

520,000 pensioners will miss out on 10.1% triple lock boost

The state pension triple lock will deliver a bumper boost in April for millions - but an estimated 520,000 people are set to miss out.

[Rebekah Evans](#) 04:00, Sat, Dec 10, 2022

Frozen pensions are 'somewhat misleading' says Edwards

This is due to an issue known as the frozen pension, as the state pension is only updated each year for those living in certain places. These are the UK, European Economic Area (EEA), Gibraltar, Switzerland, and countries with a social security agreement with the UK, apart from Canada and New Zealand.

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For expats who do not reside in an eligible country, the triple lock will not apply as their state pension will be frozen at the level it was when they left the UK.

With these individuals missing out on the biggest ever rise to the state pension, [Express.co.uk](https://www.express.co.uk) spoke to representatives from the International Consortium for British Pensions (ICBP) to find out more.

The delegation said the idea of a 10.1 percent triple lock increase is a “kick in the teeth” for frozen pensioners.

While the bumper boost represents a steep rise in inflation, many expats are being forced to address this hike in prices without a state pension to match.

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State pension: 520,000 pensioners will miss out on 10.1% triple lock boost (Image: Rebekah Evans)

Sheila Telford, director of the ICBP, said: “This kind of rise is needed everywhere.

“People are horrified at the cost of milk in the UK, for example, which I saw for £1.85 for two litres. But in Canada, I am paying nearly \$6, which works out as £4!

“Rampant inflation is a problem everywhere in the world at the moment.

“Milk is a staple, and older people put a larger proportion of whatever they have into food. That food security is really important.

“There will be more frozen pensioners around the world who have to cut back on food.”

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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.

EXPRESS FINANCE

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

Ms Telford also highlighted an issue affecting millions at the moment: the rising cost of energy bills.

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Ms Telford added: "You can't do without heating in Canada. It was -32 degrees when I left."



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Ian Andexser, also a director of the ICBP, added: “If it’s 35 degrees below freezing, we definitely have to put the heating on.

“You hear stories about people in Europe who are claiming the winter fuel allowance. But really, if there’s anyone who actually needs it, it’s people in Canada!”

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As Mr Andexser highlighted, only Britons living in specific countries can secure a Winter Fuel Payment if they are eligible.

These are individuals who are living in countries across Europe, including Italy, Switzerland, Germany and Belgium, amongst others.

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However, guidance on the Government website has previously stated people cannot get the payment if they live in Cyprus, France, Gibraltar, Greece, Malta, Portugal or Spain.

This is because the average winter temperature in these regions is higher than the warmest region of the UK.

The impacts of inflation are proving very challenging to bear, particularly in the current climate.

This is according to Patrick Edwards, another ICBP director, who currently resides in Australia.

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He added: “The word frozen is somewhat misleading because if I were to retire now, I’d get around £140 per week, or something like that.

“But in years' time with inflation, the going rate will be, for example, £200 or £300 per week, and you’re still going to be getting £140.

“When you turn up to the supermarket, you’re going to be paying the rate for milk and bread that apply then.

“It’s not steady when it’s frozen, it’s declining. You’re getting less each year.”

A Department for Work and Pensions (DWP) spokesperson previously told [Express.co.uk](#): “We understand that people move abroad for many reasons and that this can impact on their finances.

“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.”