

# Floella Benjamin: frozen state pension system a double blow for minorities

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Many ethnic minorities have taken lower paid jobs. Now they are being hampered from retiring abroad, writes **Floella Benjamin**

I was 10 when I moved from Trinidad with my three brothers and two sisters to join my parents in London. They had settled in Britain two years before and felt the time was right for the rest of the family to join them. Initially it was difficult to adapt and as a family, like many others arriving at that time, we faced our challenges. But I overcame adversity and grew into London life, and have since enjoyed living and working in the UK so much that I can hardly imagine living anywhere else.

But what would happen if someone like me wanted to return to Trinidad for their retirement?

The answer, by a quirk of history, is that they would [lose entitlement to their state pension rights](#). Rights which someone who had paid UK tax and national insurance all their life might understandably expect.

Rather than the uplifts granted to UK-based pensioners, their pension would be frozen at the level reached at the point of exit, for ever more.

And it's not just British Trinidadians who would suffer this fate. Many of those who came to England from the likes of Pakistan, India, Bangladesh, Sri Lanka or Nigeria would all be hit with a frozen pension if they chose to return to their country of origin.

Interestingly, this oddity also applies to any British citizen, regardless of ethnicity, hoping to retire to [Canada](#), [Australia](#) or South Africa. The biggest irony of all is that these are all countries we are said to support as part of the Commonwealth.

The real anomaly is that the situation is not consistent. So British expats in Jamaica, Barbados, the US, anywhere in Europe or a seemingly random list of other countries continue to receive their state pension with guaranteed annual increases, as any pensioner living in the UK does.

I find it astonishing that any British pensioner, whatever their background, who has lived, worked and paid UK tax their whole lives, is cut off by the present system if they make the choice to retire overseas.

There are thousands of men and women, many born in the UK, who have told me that due to this anomaly they may be forced to live apart from their family when they retire. They can't fathom why, after paying into the pension pot all their working life, they end up being treated so unjustly. Many worked tirelessly to rebuild this country after the second world war and I, like many others, just cannot see the fairness in denying their right to a comfortable retirement just because they decide they would prefer to live elsewhere.

The sums we're talking about are substantial. [Research from the Runnymede Trust](#) found that ethnic minority UK citizens retiring to countries outside of Europe could lose up to £24,000 over 20 years – a significant figure, and one which makes a colossal difference to people, particularly when their health starts to decline.

In other words, this is a situation that dictates where people in less fortunate financial situations than me can feasibly retire to, dealing a double blow for many ethnic minorities who historically have had to take less highly paid jobs during their working lives.

This injustice has been causing misery for years, and successive governments have failed to do something about it. This is not an acceptable situation, and now is the time to level the playing field.

Clearly, taking steps to unfreeze all pensions would have a cost: £580m, according to the government's own figures. On the face of it, this is, of course no small change, but in context it is just 0.7% of the current pensions budget. This is a very attainable sum for people who have, after all, contributed in anticipation of this right.

But let's not forget the cost to the NHS of looking after so many people who would otherwise have retired overseas. There is now research that suggests this would be enough to more than offset the extra cost in pension payments.

This is an issue of fairness and common sense, and one for which the International Consortium of British Pensioners has been campaigning for many years. I can only hope that soon, all British citizens will be able to enjoy equal state pension rights and enjoy their later years as they deserve to, wherever they choose to spend them.

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