

Issue 35 Spring 2021

Vale Jim Tilley OAM



Jim Tilley the tireless campaigner for UK pensioners in Australia, and the founder of BPiA, has left a powerful legacy.

Incensed at the UK Government's arbitrary and unjust frozen pension policy which sees the pensions paid to Australian residents frozen, Jim established British Pensions in Australia Inc. (BPiA) in 2003.

From small beginnings, BPiA now boasts over 3,600 members. Its membership consists of migrants from the UK and Australians who worked in the UK and returned to Australia.

Over the years, Jim has helped guide many Australians through the labyrinth of British bureaucracy. Thanks to Jim, there are many grateful Australian pensioners today living a less poverty-stricken old age.

Jim was instrumental in driving the test case against the UK Government in 2010. While a majority verdict in favour of the government was delivered on appeal at the European Court of Human Rights, this setback did not deter him. He continued his fight for fair play for UK pensioners in Australia.

Jim was born in West London on 5th June 1938. A graduate of Latymer Upper School he then read geography at the University of Wales in Aberystwyth followed by

time serving in the Royal Navy as part of his National Service. He then qualified as a member of the Chartered Institute of Management Accountants. After working some years in the UK, he was recruited by BHP subsidiary John Lysaght & Co. and moved to Sydney in 1971. Lysaghts made finished sheet steel product from the raw steel produced at the adjacent BHP works in Port Kembla including Colorbond.

One of Jim's roles was Chief Cost Accountant at Lysaghts. He was the architect of its elaborate cost algorithms which allowed for precision of up to 10 decimal places of a cent. Jim's reputation at Lysaghts and subsequently BHP was second to none. Whenever his name was mentioned, it garnered respect.

Jim was a long-time carer for his wife Maggie who suffered from bipolar disorder. He was an active advocate for home carers. Maggie passed away in February 2021.

Jim and Maggie had two sons, one of whom predeceased him.

Patrick Edwards, President of BPiA says "We are all saddened by Jim's passing. He has been a champion of the rights of Australians for many years. His enthusiasm for our cause has been an inspiration to all of us and we will continue the campaign that he initiated because we know, thanks

to Jim, this is a fight for justice. We have morality on our side. The UK government have only monetary considerations on theirs".

Obituaries for Jim have appeared in the online edition of the **Sydney Morning Herald** in Australia and in the **Daily Telegraph** in the UK.

**Jim was awarded an Order of Australia medal in the Queen's Birthday honours on 14<sup>th</sup> June 2021.**

**This was both well deserved and in light of his subsequent passing, a timely reward for dedication to the cause of ending frozen pensions.**

## President's Message



Jim Tilley's funeral on 9<sup>th</sup> August was made even sadder by the lockdown rules, which limit attendance at such events. I sent members with email addresses a link that enabled them to watch the service online. Technology is useful in current circumstances, but it is not a replacement for people being able to pay their respects in person.

Jim's son and daughter-in-law, Alan and Chantal, are grateful for the many condolence messages sent to them. They have asked me to tell you how much they appreciate the generosity of BPiA members who sent donations. Alan and Chantal said "that was what Jim would have wanted".

One of the consequences of Covid-19 is that many countries have incurred massive debts to prevent the pandemic turning into an economic as well as a medical crisis. In the UK, debt as a percentage of GDP was 98.8% at the end of July 2021. The last time it was this high was in 1961 when the UK was still paying down debt incurred in the Second World War.

Some say this means we won't see our pensions unfrozen whilst the UK is overburdened by debt.

But I say we cannot give up. There will never be a right time to end the frozen pensions policy if the barrier is economic conditions in the UK.

Our campaign is not, and has never been a question of pounds, shillings and pence. We seek to end an arbitrary, irrational and unjust treatment of people based solely on their address. Our members paid the same contributions as everyone else and all we ask is to receive the same benefit as everyone else.

We continue the fight undaunted.

## David Rumball Resigns

David Rumball who was the longest serving member of our committee has resigned.

David believes it is time for a younger person to join the committee.

I thank David on your behalf for his many years of service to our cause.

We will not be losing David altogether because he has agreed to remain available as a volunteer, so we can continue to benefit from his experience.

## New Committee Members



*Wendy Harman*

Wendy Harman joined the committee on 9th June 2021.

Born in London, Wendy started her career in Nursing before ultimately choosing a different career path in HR, working in a number of different sectors, progressing from Personnel Officer to HO Personnel Manager for a national organisation.

In the last 10 years of her career, Wendy switched to Consultancy, and worked with a firm of Management Consultants as an HR Specialist.

Upon retirement, Wendy and her Australian husband came to Australia in 2003, an emotional homecoming to WA after many years for her husband, and a "wish

we had done it years ago" for Wendy.



*Roger Tuffley*

Roger Tuffley joined the committee on 9th June 2021.

Roger emigrated as a teenager with his parents from the Brighton area to Western Australia, working in accounting, burglar alarms and throwing fleeces in a shearing shed.

He then served in the Royal Australian Air Force in telecommunications and in various accounting and Department of Defence computer systems development roles.

Roger became a computer systems audit manager for the Australian Audit Office and the Office of the Auditor General for Western Australia. He inaugurated and ran a community music organisation and led a professional organisation.

He and wife Shirley look forward to again visiting children and grandchildren during interstate holidays.



*Jonathan Hobbs*

Jonathan Hobbs joined the committee on 8th September 2021.

Jonathan was born in London and grew up in south-east England. He studied arboriculture in Guildford, Surrey and then set up an arboriculture contracting business that provided services in the south of England, Ireland, France and Israel.

He emigrated to Perth in 2000. He spent a couple of years living and working in each of the southern and eastern states before moving to Queensland to help Brisbane City Council develop and introduce their vegetation protection laws.

Jonathan now has his own arboriculture consultancy company. He served as president of the Queensland Arboricultural Association, Chair of the Veteran Tree Group of Australia, Tree Assessor for the QCAT, Advocacy Committee member of the National Trust Australia (Qld) and Expert Witness for the Planning & Environment Court Queensland.

Jonathan became aware of the plight of UK pensioners living in Australia and the discriminatory way that the UK Government refuses to provide index-linked pensions to thousands of UK pensioners and so offered to assist the BPiA in their campaign for justice.

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## Corroboree in Canberra



We had intended to hold an event outside the British High Commission in Canberra on Friday, 1st October 2021.

That date is important because it has been designated by the United Nations as the International Day of the Aged Person.

Unfortunately, it has become a victim of Covid-19 and we have had to cancel the event.

The aim was to generate publicity for our cause. It would be unrealistic to believe that holding a gathering outside the High Commission would by itself directly induce a change in heart by the British Government. But the publicity should generate more members to our campaign.

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## APPG on Frozen Pensions Holds its AGM



*Sir Roger Gale*

There are over 700 All-Party Parliamentary Groups in the UK Parliament. These groups allow members of the Parliament of all political parties to get together to discuss matters of common interest and to lobby government to ensure their subject matter receives proper attention and, if necessary, to initiate or sponsor appropriate legislation.

Membership of APPGs consist of members of the House of Lords and members of the House of Commons.

130 of the APPGs relate to countries. For example, one APPG has Australia and New Zealand as its subject matter. Its expressed purpose is “*To encourage political interest in Australia and New Zealand; to meet with ANZAC politicians who are visiting the UK; to meet with the High Commissioners of Australia and New Zealand; and to discuss Australian, New Zealand and UK Politics*”.

Over 600 APPGs relate to subjects.

The one of most interest to us is the APPG on Frozen British Pensions. Its expressed purpose is “*To bring together parliamentary supporters of the case to unfreeze British state pensions overseas and to campaign for reform.*”.

The APPG on Frozen Pensions is chaired by The Rt. Hon. Sir Roger Gale.

The Vice Chairs of the APPG are Carol Monaghan (SNP), Lord

German (Liberal Democrat), Lord Foulkes of Cumnock (Labour) and Lord Randall of Uxbridge (Conservative).

Tendo, our agent in London, provides the secretariat for the APPG. BPiA and our sister organisation in Canada, CABP, fund Tendo through our membership of the International Consortium of British Pensioners (ICBP).

The APPG on Frozen Pensions has a website at:

<http://frozenbritishpensions.org/>.

Tendo maintain the website on behalf of ICBP.

The APPG on Frozen British Pensions held its Annual General Meeting on 19th May 2021.

In addition to the APPG officers, Wendy Chamberlain MP (Liberal Democrat) and representatives of Margaret Ferrier MP (Independent), Marion Fellows MP (SNP), Andrew Rosindell MP (Conservative) attended, as did two Canadian MPs, Paul Manly and Matt Jeneroux.

Kyle Naish represented the Australian High Commission.

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## Voting in UK General Elections



The Election Bill is working its way through the UK Parliament. The Bill proposes to scrap the current 15 year limit on overseas electors' right to vote in UK Parliamentary elections and will enfranchise all British citizens overseas who were previously registered or resident in the UK.

The Bill also delivers improvements and consequential

amendments to the registration process for overseas electors, including the processes by which applicants have their identity and connection to a UK address verified.

The registration period for overseas electors will be extended from one year to up to three years and electors will be able to reapply or refresh their absent vote arrangements (as appropriate) at the same time as renewing their registration.

These changes will facilitate participation by making it easier for overseas electors to remain on the register with an absent vote arrangement in place.

We will let members have more information when it becomes available.

## Meeting between Windrush Generation and British MPs



In celebration of Windrush Day on 22nd June, our representative in London, Tendo, organised a virtual meeting between members of the APPG on Frozen Pensions and representatives of the Windrush Generation living in Antigua.



*Monica Philips*

Monica Philips described how she has been unfairly impacted by the

frozen pensions policy, having moved to the UK and worked for over 30 years including at the Ministry of Defence.

She described never being told that her pension had been frozen nor why her pension had been frozen when she discovered her payments had stopped increasing.

She noted that her sister still lives in the UK and receives full payments, however she returned home to Antigua to care for her sick mother.



*Rev. Maxwell Hughes*

Rev. Maxwell Hughes described moving to the UK as part of the Windrush Generation and then working as a railway signalman in Birmingham and Manchester.

He was also a religious Minister and worked in Leicester. He noted that he had a pastoral call to return to the Caribbean and worked in Belize and Jamaica.

When working in Jamaica, Rev. Maxwell received his full state pension.

He was encouraged by the UK Government to top-up his pension payments with a voluntary payment of £3,000 to ensure he had made the maximum contributions while living in Jamaica.

However, when Rev. Maxwell left Jamaica aged 70 to return to his country of birth, Antigua, his pension was frozen.

He has now missed out on 13 years' worth of pension increases and finds surviving difficult as the cost of living has risen in this time.

He was not told by anyone at the DWP that his pension would be frozen.

Pensioners living in Jamaica and in Barbados receive annual increases, but not those living in Antigua.

Sir Rodney Williams, Governor General of Antigua and Barbuda, told the APPG of his concerns about the frozen pensions policy, noting that it is important to have financial security in old-age.

Sir Rodney agreed to provide a letter of support to the Antiguan Ministry of Foreign Affairs encouraging them to press for a reciprocal social security agreement with the UK.

Sir Rodney has raised this issue with the West Indies Committee, of which he is a trustee. He intends to continue to pursue the issue at this forum.

Lord Randall noted that the campaign should aim to get as many foreign Governments to oppose the frozen pensions policy as possible. He said that more must be done to speak up for British citizens in Overseas Territories as they do not always have a voice.

He suggested raising the frozen pensions issue for the Queen's Platinum Jubilee.

Sir Peter Bottomley suggested taking the issue to the Commonwealth Parliamentary Association (CPA) led by Andrew Rosindell MP.

Sir Roger Gale offered to attempt to have the issue of frozen pensions added to the agenda of the CPA AGM. Matt Jeneroux, Canadian MP has tried to do this from the Canadian side.

Peter Dowd raised the issue of War Widows pensions at the meeting. He said there is a precedent in that the Government reversed the similar frozen pensions policy for war widows.

## Latest Developments In Westminster



*Johnny Mercer*

Johnny Mercer, Minister for Veterans Affairs resigned in April.

According to the BBC, Boris Johnson's office said he had accepted Mr. Mercer's resignation, but Mr. Mercer said in a tweet that he had been "*relieved of my responsibilities in government*".

Before he became a Minister, Mr Mercer had been a supporter of our cause and we are hopeful that he will re-join our campaign.

Several MPs have asked questions in Parliament regarding frozen pensions, particularly after the British Government refused to discuss the issue with the Canadian Government. There was nothing new in the replies they received.

Lord Jones of Cheltenham spoke at the debate on the pensions gender gap on 13th July. In looking at the various types of unfairness with women's pensions, he questioned whether the greatest unfairness of all was the plight of retired women living in countries where their UK state pensions are frozen.

In reply, Baroness Scott of Bybrook said "*this issue had come up before. We are looking at it, but we have no plans to change anything at this time*".

Tendo met the Canadian Deputy High Commissioner and Stephanie Beck, Political Officer, in August. They reported the meeting as being "positive" and Tendo will follow up with the intent of organising a

roundtable discussion with the High Commissioners of the countries where pensions are frozen.

We continue to receive positive media coverage in the Daily Express and Sunday Express.

## FOI Request Seeks To Verify The Australian Government Is Doing Its Job



*Senator Marise Payne*

BPiA lodged a Freedom of Information Request on 26<sup>th</sup> July 2021 to ask how often Australian Government officials have raised the issue of frozen pensions with their UK counterparts in the past two years. The Department of Foreign Affairs and Trade has until 14<sup>th</sup> October to supply the requested information.

A common response when complaining to Australian ministers about Australia's lack of pressure on the UK Government to end the frozen pensions policy is that the Australian government is sympathetic to our cause but ending the policy is purely a matter for the UK Government to decide.

Then the standard response goes on to say "*I can assure you the Australian Government will continue to raise the matter with our British counterparts on behalf of UK pensioners in Australia*"<sup>1</sup>.

Our FOI request follows the maxim "trust but verify". Once we receive

the information we have requested, we will post the response on the BPiA website.

## How Much Is The UK's Frozen Pension Policy Costing Australian Taxpayers?



*Senator Eric Abetz*

Senator Eric Abetz wrote to Senator Anne Ruston (Minister for Families and Social Services) on 14th July 2021 to ask this very question.

So far, he hasn't received a reply. Perhaps the answer is too embarrassing.

## STOP PRESS

Deb Schulte, Minister for Seniors in the Canadian Government has written to Dr Thérèse Coffey, Secretary of State for Work and Pensions asking the UK to reconsider its refusal to discuss a reciprocal social security agreement.

We have written to Senator Richard Colbeck (copied to Clare O'Neill MP) asking why the Australian Government is silent on this issue.

<sup>1</sup> Source: Letter from The Hon Ben Morton MP to the BPiA President dated 13<sup>th</sup> May 2021.

## World Pension Summit 2021



Louwman Museum in The Hague, The Netherlands

The UK Government is sponsoring this year's World Pension Summit. It will be held from 12<sup>th</sup> to 14<sup>th</sup> October 2021 in the Hague.

One of the featured speakers is Senator Jane Hume (Minister for Superannuation). BPiA has written to her asking her to consider the UK frozen pension policy in her speech.

We have also asked her to raise the issue of frozen pensions with Guy Opperman (Parliamentary Under-Secretary of State for Pensions and Financial Inclusion) who will also be presenting at the Summit.

We are aware that as a busy Government Minister, Senator Hume may have forgotten what she wrote in her letter of 23<sup>rd</sup> March 2021 to the BPiA President. She said *"While the UK Government's response to date suggests there is no prospect of change in the foreseeable future, the Government will continue to raise this issue."* We have sent her a copy of her letter as a reminder.

## Life Certificates



It is common practice for pension fund administrators to send pensioners a form once a year to confirm that the pensioner is still alive.

The Pension Service does this on a selective basis. Not everyone will receive what they call a "Life Certificate" every year but if you

do receive one, it is critical that you respond to it straight away. Failure to do this could result in your pension being stopped because it will be assumed you are no longer alive.

It is important that, if you change address, you keep the Pension Service informed. Without an up-to-date address, the Pension Service may send a Life Certificate to your old address and if it is not forwarded to you, you may find your pension stopped.

## What Is An Enduring Power Of Attorney?



You make a range of decisions and choices on how you spend and invest your money on an almost daily basis, the types and decisions you make are unique to your individual circumstances and take into consideration your income and assets.

If an accident or illness prevents you from being able to make these decisions or attend to the payment of bills and expenses, you probably want to have some level of control over how these transactions are carried out on your behalf.

If you are unable to do the transactions yourself, many institutions such as banks, insurance, telephone and power companies, will want to see written authority for the person you ask to make transactions on your behalf.

Making an enduring power of attorney while you have full capacity enables you to give someone this legal authority.

The person you appoint as your attorney will then be able to make decisions on your behalf if you are unable to do so yourself due to illness or loss of capacity.

BPiA often receives requests for help where a pensioner is no longer able to deal with their own affairs and it is necessary to discuss their pension or the pension payment arrangements with the UK Department of Work and Pensions. In the absence of a power of attorney in favour of the person looking after the pensioners affairs, we are unable to help.

While it is possible to appoint a professional such as solicitor or a body corporate such as a trustee company as your attorney, this may incur a fee. Neither BPiA nor its officers are able to act as an attorney.

Often, couples appoint each other as their attorney or they appoint an adult son or daughter. If you decide to appoint a trusted friend or relative, it is extremely important that you consider this very carefully and obtain their acceptance before going ahead.

If appropriate, consult family members before making your decision.

Each state in Australia has its own laws regarding enduring powers of attorney. This may affect an existing enduring power of attorney if you move from one state to another.

A useful starting point if you are considering making an enduring power of attorney is to check with the website of the relevant government department in your state or territory.

There is no legal requirement for an enduring power of attorney to be drawn up by a solicitor and if you choose this route, it will incur a fee.

There are two types of powers of attorney, a general power of attorney and an enduring power of attorney. The key distinction between the two is a general Power of Attorney becomes invalid when you lose the mental capacity to make your own decisions, whereas an enduring power of attorney will continue to have effect even if you lose capacity to manage your own affairs. Both types of power of attorney become invalid upon your death, at which point the executor named in your will takes over the

responsibility for administering your estate.

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## The Truth About New State Pension



The New State Pension was introduced for those reaching state pension age after 5<sup>th</sup> April 2016. Ostensibly the New State Pension is paid at a higher rate than the Basic State Pension paid to those reaching state pension age before 6<sup>th</sup> April 2016.

For instance, for those lucky people who receive a pension that is uprated annually, the Basic State Pension for 2021/22 is £137.60 and the New State Pension for 2021/22 is £179.60.

The difference, however, is not that great once you understand how your pension is calculated.

If your employer, whilst you worked in the UK, sponsored an approved workplace pension scheme, you will have been “contracted out” if you participated in that scheme.

People who reached state pension age before 6<sup>th</sup> April 2016 receive the Basic State Pension **PLUS** any Additional State Pension they will have earned during their working life. Additional State Pension means the results of a variety of supplementary schemes run by successive governments, such as graduated pension, SERPS and Second State Pension. Details are available in the BPiA Fact Sheet 4.

People who reached state pension age after 5<sup>th</sup> April 2016 receive the New State Pension **LESS** a deduction for any time that they were contracted out.

A member who has not yet reached state pension age has reported that the Pension Service has advised him to make more than the minimum number of voluntary

contributions to maximise his pension entitlement.

It appears the Pension Service will exclude periods when you were contracted out when determining your pension entitlement if there are sufficient contribution years when you were not contracted out.

This may not work for all would-be pensioners, but it is something to consider when weighing up whether or not to make voluntary contributions.

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## FAKE NEWS: Class 2 National Insurance Contributions To Be Abolished

Some unscrupulous people are putting about a story that Class 2 National Insurance Contributions are to be abolished.

There was a proposal to do this in the 2016 Autumn Statement, but the proposal proved to be so unpopular that the UK Government got cold feet, initially delayed its implementation and finally on 7<sup>th</sup> September 2018 dropped the proposal.

That hasn't stopped the story being perpetuated. The moral is that you shouldn't always believe what you read on social media. If you want to know the facts, check with BPiA.

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## REAL NEWS: The Triple Lock To Be Scrapped.

The triple lock promise made in the Conservative manifesto says that the state pension will increase each year in line with whichever is the highest out of the rising cost of living according to the Consumer Prices Index (CPI) measure of inflation, the increase in average wages or 2.5%.

Thérèse Coffey, Secretary of State for Work & Pensions announced on 7<sup>th</sup> September 2021 that the government is suspending the triple lock on pensions for one year from April 2022.

A surge in wages would have qualified pensioners for a 8% rise in pensions if the uprating was based on earnings, Ms Coffey said.

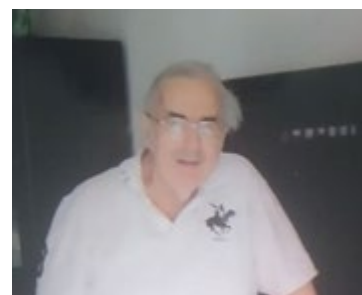
But Ms Coffey said this will be put on hold next April due to wage anomalies during the coronavirus pandemic.

She added that the move is “fair and reasonable”.

What isn't “fair and reasonable” is the fact that over half a million pensioners will not receive **any** uprating this year or next because their pensions have been frozen.

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## Living In Thailand On A Frozen Pension



*Andy Robertson-Fox*

*You might think that given the name of BPiA, our membership consists solely of people living in Australia. This is not so. We have a few members living in China, Indonesia, New Zealand and Thailand. These are all countries where British State Pensions are frozen.*

*Andy Robertson-Fox is a BPiA member living in Thailand and has written telling us about his experience living in Thailand on a frozen pension.*

Although I reached state pension age in July 2009, I moved to Thailand when I retired in 2004.

My starting British State Pension was £169.05 a week, comprised £95.25 basic pension, £16.75 additional pension and £57.05 wife's allowance but nothing for our nine-year old son.

Fast forward twelve years and the basic pension is still £95.25, the additional pension is still £16.75 but the wife's allowance, now

grandly termed Adult Dependents Increase, is nil. Apparently the DWP believe my wife required food up to April 4th 2020 but from the 5th she didn't; another illogical and irrational DWP decision. The response from Secretary of State Dr Thérèse Coffey was that my wife might be eligible for some benefit or allowance if she lived in the UK or that we should ask the Thai government for help served only to irritate more.

Clearly, one cannot ignore the loss of the Adult Dependents Increase but it is not a result of pension freezing. However, disregarding that, if my pension was not frozen, I would be receiving £161.90 a week (made up of £137.60 basic state pension plus £24.30 additional pension per week; a total of £161.90). Without doubt, the shortfall of just under £50 a week must have some impact on our lives.

Although these are not directly linked to the pension, throw in the fact that the Thai baht against the pound has depreciated by 18% and the cost of living has increased by 23% over the same twelve-year period, our quality of life cannot but be adversely affected by suffering from having our pension frozen.

It is, however, difficult to pinpoint specific things one used to do or things we used to buy but can't any longer because of the impact of the policy.

Plans to make regular return visits to the UK have long since been abandoned. It is much more a case of looking at the smaller purchases with "need" rather than "would like" being the determining factor. Eggs were 35 baht for 10 in 2009 but now are 53 baht, Pepsi Cola once 12 baht now 15, cigarettes (although none of us smoke) up from 60 baht to 135 baht and coffee intake reduced to two cups rather than five a day as the cost increased from around 45 baht to 60 baht per cup. Even a bowl of noodles from the roadside vendor is nearer 50 baht, up from 30 baht.

It does pay to shop around, and it is possible one could survive on the State Pension but what sort of life

would that be? Should retirement be merely a case of survival?

I think not but as Colin Roth, also retired and living in Thailand says, it would be a struggle to manage on the UK pension alone. He, like me, is thankful for his civil service pension.

Indeed, with the full New State Pension totalling £9,339 per year, without an additional source of income, it would not be possible for a single person, and difficult even for someone with a Thai spouse, to satisfy the Thailand Immigration financial requirement for a one year visa and its subsequent annual extensions.

I should point out that this stark picture would have been worse had my wife, son and I remained in Thailand for the whole twelve years from 2009. We were fortunate to spend five years in Turkey where my pension was unfrozen.

On our return to Thailand in 2019 my pension was again frozen, but I retained the increases paid in Turkey.

Even so, because of the loss of my wife's allowance my State Retirement Pension, at £160.79 per week, is still lower than my very first payment over twelve years ago and the impact of the frozen pensions policy is just as real.

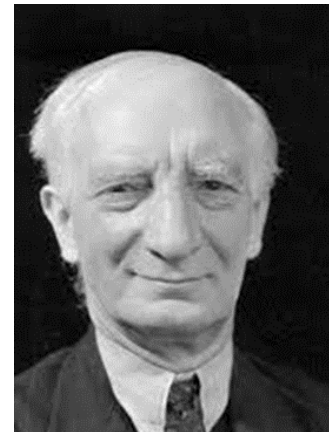
*If you'd like to submit a story about your experience of living on a frozen pension for inclusion in Fair Play, please get in touch.*

The Pension Service has told us they are struggling to cope with pension claims due to staff shortages and the effect of Covid-19.

Current processing times are between 16 to 20 weeks.

This is about twice as long as it used to take to process a claim.

## THE BEVERIDGE REPORT



*William Beveridge*

In the middle of the Second World War, in 1941, the National Government in the UK commissioned William Beveridge to undertake a survey of Britain's social services and to make recommendations. His report titled "Social Insurance And Allied Services" was delivered in November 1942 and provided the blueprint for social policy in post-war Britain. It is the basis for the current UK welfare state.

### Guiding Principles

The Social Insurance and Allied Services report ("the Report") was based on three guiding principles:

- Whilst the proposals should use the experience gathered in the past, they should not be constrained by established sectional interests
- That social insurance should be treated as only one part of a comprehensive policy of social progress. Beveridge's vision was to attack the five "giants": want, disease, ignorance, squalor and idleness.
- Social security should not stifle incentive, opportunity and responsibility and should leave room for voluntary action by the individual to provide for himself and his family.

### Is The Report Outdated?

Some of the concepts of the day as reflected in the English in the Report may appear to today's



reader out-dated. It makes the basic assumption that a man worked and a woman looked after the home. In places it appears racist in that it considers the “British Race” as having similarities that holds it apart from others.

### Recommendations

Beveridge proposed 23 changes.

The summary that follows concentrates on the “provision for old age” in the Report, as it is this that is of most interest to BPiA members. References to paragraphs are references to paragraphs in the Report.

### The New Zealand Model

The proposals for provision for old age in the Report are explicitly modelled after the New Zealand scheme (paragraph 16).

The New Zealand 1938 Social Security Act established a universal old age pension (called “Superannuation”) to be paid from general taxation.

The New Zealand scheme presupposed that it would take 28 years to build up a fund sufficient to pay Superannuation. A means-tested old-age pension was introduced as a transitional arrangement. This was also paid from general taxation.

The Report envisaged a 20-year transition arrangement in the UK. During this period, the pensions of people who did not have a minimum contributions history of ten years would have their pensions reduced if they had other income over certain limits.

### Married Women

The issue of married women was addressed by the payment of a Category B pension based on her husband’s National Insurance Contributions.

A lower rate of National Insurance Contribution (“the married woman’s stamp”) would be available for women who worked and planned to rely on their husband’s contributions for their pension entitlement.

### The Plan

The Report was, so Beveridge says, a plan of insurance: “of giving in return for contributions benefits up to subsistence levels” (paragraph 10).

It calls this plan “social insurance”. One of tenets of social insurance is a uniformity of benefit rates and conditions (paragraph 44).

It is BPiA’s contention that the freezing of pensions paid to Australian residents no longer provides a subsistence level of pension to many in Australia and that the UK government has in this respect broken its bargain.

### Uniformity

Beveridge recommended that administration of social insurance should be centralised in a Ministry of Social Security, saying it provided “**uniformity of benefit rates and conditions**” (paragraph 44).

He does not reject differences where they are justified and “in the interest of the consumer” (paragraph 45).

### Working Past Retirement Age

The report recommends that the provision for old age should take the form of a retirement pension. The recipient must have reached state pension age, have made the required number of contributions and have retired from full-time work.

As an incentive for people to work past state pension age, the rate of pension is increased for those who defer their claim for pension (paragraphs 133 and 244). The proposed increase was a fixed sum not directly related to interest rates or the level of contributions paid whilst the person continued to work.

In practice, the amount of the increase has had to be adjusted from time to time because of this lack of connection.

### Pension Rates

The rate of retirement pension is addressed in paragraph 239: “any Plan of Social Security worthy of its name must ensure that every

citizen can claim as of right when he is past work an income adequate to maintain him”.

### Emigration

One of the key assumptions set out in paragraph 39 is that once the war is over people will want to move from country to country “to find the best use for their powers”.

The report urges the UK government to enter into reciprocal agreements with “the Dominions, the Colonies and other countries of the world” to facilitate transfer from one country to another.

### Public Response

In a sample poll taken in the fortnight after the Report's publication, the British Institute of Public Opinion found that 95% of the public had heard of the Report and that there was “great interest in it”, but there was criticism that old age pensions were not high enough.

### The Flaws

With the benefit of hindsight, we can see some flaws in Beveridge’s recommendations. The rate of pension was seen as a flat rate solution to poverty.

He did not foresee the rise in earnings and living standards that occurred in the 1950s and 1960s. This relative prosperity changed people’s expectations of what was necessary for a comfortable retirement. What was needed was an old age pension that was related to a person’s earnings so that the replacement rate was closer to expectations.

Also, the social insurance model Beveridge envisaged leaves the taxpayer bearing inflation risk. This became an issue in the 1970s and the 1980s when there was unprecedented inflation.

## The National Insurance Act 1946



*Clement Attlee*

The Labour Government had the task of implementing the recommendations in the Beveridge Report.

Budgetary constraints made it politically difficult to implement the social insurance model proposed by Beveridge.

The National Insurance Act 1946 (“the 1946 Act”) legislated a “pay-as-you-go” scheme. This broke the link between an individual’s contributions and the benefits to which they were entitled.

In effect, National Insurance Contributions became tax under a different name. The result was a system that was neither a social insurance scheme nor a poverty elimination scheme.

As regards pensions payable to people who emigrated from the UK, prior to the 1946 Act pensions were paid to residents of the Empire at the same rate as to residents in the UK.

In 1946, the annual increase was not paid to pensioners living outside the UK because of the expected substantial increase in the rate of pension payable under the 1946 Act.

The 1946 Act disqualified non-residents of the UK and prisoners in the UK from receiving Old Age Pension but included provision for regulations to remove the disqualification.

When the Bill was discussed at Committee stage, there was discussion of the disqualification for prisoners but there was no

discussion of the disqualification for non-residents.

The regulations provided for old age pensions to be paid to people living in the Empire for the first 12 months of their absence from the UK.

The government subsequently introduced a regulation allowing pensions to be paid to people who had emigrated from the UK but annual upratings, of which there were three between July 1948 and July 1955, were not paid to people living outside the UK.

Pensions were payable to residents of the Republic of Ireland under a special arrangement but were **not updated** until 1966.

Reciprocal social security agreements were entered into with France, Italy, Switzerland, the Netherlands and Luxembourg between 1948 and 1955. These agreements provided for upratings to be paid. These reciprocal social security agreements were superseded by rules relating to social security benefits when the UK became a member of the EEC (as the EU was then known) in 1973.

Reciprocal social security agreements were entered into with Australia (1953), New Zealand (1956) and Canada (1959).

These agreements did not provide for upratings to be paid. There is no record of uprating of pensions being discussed during negotiation of the agreements.

### Julian Leeser Honours Jim Tilley

Julian Leeser, MP for Berowra has honoured Jim Tilley by telling the House of Representatives of his passing and commending Jim’s work on behalf of British Pensioners in Australia.

Julian has long been a supporter of our campaign.

## Changes To British State Pension Over The Years



The compromises made in the 1946 Act necessitated a series of fixes in attempts to correct the flaws inherent in the system.

The more significant fixes are shown on the chart of the following page.

The chart excludes changes to state retirement age and the equalisation of retirement ages between men and women.

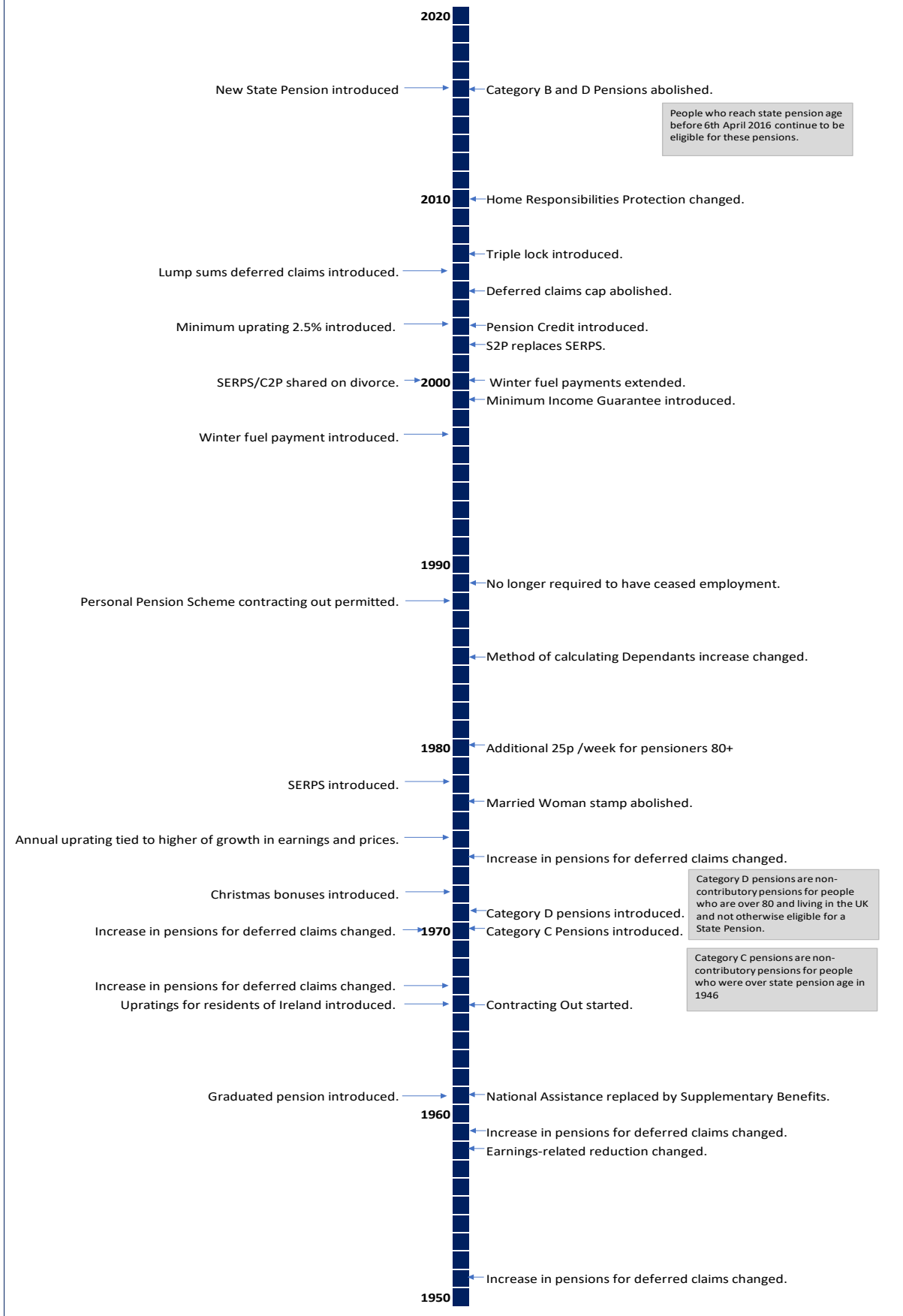
These changes are a response to increased longevity and changes in social attitudes to gender equality.

The issues of increased longevity and the changed societal attitude to the role of women are issues faced by all social insurance schemes around the world and similar changes have been made by other countries even where they have proper social insurance schemes.

The campaign for our pensions to be unfrozen must be seen in the context of this constant tinkering to the rules relating to British State Pensions over the years.

What we are asking for is not an unprecedented unique change but just one more fix to a flawed system.

## History of Changes to UK State Pensions



## UNDERSTANDING STROKE



By Stroke Foundation Clinical Council  
Member Dr Timothy Ang MBBS,  
FRACP, CCINR

Chances are you or someone you know has been impacted by stroke. One in four people globally will experience a stroke and there is one stroke every 19 minutes in Australia.

### What Is A Stroke?

A stroke happens when a blood clot blocks the oxygen supply to the brain or when a blood vessel in the brain bursts. The brain controls all we do – the way we move, think and feel. Every stroke is different depending on what part of the brain the stroke occurs and how severe it is.

After a stroke, people can experience weakness on one side of the body, difficulties swallowing food or drink, personality and behaviour changes, problems with speech and understanding, vision loss, fatigue, depression, anxiety and sensory issues.

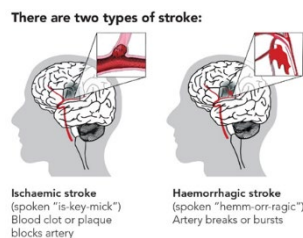
The impact of stroke is also felt by loved ones, many of whom take on a carer role with little time to prepare for the future.

While stroke can cause death or ongoing disability, thanks to medical advancements in recent decades many patients are able to make a good recovery if they are treated quickly.

The truth is, stroke can happen to any of us at any age – even babies in utero can have strokes, however our stroke risk does increase as we get older. Ageing is the most significant non-modifiable risk factor for stroke. In 2018, 71 percent of people who had a stroke were aged 65 and over. The

prevalence was highest for those aged 85 or older.

### Two Types of Stroke



Stroke is always a time-critical medical emergency. There are two types of stroke: ischaemic (caused by a blood clot) and haemorrhagic (caused by a burst blood vessel).

When a stroke occurs, the brain is deprived of oxygen and important nutrients. Without oxygen, brain cells immediately start to die at a rate of around 1.9 million a minute. This is why it is vital for stroke to be diagnosed and treated early.

A transient ischaemic attack (TIA) presents in the same way as a stroke, but the signs may only be present for a few minutes. This is not something to be ignored. After a TIA your risk of a stroke is higher. A TIA is a warning that you may have a stroke and it is an opportunity to prevent this from happening.

Four in 10 survivors of stroke will go on to experience recurrent stroke within a decade.

### Are you at risk?

Stroke strikes in an instant and can change lives forever. Men tend to have strokes at a younger age. Between the ages of 65 and 84, the percentage of men having strokes is greater than the percentage of women having strokes.

There are a number of risk factors we can't control. These include:

- Age (the incidence of stroke doubles for each decade after 55 years of age).
- Gender.
- Family history.

But the good news is, many risk factors can be managed. These include:

- High blood pressure.
- High cholesterol.

- Atrial fibrillation (irregular heartbeat).
- Smoking.
- Obesity
- Diabetes
- Stress

### Can stroke be prevented?

Most strokes can be prevented. The best place to start to reduce your stroke risk is to have regular health checks with your local doctor.

He or she will check your blood pressure. High blood pressure is the greatest modifiable risk factor for stroke, yet it has no immediate symptoms. Over time, it puts extra stress on blood vessel walls. This can cause them to narrow or break down, increasing the risk of stroke. High blood pressure can be managed through medication and adopting a healthy, active lifestyle.

Stroke risk can also be reduced by lowering cholesterol, avoiding sugary drinks, cutting salt intake, exercising regularly, only drinking alcohol in moderation and not smoking.

The added advantage of taking these steps is reducing your risk of other chronic conditions including heart disease and diabetes.

### Recognising a stroke, F.A.S.T.

Stroke is always a medical emergency.

Stroke Foundation encourages the community to learn and share the F.A.S.T. signs of stroke message. If you suspect a stroke, ask these questions:

- **Face** – Check their face. Has their mouth drooped?
- **Arms** – Can they lift both arms?
- **Speech** – Is their speech slurred? Do they understand you?
- **Time** – time is critical. If you see any of these signs call triple zero (000) straight away.

There are some other signs of stroke.

For more information visit the stroke foundation website <https://strokefoundation.org.au/>.

## Rehabilitation

Recovery from stroke is a long journey that continues well beyond the moment a patient leaves hospital.

Stroke Foundation has a number of services available to help make that journey easier for survivors of stroke and their families.

### My Stroke Journey

My Stroke Journey is a booklet containing everything survivors and carers need to know about stroke to help the transition from hospital to home and onto recovery.

### StrokeLine (1800 STROKE)

StrokeLine is staffed by health professionals who provide information and advice on stroke prevention, treatment and recovery.

### EnableMe

EnableMe is a website dedicated to helping survivors of stroke with their recovery by connecting them to an online community and providing expert information, videos, podcasts and other resources.

### Stroke Foundation

Stroke Foundation's mission is to prevent stroke, save lives and enhance recovery. If you would like to donate to support our programs and help survivors of stroke and their families thrive visit <https://strokefoundation.org.au/>

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## A PLEA FROM OUR VOLUNTEERS AND OUR TREASURER



BPiA is staffed by unpaid volunteers and funded by you, our wonderful members. We receive no

funding from any government nor from any corporate sponsor.

You can help our volunteers by ensuring that when you renew your membership, you do so in one of the following ways:

### The Best Way

Our preferred method for renewing your membership is by Mastercard or Visa.

For members receiving their renewal notice by email, you can do this by clicking on the secure link in your renewal notice. This will take you to a secure page where you can adjust your invoice to include a donation if you wish and then enter your name, contact details and credit card details.

When you use this method, you will receive a payment acknowledgement from our membership system as well as an email receipt from our payment gateway, eWay. Your membership record is updated automatically, and the payment is transferred to the BPiA bank account the following day.

This saves work for our dedicated volunteers and makes life easier for our Treasurer.

Any donations made outside of the renewal cycle may be made online using the "Donate" button on our website [www.bpia.org.au](http://www.bpia.org.au).

It is important that you use the exact same name as your membership so that the donation can be linked to your membership record.

### Bank Transfer

We recognise that some members still prefer to pay by bank transfer and details of the BPiA bank account are included in every renewal notice.

If you pay by this method, you must ensure that the transaction description shows your surname, membership number and invoice number and nothing else.

Some people include additional information such as "membership renewal" or "includes donation". The information that is sent to us by the bank is often truncated and, if you include additional information,

the bank may remove the key information to accommodate your message.

Many members have similar names so without the membership number or invoice number, our volunteers don't know who to allocate the payment to or they may allocate it to the wrong person.

From time to time, we receive money from members that doesn't include sufficient information to enable us to process the identify the payer. It then takes our volunteers a lot of time and detective-work to identify the payer.

### Payment By Cheque

You can still pay your fees by sending a cheque.

Please write on the back of the cheque your surname, membership number and invoice number.

Our membership officer, Geoff Dunsford empties the post office box in Gordon once a week. If the timing is not right, there may be a delay in processing your payment and updating your membership. This is particularly the case at present because the pandemic is affecting the ability of Australia Post to deliver mail.

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## Communications



We send a monthly newsletter to members with email addresses.

This lets members know what we are achieving whilst the news is still topical.

Please let us know if you have an email address and are not receiving a copy of our newsletters.

If you don't have an email address but you have a son or daughter, a friend or a grandchild with an email address, maybe we can send it to them to pass onto you? If so, please let us know their email address.



## British Pensions In Australia Inc.

ABN 42 186 383 389

### NOTICE OF ANNUAL GENERAL MEETING

The Annual General Meeting of British Pensions in Australia Inc. for the year ended 30 June 2021 will be held at 4.00 pm (AEST) on Wednesday 10th November 2021

With the current uncertainty and restrictions surrounding the COVID situation the Committee has decided to hold a virtual meeting using Zoom

### AGENDA

1. Minutes of previous AGM
2. Business arising from minutes
3. President's Report
4. Treasurer's Report
5. Approval of Financial Statements for the year ended 30<sup>th</sup> June 2021
6. Election of Officers
7. Any other business

The Annual Report which includes the Financial Statements is available on the BPiA [website\\*](#).

### How to Join the meeting

You can join the meeting using you PC, laptop, ipad or tablet or mobile phone, click on this [LINK\\*](#) no earlier than 3:45pm on Wednesday 10<sup>th</sup> November 2021 to participate. The meeting will start at 4:00 pm AEST.

Meeting ID: **850 8292 7430**      Passcode: **305293**

Or you can join the meeting by telephone by dialling the number for your location:

02 8015 6011 New South Wales

08 7150 1149 South Australia

03 7018 2005 Victoria & Tasmania

08 6119 3900 Western Australia

07 3185 3730 Queensland

*\* If you are reading the printed version of Fair Play, the links will not work. You will need to refer to our website for the links.*

### Call for Nominations

All positions on the Committee will become vacant. Retiring officers may nominate for re-election. The positions under the constitution are the President, the Vice President, the Treasurer and the Secretary and at least three Ordinary Members. The committee must consist of 7 members.

In accordance with the constitution, nominations for office-bearers or ordinary committee members: (a) must be made in writing, signed by 2 members of the association and accompanied by the written consent of the candidate, and (b) must be delivered to the Chairman at least 7 days before the date of the AGM.

A suitable form is included to facilitate nomination. Scanned forms may be emailed to [membership@bpia.org.au](mailto:membership@bpia.org.au) or originals posted to BPiA, PO Box 438 Gordon NSW 2072.

All members, both associate and financial, are entitled to attend but only financial members (i.e. those who have paid their current renewal annual subscriptions) are eligible to vote. Under article 35 of our constitution proxy voting is not permitted.



## British Pensions In Australia Inc.

ABN 42 186 383 389

### NOMINATION FORM for COMMITTEE MEMBER of BPiA for 2021

I insert your name
<b>OF</b> insert your address
<b>BEING A MEMBER OF BRITISH PENSIONS IN AUSTRALIA INC. NOMINATE</b>
<b>NAME</b> insert the name of the person you wish to nominate
<b>ADDRESS</b> insert the address of the nominee
<b>AS A CANDIDATE FOR THE POSITION OF</b> insert title or leave blank
<b>SIGNATURE &amp; DATE</b>

I insert your name
<b>OF</b> insert your address
<b>BEING A MEMBER OF BRITISH PENSIONS IN AUSTRALIA INC. NOMINATE</b>
<b>NAME</b> insert the name of the person you wish to nominate
<b>ADDRESS</b> insert the address of the nominee
<b>AS A CANDIDATE FOR THE POSITION OF</b> insert title or leave blank
<b>SIGNATURE &amp; DATE</b>

<b>ACCEPTANCE</b>
I insert your name
<b>OF</b> insert your address
<b>BEING A MEMBER OF BRITISH PENSIONS IN AUSTRALIA INC. ACCEPT MY NOMINATION AS A COMMITTEE MEMBER</b>
<b>SIGNATURE &amp; DATE</b>

Scanned forms may be emailed to [membership@bpia.org.au](mailto:membership@bpia.org.au) or originals posted to BPiA, PO Box 438 Gordon NSW 2072.

## Contacting The Pension Service or HM Revenue & Customs

The Pensions Service deals with claims for State Pension and payment of State Pension. Their telephone number is 0011 44 191 218 7777

HM Revenue & Customs deal with National Insurance Contributions including Voluntary Contributions. Their telephone number is 0011 44 191 203 7010.

Check our Fact Sheets for more information.

## What is a Frozen Pension?

- There are about eleven million people receiving a British State Pension
- About 1.1 million live outside the UK
- 650,000 overseas pensioners receive the same rate of pension as those living in the UK
- 500,000 overseas pensioners have their pension frozen
- Each April, the rate of pension is adjusted to allow for inflation
- But pensioners who live in Australia do not receive this annual adjustment. Their pensions are frozen. Their pension withers with its buying power diminished as its value is eaten away by inflation.

**The annual adjustment is not an increase – it is an adjustment to maintain its value. If your pension is not adjusted, the government is stealing part of your pension.**

## How Can We Help?

Every day, BPiA receives telephone calls or emails from members and the general public wanting help with:

- Eligibility for British State Pension
- Making voluntary contributions
- Claiming British State Pension
- Telling the Pension Service about a change in address or a change in bank account
- Not receiving a reply to a letter or claim sent to the Pension Service
- Telling the Pension Service a loved one has passed away

**We are happy to help members with these and other matters. WE DON'T CHARGE MEMBERS FOR DOING THIS. If you'd like help and are not yet a member, you can join at our website.**

We are often asked for help transferring a workplace pension or a private pension from the UK to Australia. We have no expertise in doing this. If you are a financial planner who can help, please contact us as we will be happy to come to an arrangement for referring members to you.


## About British Pensions in Australia

Fair Play is published twice a year by British Pensions in Australia Inc ABN 42 186 383 389.

BPiA is a not-for-profit organisation dedicated to obtaining pension equality for British pensioners in Australia. It is funded solely by member subscriptions and donations. It does not receive funding from any government agency or corporate sponsor.

BPiA membership consists of a mixture of migrants from the UK and Australians who have worked in the UK and have returned to Australia. Membership includes members who already receive a British State Pension and those planning to receive a pension when they reach State Retirement Age.

Our website is [www.bpia.org.au](http://www.bpia.org.au).

 You can follow us on Facebook.

The BPiA telephone number is **1300 308 353**. The mailing address is **P O Box 438, Gordon, NSW 2072**.