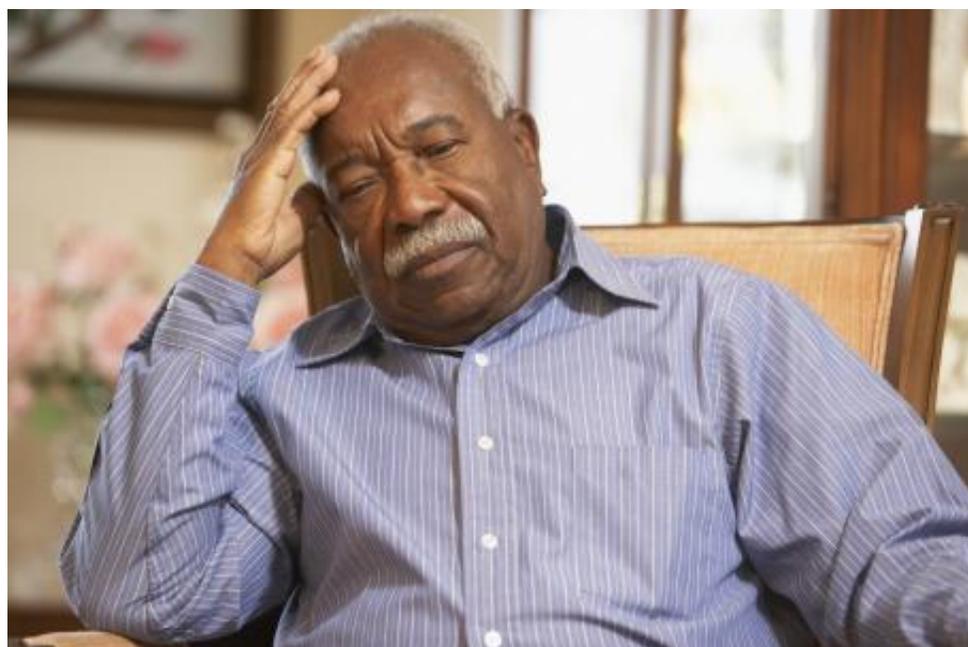


African and Caribbean pensioners being 'robbed'

At present, the pensions of British nationals who move to countries in Africa, South America and the Caribbean, are permanently frozen at the date they retired or when they first arrived in their new home country

Written by Elizabeth Pears

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'SHORTCHANGED': Some elderly people could miss out on their full pensions if they leave Britain

CAMPAIGNERS FIGHTING to end the unfair system that short-changes pensioners who retire to Africa and parts of the Caribbean are urging reform ahead of May's general election.

At present, the pensions of British nationals who move to countries in Africa, South America, the Caribbean or outside the EU, are permanently frozen at the date they retired or when they first arrived in their new home country.

In other words, a 90-year-old who migrated at age 65 gets just £43.60 per week, while a newly-retired pensioner receives £113.10.

However, countries such as Bermuda, Barbados and Jamaica have an agreement with the UK which allows their pensioners to receive the same annual increases as those based in Britain.

Citizens retiring to Ghana, Nigeria, Zimbabwe, the Bahamas, Trinidad and Tobago, St Lucia or Antigua, however, receive hundreds of pounds less.

It affects up to 550,000 British pensioners currently living overseas, primarily in Commonwealth countries

including Canada.

CHANGE

When the 2014 Pensions Act was passed, both the Government and the Labour opposition expressed no desire to change the current arrangements.

They argued that addressing the anomaly would be too costly and could open the door to backdated claims totalling millions.

Speaking in the House of Lords earlier this month, Liberal Democrat peer Baroness Floella Benjamin urged the Government to instead consider a 'partial uprating'.

This would mean pensions would rise in line with inflation going forward but would not be reinstated to the full amount.

Baroness Benjamin, whose parents emigrated to Britain from Trinidad, said: "It is unbelievable that British pensioners who have paid in their full contributions do not receive their full pension when they retire to many parts of the world including the Commonwealth.

"If 'full uprating' is thought to be too costly and a liability for back payment claims...then adopt the solution of 'partial uprating' of frozen pensions - only from the current level, as it involves neither of these barriers. It's affordable, cost effective and stops the gradual decline in pensions received year on year."

The proposal – introduced by the All Party Parliamentary Group on Frozen British Pensions – is gathering cross-party support.

Labour peer Baroness Scotland, a former Attorney General, said it was finally time "to address this unfairness".

It is a small step forward on an issue that has serious implications for black communities.

Voice editor George Ruddock said: "Now is the time that voters from Caribbean and African backgrounds should put this issue on the agenda at hustings across the country as candidates vie for your votes.

"Those in our community who choose to retire to warmer climates and have paid their contributions in full should not be penalised and essentially robbed under this ludicrous system."

Lord Freud, Parliamentary Under Secretary of State for Work and Pensions, said: "Full up-rating to today's levels would cost us more than half a billion pounds and while partial up-rating...would start off being much less than that, those costs would rise in the medium term to a similar level."

For more information on the fight to unfreeze pensions please visit the International Consortium of British Pensioners' website - PensionJustice.org

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