

New calls to unfreeze half a million State Pensions and give people current payment rates

More than 400,000 expats living in Australia, Canada and New Zealand miss out on the annual uprating.

[Linda Howard](#)

A new [online petition](#) is calling on the UK Government to unfreeze State Pension payments for nearly half a million retirees living abroad in a country that does not have a reciprocal agreement with Great Britain. Petition creator Robert Lloyd Crutchlow proposes that expats should have their State Pension increased to the current payment rates and receive the annual uprating every April.

He explained: "We believe the need for [reciprocal social security agreements](#) has long passed as other countries already pay their pensioners in the UK annual increases. We believe the freezing of UK citizens' pensions is discriminatory, unjust and immoral."

People living overseas in [retirement](#) only receive an increase in-line with the annual uprating through the Triple Lock policy where there is a legal requirement to do so - an example of this is where there is a reciprocal agreement between the UK and the country of residence.

The latest figures from the Department for Work and Pensions (DWP) show that in March 2022, there were around 480,000 people living overseas receiving State Pension payments who do not get the annual increase - some 84 per cent (403,200) of those live in Australia, Canada and New Zealand.

During a House of Lords debate on the 75th anniversary of the Windrush Generation in July, Lord Davies of Brixton, raised the issue, pointing out the "injustice of frozen State Pensions".

He explained how the policy is the "arbitrary winners-and-losers approach to making increases in UK State Pensions for those who choose to retire abroad".

Lord Davies continued: "Recipients in some countries have increases each year in line with those granted to pensioners in the UK, but those in other countries, totalling half a million, do not - their pensions are frozen at the date they moved abroad and in real terms their State Pension falls each year.

"The impact is substantial. Simplifying somewhat, the Basic State Pension is currently £156 a week, but over half of those with a frozen pension are receiving £65 a week or less. That is lost income each year of £5,000 or more."

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Referring specifically to those with a Windrush heritage he explained that British pensioners in all but two Caribbean countries have frozen State Pensions. He said: "Those in Barbados and Jamaica are the lucky ones, but there are 300 people with frozen pensions in Antigua and Barbuda, 1,300 in Trinidad and Tobago, 900 in Grenada, 800 in St Lucia, and hundreds more spread across other Caribbean islands.

"The injustice of the policy is clear, but the Government and past Governments have hidden behind the need for so-called reciprocal agreement - we pay increases to our pensioners in countries only if it pays increases to its pensioners in the UK."

Lord Davies also highlighted that "for many years" successive Governments have consistently refused to negotiate any more such agreements, leading to the "entirely arbitrary distinctions we see today".

He concluded: "Members of the Windrush generation were invited to live and work in the UK to help run Britain, and they devoted their working lives to this country. It is manifestly wrong to punish them so severely simply because they have returned to their countries of birth for retirement."

DWP estimated costs of uprating the State Pension in frozen rate countries:

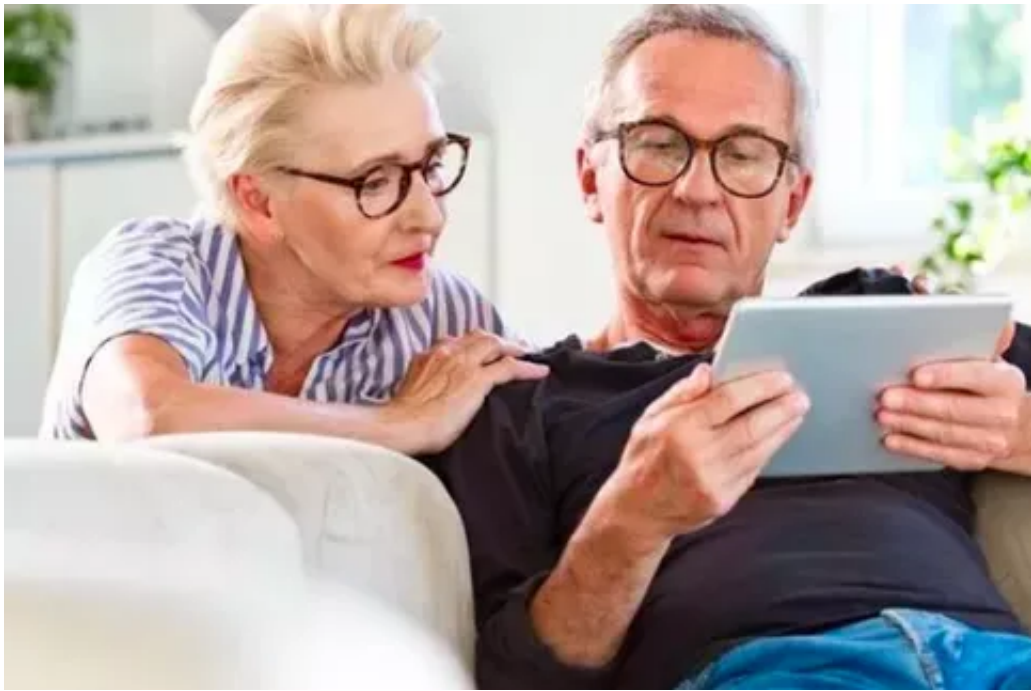
- 2023/24 - £860million
- 2024/25 - £940million
- 2025/26 - £930million
- 2026/27 - £930million
- 2027/28 - £930million

The total cost between now and 2028 would be nearly £4.6billion.

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The UK Government has pledged to honour the Triple Lock guarantee for 2024/25. At the moment, the Consumer Price Index (CPI) is at 6.8 per cent and earnings growth is at 7.8 per cent - meaning another significant increase is on the way for those living in the UK, or countries with a reciprocal agreement.

The 'Give 500,000 UK overseas State Pensioners with frozen pensions parity' petition is hosed on the petitions-parliament website [here](#).

At 10,000 signatures of support, the UK Government will respond to the proposal.

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