

State pension: Boris Johnson urged to take action to end 'frozen pensions' for expats

STATE PENSION payments are important for millions of people, but those who live overseas in certain countries may miss out on increases - leading to a fresh call for Government action.

By [Rebekah Evans](#) PUBLISHED: 07:27, Sat, May 22, 2021 | UPDATED: 14:13, Sat, May 22, 2021

Veteran Vic Williams calls for end frozen state pensions in 2013

[State Pension](#) pension payments increase each year under a system known as the Triple Lock, which ensures pensioners receive an increase each year by the highest of the following: 2.5 percent, inflation, or average earnings growth. The policy is intended to safeguard the future of the state pension and ensure all eligible older people receive a payout. But there are certain rules for expats which may mean they miss out on the increases if they retire abroad to specific countries.

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The Government explains: "You can claim state pension abroad if you've paid enough UK National Insurance contributions to qualify.

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However, the issue arises for some due to the rule that the state pension will only increase each year for those who live in specific countries.

These are:

- **The European Economic Area (EEA)**

- **Gibraltar**
- **Switzerland**
- **Countries which have a social security agreement with the UK (but not in Canada or New Zealand)**

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State pension: Boris Johnson urged to take action to end 'frozen pensions' for expats (Image: Getty)

Individuals will not get yearly increases if they live outside of these countries.

However, a pension will go up to the current rate if a person decides to return to live in the UK.

For those who choose to retire abroad to countries not outlined by the Government as permitted for increases, a dilemma is faced.

This action means these pensioners will effectively have their sum "frozen" -

that is to say, it will not increase in line with the UK when they leave to live abroad.

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This policy has come under much scrutiny, with many describing it as unjust or unfair.

The All-Party Parliamentary Group on Frozen British Pensions draws together MPs from across the House to discuss the matter.

Recently, the chair of the group, Sir Roger Gale, urged the Prime Minister Boris Johnson to take action to rectify the matter.

Responding to the discussion on the Queen's Speech, Sir Roger said: "The Prime Minister referred to his concern about pensions and for pensions - I am delighted to hear that.



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State Pension UK: What is State Pension? (Image: EXPRESS)

"I hope that concern will extend to unfreezing the frozen pensions of so many again expat United Kingdom citizens around the world.

"In some cases, because these individuals' pensions were frozen when they left the United Kingdom, they are now living in semi-poverty."

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Indeed, the International Consortium of British Pensioners is also drawing attention to the matter.

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It asserts hundreds of thousands of Britons are being "discriminated against" simply due to the country they choose to retire in.

A number of people have expressed their dismay at experiencing a frozen pension when retiring overseas, via social media.

One person wrote: "The British Government is completely blind to the benefits "unfreezing would bring."

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While another said: "We don't ask for charity, but do wish to have our full state pension entitlement having paid our contributions over the years.

"To deny us, is an affront to our employers also and their contributions are abused by ending workers in retirement."

Earlier, in March 2021, Baroness Stedman-Scott, DWP minister commented on the matter of the frozen state pension, particularly as it pertains to those living in Canada.

The minister said the Government received a request from Canada in November 2020 to conclude a reciprocal agreement which would include indexation of pensions.

It was stated the Government would be responding to Canada "shortly".

She added: "The UK Government has continued to honour its legal obligations in relation to paying pensions and uprating overseas."