

# Lest we forget? We old soldiers whose pensions are frozen feel forgotten

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Brits like me who fought in the war and moved overseas are on the breadline because of a pensions policy that shames the UK

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Remembrance Sunday yesterday brought back memories of when I was just 17. War had broken out and I felt compelled to contribute to the British effort. Still living with my family in India, I was underage for recruitment, so I “advanced” my age by 18 months in order to join a branch of the Auxiliary Territorial Service in India. I was subsequently transferred to the Women’s Auxiliary Air Force and then the Women’s Royal Naval Service (the Wrens), so, effectively, I served in all three branches of the services. My final training was in Liverpool, after which I was deployed to the naval tactical unit in Bombay.

I remember flying from Bombay to RAF Lyneham in a Halifax bomber, a five-day journey in those days with no overnight flying or pressurised cabins, and sitting on a canvas deckchair in the bomb bay. How different air travel has become for me now.

After the war I returned to the UK and brought up my family, working in administrative jobs and ultimately as an information technology lecturer in Stroud where I lived at the time. I paid national insurance contributions throughout my working life. After reaching retirement age I continued to work part time until the age of 76, when I moved to Canada to be closer to my daughter and grandchildren. I did not realise when I moved that the state pension I receive from the British government would be frozen at the rate it was when I left the UK – and for the rest of my life. Certainly, while I was working and paying national insurance contributions, I fully believed that I was safeguarding my future financial security.

This pension-freezing penalty is also imposed on some 550,000 British pensioners living overseas. This means that the pension you obtain at state retirement age remains the same amount for the duration of your retirement. As a result, these pensioners become progressively worse off, some on the breadline, finding it increasingly difficult to afford essential items. It means that, for example, some pensioners with a full national insurance contribution history receive less than 25% of the pension that others with an identical contribution history living in another country, such as the neighbouring United States, receive.

While 120 countries worldwide are affected by this policy, the irony is that most of these frozen pensioners live in the British Commonwealth, the very countries that bravely stood shoulder to shoulder with Britain during the second world war.

The archaic policy of freezing pensions is wholly unjust, particularly when one considers that those most penalised are often the oldest of retirees, who served their country in wartime. These former colleagues of mine, now in their most vulnerable final years, are struggling financially in addition to bearing the stress resulting from the physical and mental scars of their war service.

Over the past 13 years I have written countless letters to ministers and MPs campaigning for the indexation of those pensions so unfairly frozen. I am among many who are deeply impacted financially because of the loss of this pension. It means that we have to carefully control our spending and can no longer afford the little “luxuries” in life, like a coffee out with friends, or a visit to the cinema. I feel ashamed that I am dependent on the assistance I accept from the Canadian government.

It would appear that the UK government does not share this shame, although it is happy to benefit from the savings we provide by not using the NHS and other senior benefits. This week, while the government pays respect to those of my comrades who lost their lives in the second world war and declares “lest we forget”, I would like to remind them that we who live with frozen pensions do indeed feel forgotten.

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