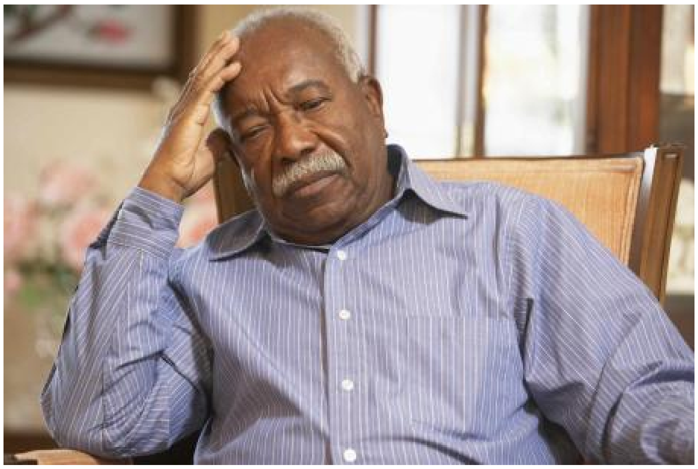
# Elderly Migrants Demand End To Pension Freeze

Campaigners continue fight for changes to policy that leaves African and Caribbean 'returnees' out of pocket

**Written by** Natricia Duncan
13/04/2014 02:00 PM



SHORTCHANGED: British pensioners in the Caribbean and Africa could be missing out on vital retirement funds

THE ALL Party Parliamentary Group (APPG) is calling for concerted action from Commonwealth heads of state to combat the UK's 'unfair' policy on pensions for those who retire abroad.

Currently, half of the 1.2 million UK pensioners who have moved abroad have had their pensions frozen, meaning their monthly payments have remained at the amount they received at state retirement age – with no annual increase in line with inflation.

In other words, a 90-year-old who migrated at pension age gets just £43.60 per week, while a newly-retired pensioner is entitled to £113.10 under the current policy.

Statistics suggest 95 per cent of those with frozen pensions live in Commonwealth countries.

This policy, however, does not affect those who move to EU countries, the USA, Israel, Mauritius and the Philippines, as they have been exempted and will continue to get the increases which are applied to UK-based pensioners.

It also does not affect those who migrate to Barbados, Bermuda and Jamaica in the Caribbean because of a special arrangement.

The International Consortium of British Pensioners (ICBP), who is leading the campaign for change, has branded the policy "absurd".

**MIGRATED**

The group has rejected the Government's argument that it is unable to pay inflation rate pensions to those who have migrated, pointing out that the treasury actually makes savings of £3,800 per year for every pensioner who leaves Britain, as they do not access services like the NHS.

Dave Morris from ICBP said: "It's absurd that Britain is the only OEDC country (out of 34) that doesn't uprate their pensions. Because we don't live here the government thinks nobody cares about the issue. More than half a million people are affected and they all have friends and family here in the UK."

**ACTIVIST: Ellen Lebethe**

Pensioner Ellen Lebethe, 76, who is originally from South Africa, said the current system is “simply unfair”.  She is urging the high commissions of affected countries to join the campaign against the policy.

She said: “It is wrong that people who have left their countries in their youth and have spent their lives making valuable contributions to this country, having paid their taxes and their national insurance and contributed to pension schemes, are not able to retire back home without being penalised.”

Lebethe added: “Why should some qualify and some don’t? It’s ridiculous that I am from South Africa and if I want to return to my country to be with my family I will have my pensions frozen, whereas my neighbour who is from Jamaica will see hers rise, the same as if she were living here.”

The fight, she stressed, should not be left to just the Australian and Canadian governments. She said: “All the high commissions representing those who are affected should join the campaign.”

Worthing West MP Sir Peter Bottomley, who is part of the APPG on frozen pensions, urged the Commonwealth heads of government to meet to discuss the issue.

He said: “We need to change the situation from wrong to right. It’s not a matter of how, it’s a matter of when. The wrongness and injustice increases, and the issue needs to be put on the agenda of the Commonwealth Secretariat.”
But the secretariat has declined to comment, declaring that they “do not comment on policy-making in individual Commonwealth countries.”

A Department for Works and Pension spokesperson said: “The UK State Pension is payable worldwide but is only uprated abroad where we have a legal requirement or reciprocal agreement. This has always been the case and people who are considering emigrating abroad should always consider the impact the move could have on their future state pension entitlement.”

**Posted on:** 13/04/2014 02:00 PM

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**Jane Davies** ·
Campbell River, British Columbia

Why are the DWP still telling lies? In answer to freedom of information requests they have had to admit that NO reciprocal agreements are needed to pay their own citizens their pensions. This is blatant discrimination and in trying to defend the indefensible the DWP and ministers of this government are now out of excuses. There is plenty of money to pay what is owed and these pensioners have the same rights as those expats who do get their annual increases. ALL have paid into the NI scheme ALL are entitled to the same pension rights. Shame on Cameron, Webb and IDS.

Like · Reply · 10 · 13 April 2014 08:17

**Brian Grant** ·
Owner at Self-employed

Did national service paid all contributions pension

Did national service paid.all contributions pension frozen since 2004 retired in south africa

Like · Reply · 6 · 13 April 2014 09:27

**Norma Maloney** ·
Camphill Senior Secondary

The British Government has cheated the pensioners of the Commonwealth and other countries that this affects from what is rightfully theirs for far to long and it is time that an enquiry into this farce is taken. The MP's and the Lords and Ladies of the British Government must right this wrong. What is our royal family doing to sort this mess out? Sweet all, Waken up and smell the roses, your subjects are suffering, it is time for you to do something. Do not sign the new pension bill.

Like · Reply · 8 · 13 April 2014 10:22

**Elaine G Kellaway** ·
Owner at Ajijic Suites Hotel

Thank you, Natricia Duncan & The Voice for disseminating more on the British government's calumny! I'm currently retired in Mexico, where the cost of living is just about manageable on a low income & the climates's arthritis friendly. I'm saving the British taxpayer thousands by being here, yet am penalized! I hope with more exposure, the govt will be forced to put things right!

Like · Reply · 11 · 13 April 2014 11:58

**Christine Harben**

When is this injustice going to be put right.
If you paid your contributions how can anyone think its fair

Like · Reply · 7 · 13 April 2014 13:28

**Sheila Telford**

This issue is an important one for the Voice to highlight. It is completely wrong that a pension should be frozen in Trinidad and not in Jamaica, frozen in Australia and not in the Philippines, frozen in Canada but not in the United States. All pensioners paid into the compulsory NI scheme in good faith and in the same way. No private pension provider would be able to dictate where one might retire in this way

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**George Morley** ·
The Judd School

Yes, Elaine G Kellaway, you are saving the UK government about £3,700 every year and the government should be encouraging people to emigrate. They say that they have a problem with housing which a pensioner leaving would supply but they cannot see the logic or the discrimination of retaining the freezing by including clause 20 in the new Pensions Bill and doing nothing about the regulation that is currently in place which is immoral, unjust and illegal in any language. But they are mere politicians who are supposed to be looking after the interests of the British citizens wherever they are in the world and all they come up with are lame excuses and lies. Did you know that they can find £55 million every day to hand over to the EU but say that to pay us the indexing is too expensive ! Just eleven days payments to us would do it. They are obviously looking to get an EU non job when they get kicked out I guess like Blair and Kinnock.

Like · Reply · 9 · 13 April 2014 16:08

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**James Nelson** ·
Faculty of Actuaries

DWP say that people should consider the impact that moving abroad will have on their pensions. But who tells them about frozen pensions? The public are simply not aware, and nobody in the department tells them, unless they know to ask. It is part of the "fine print".

Like · Reply · 6 · 13 April 2014 16:16

> 
>
> **Joseph Nelson** ·
> University of Manchester
>
> can't think of very much "fine" about that sort of print.
>
> Like · Reply · 24 April 2014 15:45

**clida2000**

Around 3 years ago the Pension Minister Mr Webb, in replying to a letter from my MP, on my behalf, actually admitted that Reciprocal Agreements, (RA) were not required to uprate frozen pensions (FP). “It can be done by domestic legislation”,( i.e “The Pension Act”,) The Pension Bill 2013/14 is proceeding through both houses of parliament. Never did the Minister actually state that to the committees or in the Lords. Neither committees asked questions on that in spite of the witness statements submitted by CABP, BPiA, ICBP and PPiI and individuals, quoting that RAs were not necessary. Before go... See more

Like · Reply · 4 · 13 April 2014 19:44

> 
>
> **Brian Corrigan** ·
> West Park High School, St Helens
>
> I asked a Financial Services Company if they could give me their interpretation of George Osborne's budget statement that he intended to review tax allowances for expats. Here is the reply:
>
> The statement made by the Chancellor, in his budget speech, did not quantify the meaning of those with strong economic ties to the UK. I have spoken to a number of tax experts on this matter and they are split in their opinions. Around half say that British nationals will always be considered as those with strong economic ties, whilst the other half quite strongly believe that this is just the beginning of the removal of all personal allowances from anyone who is not resident in the UK.
>
> Like · Reply · 1 · 14 April 2014 00:40
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> 
>
> **Brian Corrigan** ·
> West Park High School, St Helens
>
> Some time ago someone in Cameron's circle made the statement "Do they vote" when referring to frozen pensioners. Osborne, if he decides to play around with expat pensioners tax allowances, could ,very quickly, find the answer, and it wont be in his favour.
>
> Like · Reply · 2 · 14 April 2014 00:54

**Brian Corrigan** ·
West Park High School, St Helens

If all 560,000 pensioners received their uprated pension of 110 pounds per week/ 5720 pounds/year,costing in the region of 570,000,000 pounds, and Osborn did away with the tax allowance of ( This year ) 10,000 pounds,meaning all pensioners would pay 20% tax on their new found wealth.His new income would be 5720 x 20% x 560,000 = 640,640,000 pounds per annum. He would actually be making money out of this move.

Like · Reply · 14 April 2014 00:58

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**Brian Corrigan** ·
West Park High School, St Helens

The DWP tells us we should consider the impact any move could have on our future pension entitlement. Why do we need to make these considerations when we have made compulsory contributions to a pension fund. If we had a choice and had been informed about the British Governments policy before they stated deducting contributions then perhaps things would be different.But this wasn't the case. We had no choice and were never informed. The recent budget has opened the door to choice where pensioners money is concerned and retirees are now able to decide for themselves how their private pension ... See more

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**Barrie Macmillan** ·
London School of Economics and Social Science

I left London 45years ago to sort out a mess for my company in their Melbourne office and emigrated for 10 pounds. I have no paperwork which says I would not get an uprated pension if I stayed here, which I did. I only get about 30 pounds a week but I would like it uprated.

Like · Reply · 4 · 13 April 2014 22:28

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**Kezzy Kez** ·
London, United Kingdom

So this is just happening to black african carribean yehh??? No it happens to the irish scottish and all other nationalitys

Like · Reply · 2 · 14 April 2014 00:58

**Andy Robertson-Fox**

It affects anybody who has qualified for or will qualify in future for the UK State Retirement Pension and who retires in a country that is not in the EEA or one of a select but random group of countries covered by a totally unnecessary agreement - eg Macedonia or Israel or the USA. The nationality of the individual is not relevant although the majority are British.

Like · Reply · 4 · 14 April 2014 04:41

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**Brian Corrigan** ·
West Park High School, St Helens

He said: “We need to change the situation from wrong to right. It’s not a matter of how, it’s a matter of when.

The wrongness and injustice increases, and the issue needs to be put on the agenda of the Commonwealth Secretariat."
But the secretariat has declined to comment, declaring that they "do not comment on policy-making in individual Commonwealth countries."
SO WHAT DO THEY COMMENT ON? What a waste of space these people are.They are supposed to be fighting discrimination.

Like · Reply · 2 · 14 April 2014 08:35

**Brian Corrigan** ·
West Park High School, St Helens

TORONTO — Canada is suspending its $10-million contribution to the Commonwealth Secretariat over the alleged human rights abuses in Sri Lanka, which currently chairs the 53-nation alliance, Foreign Minister John Baird said Monday.

Mr. Baird said Ottawa could no longer justify funding "an organization that turns a blind eye to human rights abuses, anti-democratic behavior and religious intolerance in its member states." The money will be directed elsewhere, he said.

Like · Reply · 16 April 2014 07:57 · Edited

**Jeff Chipps**

After working in a foreign country (UK) for X number of years, and contributing to that country's state pension scheme - I can't imagine how it must feel to retire to the country of your birth, only to find out that you've been cheated and robbed by the people you trusted.
There is NO justification for the discrimination of freezing someones pension because of where they live.
As Jane Davies said the UK can afford it, and as PM David Cameron said, "We are a wealthy country."
And as every pensioner that leaves the UK saves the Treasury a bunch, just what's stopping them from unfreezing all f... See more

Like · Reply · 4 · 14 April 2014 19:05

**Brian Corrigan** ·
West Park High School, St Helens

This is the millionaire who, along with his treasury pals, has the greatest influence in making sure frozen pensioners do not get uprating to their pensions.Must be great not to have worry where your next meal is coming from.
http://www.theguardian.com/.../taxpayers-paid-george...

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