

# Half a million pensioners to miss out on state pension rise due to where they live

The state pension rise will be a welcome boost to pensioners struggling with the rising cost of living, but many pensioners are missing out on payments due to where they live.

## Pensioner shares top tip for saving money

The triple lock policy guarantees that the [state pension](#) rises each year in line with either inflation, average earnings or 2.5 percent, whichever is highest. With inflation currently at 10.1 percent, pensioners are set for a large increase in their payments from next April.

## Related articles



[PM Sunak's 'horror' 55% pension tax to hit millions of savers](#)



## ['Welcome boost' as NS&I ups interest rates to highest in over a decade](#)

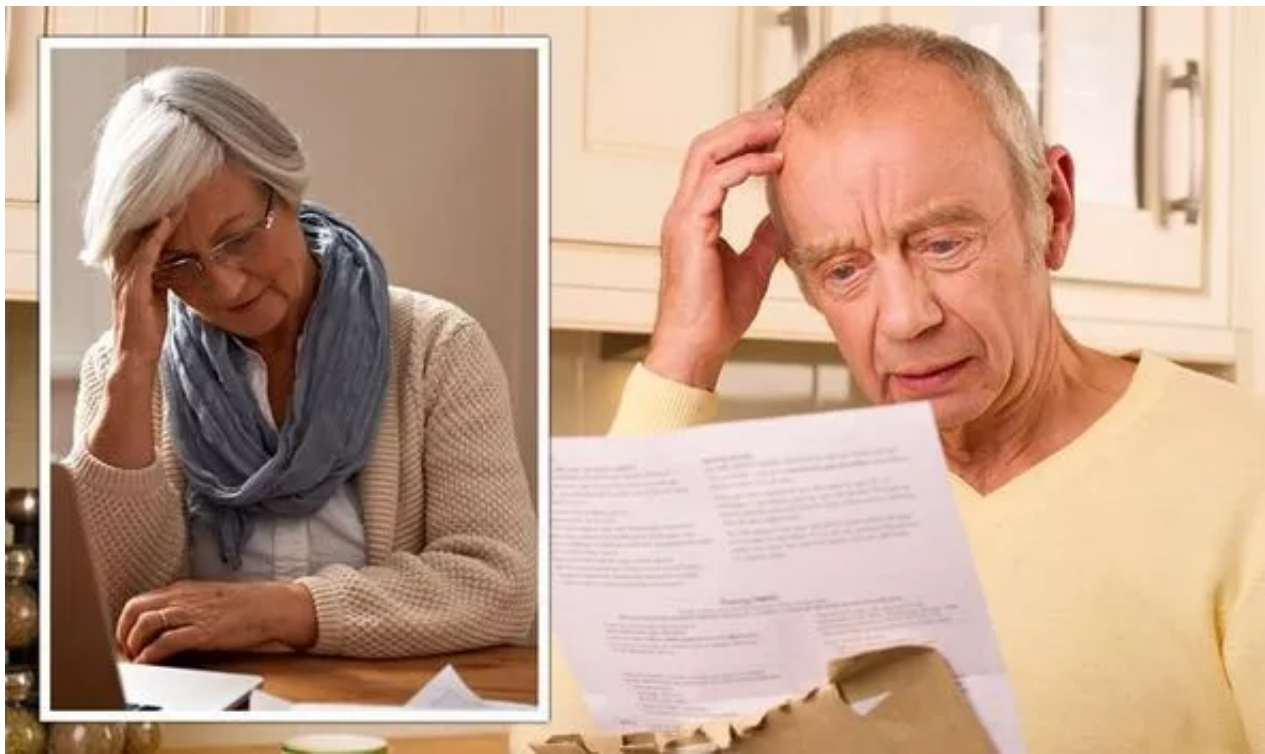
The triple lock policy was suspended last year, temporarily replaced with a double lock. It meant state pensions increased by just 3.1 percent in line with inflation, but new Prime Minister Rishi Sunak has previously said he plans to reinstate the policy.

But some 500,000 people are missing out on the increase due to where they live, as the state pension only goes up each year for people who live in certain areas.

For a person's pension to increase each year, they must live in:

- The UK
- The European Economic Area (EEA)
- Switzerland
- Gibraltar
- Countries with a social security agreement with the UK (but not in Canada or New Zealand).

**READ MORE:** [Pensioners demand return of triple lock as 'nothing extra in pot'](#)



Thousands of pensioners miss out on the triple lock rise (Image: GETTY)

Some 520,000 British pensioners are affected by the policy, according to campaign group [End Frozen Pensions](#).

The Government says a person's payments will increase to the current rate if they return to live in the UK.

This may be difficult for older pensioners who would have difficulty travelling through ill health.

The campaign group says the policy is "unfair" as people often move to one of the affected countries to be nearer a loved one.

## **DON'T MISS**

[Buy £9,000 of state pension for £800 – 'staggering' 1,000% return](#)

[Millions could be missing out on benefit worth £3,624 a year](#)

[Norton warns shoppers to be vigilant as online scams rise](#)

[Pensioner's money saving tip could save you £50 a month](#)

End Frozen Pensions says on its website: "The highest numbers of affected pensioners are living in some of the largest Commonwealth countries such as

Australia and Canada.

“By definition, Commonwealth countries have close cultural and political links with the UK.

“Some have been forced to return to the UK to afford their own care. Those who return are left with the daunting prospect of an expensive and upsetting upheaval to the UK in their old age and put further strain on the NHS and social care system at a time when it is already struggling.”

The group has a petition calling on the Government to apply the state pension rise to all Britons, which has had more than 18,000 signatures.

**READ MORE: [Britons worrying more about 'atrocious' food costs than energy bills](#)**

# THE 6 AREAS IN YOUR BUDGET THAT WILL FEEL THE SQUEEZE

AVERAGE INCREASES EXPECTED OVER A YEAR



EXPRESS

Budgets are being squeezed from all angles (Image: Express)

The new state pension could rise to £203.85 a week if the triple lock policy returns and the amount increases in line with inflation.

Analysts at wealth management firm Quilter said if the state pension increases by 10.1 percent, Government expenditure for it will be around £9.5 billion annually.

David Denton, technical consultant at Quilter Cheviot, said: "Pensioners will be hoping that the government honours its previous

READ MORE



- [The second cost of living support payment due £324 is due soon](#)



commitment to an inflation-based uplift next year as it will rely on the high figure released this morning.

“Not only would this result in a considerable pay rise for pensioners this year, but if the triple lock is then scrapped in subsequent years, they will at least have received this larger, potentially one-off, uprating.”

## Related articles



[The popular 'vintage' item that could sell for £300](#)



[10 of the best remote jobs paying up to £50,000 a year](#)

People get the basic state pension if they're a man born before April 6, 1951, or a woman born before April 6, 1953.

Britons get the new state pension instead if they are a man born on or after April 6, 1951, or a woman born on or after April 6, 1953.

The pension triple lock guarantee applies to both pensions.

Mr Denton said: "Thanks to last year's disappointing increase, pensioners will now be seeing their spending power rapidly swallowed up by soaring inflation and many will be struggling to make ends meet.

"Committing to the triple lock and keeping the inflation-based increase in place would provide a much-needed boost to pensioner income at a time when many are struggling."