

'Caught in two systems' Frozen pensioners 'can't' return to UK as they are 'destitute'

"Destitute" frozen pensioners are unable to return to the UK due to their state pension being frozen, a group has argued.

[Rebekah Evans](#) 04:01, Sat, Jan 14, 2023

International Consortium of British Pensioners slam pension system

Each year, an estimated 500,000 pensioners miss out on seeing their state pension rise. This is by virtue of where they have chosen to live, as state pension increases are not guaranteed.

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The state pension only rises in the following places:

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

Expats in other areas will see their state pension frozen at the level it was when they decided to leave an eligible nation.

In an exclusive interview with [Express.co.uk](#), Sheila Telford, director of the International Consortium of British Pensioners (ICBP), argued many expats are facing a financial plight due to their pension being frozen.

Ms Telford argued against a common talking point, which suggests affected expats should return to the UK to see their state pension boosted.

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State pension: 'Destitute' expats unable to return to UK due to 'cost' (Image: Rebekah Evans)

She explained: "They can't afford to come back to the UK, some of these really destitute people.

"People could come back to the UK and throw themselves on the mercy of social services, costing the taxpayer.

"But the fact is they can't actually afford it. They can't afford to pack up and come back.

"So they're caught between two systems.

"If they did come back, they'd get their fully uprated pension and have the NHS at their beck and call, they'd be housed and looked after.

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WHAT IS STATE PENSION?

You can claim the basic state pension if you're:

- A man born before April 6, 1951
- A woman born before April 6, 1953
- If you were born later you'll need to claim the new state pension.
- The most you can get on the basic state pension is **£141.85** per week.
- The full new state pension is **£185.15** per week.

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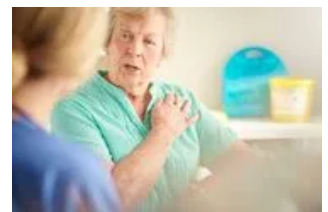
State pension: What is state pension (Image: EXPRESS)

“But it would all be at enormous cost to the taxpayer.”

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Ian Andexser, also a director of the ICBP, argued the current pension system is ineffective when it comes to dealing with the affairs of frozen pensioners.

He highlighted a “weird anomaly” which the group themselves were facing first-hand on their visit to the UK.



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Mr Andexser continued: “We are here for 10 days, and can claim our rightful pension.

“We have to contact the DWP, tell them we are here, and the ‘unfrozen’ part is uprated for a period of 10 days or two weeks.

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The notion of a frozen pension is a long-standing



policy, which the Government states it has no plans to change.

However, many of those impacted by a frozen pension

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Former chairman of the ICBP, John Duffy, added: “If it’s a valid argument that it’s a historic policy and it

can’t be changed - why would anything change, ever?

“In some countries, you have to have a level of income to live there.

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“You might have gone there with that level of income, but because a pension hasn’t gone up with inflation, you drop below the minimum level.

“That puts you at risk. We know of one person who had to sell her house in Mexico as a result, and leave the country.”

The Department for Work and Pensions explains it understands people move abroad for different reasons, and this can impact their finances.

A spokesperson added: “There is information on [GOV.UK](https://www.gov.uk) about what the effect of going abroad will be on entitlement to the UK state pension.

“The Government’s policy on the uprating of the UK state pension for recipients living overseas is a longstanding one of more than 70 years and we continue to uprate state pensions overseas where there is a legal requirement to do so.”