

State pension payments to rise next year but 500,000 people will miss out

PENSIONERS who have moved abroad may be missing out on the 3.1 percent state pension rise next year, simply due to where they live.

[Samantha Leathers](#) 07:00, Sat, Nov 20, 2021

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The End Frozen Pensions Campaign advocates on behalf of the estimated 500,000 pensioners losing out on their pension despite being fully qualified to receive the increase every year. Those who get the [state pension](#) but stay in specific countries will not be receiving the 3.1 percent increase, which already saw pensioners miss out on a potential eight percent rise due to the triple lock suspension.

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The suspension of the triple lock was highly criticised and as figures released today show inflation exceeding four percent, many may not be able to keep up with the rising cost of living.

A double lock was temporarily implemented, guaranteeing a rise in state pension in line with the highest between inflation and 2.5 percent.

While the 3.1 percent rise in line with inflation over the past 12 months was a disappointment for pensioners, some may not receive the increase at all.

Post-Brexit the rules for claiming and receiving state pension in European countries has changed slightly and expats staying in the EU are advised to refresh their knowledge on the subject to ensure they don't miss out.

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Pensioners moving abroad should check whether their state pension will be frozen before they leave (Image: GETTY)

For some British expats, the state pension will be increasing next year, and for pensioners living in the EEA, Gibraltar, Switzerland and countries with a social security agreement with the UK will be receiving the extra 3.1 percent.

A list of the countries that have a social security agreement can be found on the [Gov.uk](https://www.gov.uk) website.

However, those living outside of these countries, including Canada and New Zealand, will not be receiving any increase at all.

The End Frozen Pensions campaign advocates for those affected by this lacking increase, which essentially sees pensioners living in a number of countries losing real value on their state pension.

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They estimate half a million pensioners are affected by this frozen pension amount, adding on their website an example of a pensioner aged 90 who moved abroad when they first retired. They receive only £43.60 per week instead of the current full basic state pension rate of £137.60.

If the pensioner returns to the UK their state pension will rise to the current rate but moving back to their country of choice would once again freeze it at that amount.

The End Frozen Pensions campaign notes that many pensioners have been forced to return to the UK in order to afford the care they require.

They write on their website: "We believe this is deeply unfair and arbitrary and penalises hard working Britons."



Frozen pensions has forced many to work into their retirement or return to the UK (Image: GETTY)

Tuesday November 2 has been dubbed Frozen Pensions Day as part of the campaign which aims to challenge the Prime Minister to address the pension policy denying half a million British expats their rightful pension.

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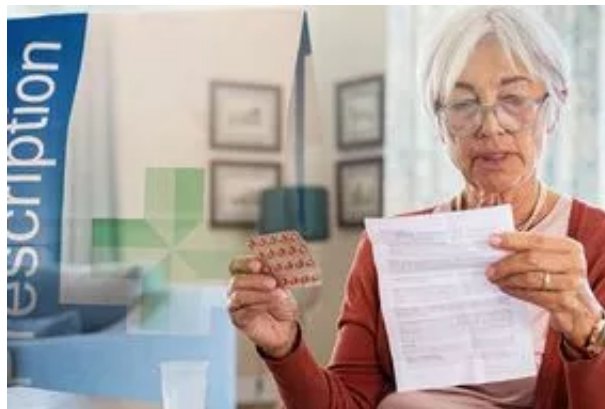
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As part of their presentation to government they conducted a survey which found that some British expats are living on just £22 per week while half of those with frozen pensions feel financially insecure in their retirement.

Due to the frozen pensions, some have been forced to work further into their retirement while a quarter now rely on family members for financial support.

Worryingly, 28 percent of pensioners cannot access the medical treatments they need and 38 percent said they felt they had lost their independence purely because of the frozen pensions policy.

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John Duffy, Chair of the International Consortium of British Pensioners, which runs the End Frozen Pension campaign commented:

“It should make no difference whether that pensioner lives in the US or in Canada, they have each paid into the system and are entitled to the full payments they deserve – anything less is unconscionable.

“It is a moral failure to protect our most vulnerable in old age and often, ill-health.

“No pensioner should be forced to work in the last years of his or her life, all because our government has neglected its own citizens and failed to uphold their part of the bargain.”